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SURVEY ON FINANCING OF SMALL AND MEDIUM ENTERPRISES, 2004

Data tables

Released in February and March, 2006

Small Business and Special Surveys Division

Statistics Canada



Survey on Financing of Small and Medium Enterprises, 2004

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

IMPORTANT NOTE

Statistics Canada used administrative data sources to identify inactive businesses among SME that were in-sample for the survey, but could not be successfully contacted. These administrative records were not as readily available in 2000 and 2001, and as a result of this methodological improvement, current survey results should not be compared to the earlier surveys. Statistics Canada republishes results for the 2000 survey year concurrently with this release. Results for the 2001 survey will be republished later.

Target population

These estimates were generated from the responses of enterprises that in 2004:

- Had fewer than 500 employees and an annual gross revenue of less than \$50 million.

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

Data collection

The sample size for this survey was 34,509 enterprises. The estimates were generated from the responses obtained from 13,042 SMEs. The response rate, as a percentage of in-scope businesses, is 45%. The survey collection took place between September 2004 and March 2005. Estimates for tables 33-37, 43, and 47-49 were generated from responses to a paper questionnaire obtained from 3,500 SMEs.

Weighting

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

Data accuracy

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

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

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

Confidentiality

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

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

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Table 1
Employment counts and SMEs with a unique income source based on commissions or fees

Survey questions: B7a On average, how many paid full-time employees –excluding the owners of the business and contract workers- did the business have during the past twelve months? B7b On average, how many paid part-time employees –excluding the owners of the business and contract workers–did the business have during the past twelve months? B8 On average, how many contract workers did the business have during the past 12 months? B9 Was your entire business income earned from working for only one company in return for commissions or fees?			Full-time employees		Part-time employees		Contract workers		Commission or fee only, Non-employer businesses	
B7-B8 Applies to all SMEs. B9 Applies to SMEs operating without employee or contract worker.			Percentage	Number	Percentage	Number	Percentage	Number	Percentage	
SMEs by	All SMEs	Estimate	40.4	3,631,484	30.9	1,600,908	34.4	2,037,745	30.4	
		Margin of error	1.5	260,588	1.5	130,186	1.7	330,166	3.3	
Number of full-time equivalent employees by size group	0	Estimate	X	X	X	X	37.5	931,708	30.4	
		Margin of error	X	X	X	X	2.7	182,439	3.3	
	0.5 to 4	Estimate	73.4	605,526	60.9	537,220	29.5	477,903	X	
		Margin of error	2.7	42,235	3.0	47,150	2.7	87,878	X	
	5 to 19	Estimate	98.2	1,276,134	66.7	569,902	34.1	X	X	
		Margin of error	1.4	100,788	4.4	87,885	4.3	X	X	
	20 to 99	Estimate	99.5	1,307,751	63.2	385,552	38.3	131,516	X	
		Margin of error	0.5	173,538	6.7	69,753	6.7	52,236	X	
	100 to 499	Estimate	X	442,073	61.3	X	47.7	X	X	
		Margin of error	X	184,057	21.4	X	21.4	X	X	
	Industry	Agriculture/Primary	Estimate	25.8	186,568	28.0	161,478	34.3	183,572	31.6
			Margin of error	2.9	33,398	3.4	28,794	4.1	41,512	7.2
Manufacturing		Estimate	60.7	538,694	35.9	74,510	36.9	86,853	27.5	
		Margin of error	3.2	64,354	3.7	18,071	3.8	17,857	7.4	
Wholesale/Retail		Estimate	48.8	631,237	42.5	340,475	25.6	173,289	32.1	
		Margin of error	3.2	57,964	3.4	41,680	3.3	81,961	6.5	
Professional services		Estimate	29.4	302,158	18.0	66,108	40.3	178,227	27.2	
		Margin of error	3.0	126,175	2.8	17,179	4.1	33,350	6.5	
Knowledge-based industry		Estimate	23.3	141,006	13.9	23,904	41.4	127,848	28.9	
		Margin of error	3.0	19,744	2.5	7,306	4.3	27,602	6.5	
Tourism		Estimate	54.0	525,394	52.4	434,149	23.8	129,603	33.5	
		Margin of error	3.6	132,962	3.9	74,455	3.3	53,389	7.8	
Other industries		Estimate	41.9	1,306,428	28.7	500,285	36.9	1,158,353	30.7	
		Margin of error	3.1	159,061	3.0	90,352	3.5	309,072	6.8	
Region	Atlantic	Estimate	56.0	262,088	43.6	130,916	23.3	74,664	27.8	
		Margin of error	3.6	27,868	3.6	23,308	3.2	25,117	6.7	
	Quebec	Estimate	45.1	948,389	30.4	351,513	26.9	412,169	29.6	
		Margin of error	3.3	128,932	3.2	55,994	3.2	133,628	6.0	
	Ontario	Estimate	38.6	1,286,699	30.1	622,949	36.6	800,461	30.5	
		Margin of error	2.9	196,634	2.9	103,796	3.4	273,028	6.6	
	Prairies	Estimate	32.4	627,958	27.5	273,266	37.0	373,823	31.3	
		Margin of error	3.0	88,987	2.9	41,431	3.8	75,518	6.7	
	British Columbia	Estimate	43.0	496,272	33.6	217,421	40.8	371,608	30.9	
		Margin of error	3.6	62,641	3.6	27,946	4.0	101,357	6.9	
	Territories	Estimate	48.1	10,077	38.2	4,843	40.7	5,019	22.6	
		Margin of error	5.3	1,581	5.4	910	6.2	1,338	10.0	
Rural or urban location	Rural	Estimate	39.1	725,034	33.3	474,172	29.7	355,349	32.0	
		Margin of error	3.1	87,590	3.0	82,931	3.0	61,114	6.1	
Urban	Estimate	40.9	2,906,450	30.0	1,126,737	36.3	1,682,396	29.8		
	Margin of error	1.9	253,953	1.8	107,371	2.1	325,812	3.9		
Export and non-export activities	Exporter	Estimate	49.3	731,954	31.3	141,789	48.8	273,108	21.6	
		Margin of error	5.9	108,347	5.4	38,505	6.0	91,889	12.0	
	Non-exporter	Estimate	39.5	2,858,277	30.6	1,438,829	34.1	1,746,428	29.8	
		Margin of error	2.4	342,737	2.3	158,341	2.6	326,297	4.8	
Year that they started selling goods and services	2004-2003	Estimate	44.8	137,941	38.3	104,907	27.3	X	45.9	
		Margin of error	5.7	34,787	5.3	22,065	5.2	X	12.2	
	2002-1999	Estimate	32.0	705,330	26.8	414,897	35.0	651,537	28.3	
		Margin of error	2.9	166,761	2.9	79,502	3.3	169,930	5.4	
	Prior to 1999	Estimate	44.1	2,788,214	32.3	1,081,105	34.7	1,265,274	30.6	
		Margin of error	2.0	208,069	2.0	106,519	2.2	273,136	4.4	
Female ownership	0%	Estimate	41.3	1,950,834	27.6	743,556	35.1	1,075,035	28.6	
		Margin of error	3.3	241,112	3.1	116,793	3.5	290,450	5.8	
	1 to 49%	Estimate	47.7	691,262	37.9	246,321	35.0	260,135	46.2	
		Margin of error	7.0	235,014	6.8	87,315	6.4	90,860	16.3	
	50%	Estimate	40.4	594,152	35.1	382,874	37.6	404,762	22.0	
		Margin of error	4.9	149,700	4.8	95,503	4.9	121,382	7.2	
	51% to 100%	Estimate	39.7	62,983	23.9	31,680	18.6	X	X	
		Margin of error	19.8	29,091	13.1	12,873	10.9	X	X	
100%	Estimate	31.6	290,999	30.6	176,186	34.8	255,489	32.8		
	Margin of error	6.3	80,294	6.1	45,086	6.9	105,090	13.3		
Majority owner by age group	< 30	Estimate	36.4	X	33.6	X	36.7	X	24.1	
		Margin of error	13.8	X	14.0	X	16.5	X	15.4	
	30-39	Estimate	46.1	552,499	34.4	289,842	42.6	403,277	35.3	
		Margin of error	6.1	166,651	5.6	93,296	6.4	145,380	14.8	
	40-49	Estimate	39.6	1,154,237	33.3	569,952	37.2	617,098	27.2	
		Margin of error	4.3	212,176	4.4	116,096	4.4	118,154	7.6	
	50-64	Estimate	40.5	1,500,431	28.4	561,264	31.8	846,264	29.6	
		Margin of error	3.7	255,645	3.2	95,883	3.5	287,227	7.3	
	≥ 65	Estimate	34.4	326,303	22.4	125,333	29.5	128,002	29.3	
		Margin of error	7.8	65,628	5.9	42,145	8.0	42,461	11.9	
Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate	40.8	3,500,557	31.3	1,554,495	34.5	1,859,783	30.0	
		Margin of error	2.3	351,162	2.3	161,661	2.5	327,941	4.7	
	Innovative >20% R&D expenditure	Estimate	29.5	89,674	14.4	26,123	53.4	X	12.3	
		Margin of error	9.1	27,057	6.3	13,061	11.3	X	9.5	
Financial institution approached for debt	Chartered Bank	Estimate	52.0	757,509	40.3	310,037	43.9	421,048	24.1	
		Margin of error	5.3	172,170	5.0	64,032	5.2	134,768	12.3	
	Caisse populaire and Credit Union	Estimate	45.1	136,947	33.6	93,742	34.4	73,167	17.8	
		Margin of error	8.1	34,241	7.2	28,061	7.9	30,725	12.6	
	Crown corporation and Government program	Estimate	56.2	105,262	44.7	31,422	44.9	33,508	X	
		Margin of error	10.9	36,365	10.6	12,582	10.6	10,127	X	
Other supplier	Estimate	55.5	X	15.7	X	51.4	X	X		
	Margin of error	22.5	X	11.3	X	23.1	X	X		

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Table 4
Reasons for choosing credit supplier

Survey question: D1 Why did the business choose [CS] to request new or additional credit?			Regular financial institution for the business	Only credit supplier in the area	Other credit suppliers would not approve the application	Credit supplier offered best terms	All other reasons
<i>Applies to SMEs that approached at least one credit supplier for debt financing. Applies to their last request.</i>							
<i>Mark all that apply.</i>			Percentage				
SMEs by	All SMEs	Estimate	77.2	4.5	11.7	51.1	18.4
		Margin of error	3.3	1.8	2.5	4.1	3.1
Number of full-time equivalent employees by size group	0	Estimate	79.0	2.4	9.7	52.1	18.2
		Margin of error	5.7	1.6	3.3	7.2	5.7
	0.5 to 4	Estimate	77.3	7.0	13.0	51.7	19.6
		Margin of error	5.2	3.6	4.7	6.4	4.9
	5 to 19	Estimate	74.2	X	11.1	50.9	14.5
		Margin of error	6.8	X	4.8	8.3	4.0
20 to 99	Estimate	70.4	X	17.5	42.1	21.7	
	Margin of error	14.0	X	14.4	13.3	13.4	
100 to 499	Estimate	97.0	X	X	32.4	X	
	Margin of error	2.8	X	X	23.3	X	
Industry	Agriculture/Primary	Estimate	79.7	5.7	7.8	59.9	13.6
		Margin of error	6.2	3.4	4.1	7.3	5.1
	Manufacturing	Estimate	75.7	5.1	14.2	51.1	15.8
		Margin of error	7.4	3.6	6.2	8.7	6.3
	Wholesale/Retail	Estimate	69.2	2.8	15.5	51.1	18.9
		Margin of error	8.0	2.1	6.8	8.9	6.7
	Professional services	Estimate	82.1	X	11.7	40.1	23.4
		Margin of error	9.5	X	8.1	12.0	10.4
Knowledge-based industry	Estimate	80.6	X	13.9	38.0	34.7	
	Margin of error	8.1	X	7.9	11.2	11.2	
Tourism	Estimate	77.0	X	12.6	42.2	14.1	
	Margin of error	9.0	X	6.7	10.2	7.5	
Other industries	Estimate	78.0	5.7	11.5	51.6	19.4	
	Margin of error	6.4	3.8	4.8	8.1	6.3	
Region	Atlantic	Estimate	79.2	X	12.5	54.6	13.2
		Margin of error	6.4	X	5.2	8.6	5.5
	Quebec	Estimate	74.9	8.4	10.5	61.1	18.8
		Margin of error	6.9	5.4	4.8	7.9	6.8
	Ontario	Estimate	83.9	4.1	13.2	48.2	14.5
		Margin of error	5.3	3.5	5.5	8.4	4.8
Prairies	Estimate	75.8	3.8	7.7	45.1	21.3	
	Margin of error	7.5	2.7	3.6	8.3	7.4	
British Columbia	Estimate	69.3	1.3	17.1	52.2	22.0	
	Margin of error	8.7	1.1	7.5	9.1	7.5	
Territories	Estimate	66.3	9.9	9.0	51.6	33.2	
	Margin of error	12.9	9.0	7.9	13.9	13.6	
Rural or urban location	Rural	Estimate	79.9	4.8	10.5	53.5	13.6
		Margin of error	4.7	2.5	3.9	6.5	4.1
Urban	Estimate	75.5	4.3	12.5	49.6	21.4	
	Margin of error	4.5	2.4	3.3	5.3	4.3	
Export and non-export activities	Exporter	Estimate	78.9	X	14.8	42.6	14.7
		Margin of error	6.7	X	7.2	8.9	6.4
Non-exporter	Estimate	77.0	4.6	11.3	52.3	18.9	
	Margin of error	3.7	2.0	2.7	4.5	3.5	
Year that they started selling goods and services	2004-2003	Estimate	72.9	2.1	13.7	52.6	35.8
		Margin of error	9.5	1.7	7.2	10.6	10.2
	2002-1999	Estimate	78.1	3.5	11.0	46.2	15.8
		Margin of error	6.3	3.3	4.9	8.6	5.4
Prior to 1999	Estimate	77.4	5.2	11.7	52.8	17.2	
	Margin of error	4.2	2.3	3.2	5.0	4.0	
Female ownership	0%	Estimate	76.1	3.5	11.7	51.3	18.3
		Margin of error	5.2	2.2	3.6	5.9	4.8
	1 to 49%	Estimate	79.8	7.6	7.4	59.9	18.7
		Margin of error	7.1	7.0	4.5	9.2	7.0
	50%	Estimate	79.5	4.6	14.3	48.6	17.7
		Margin of error	5.8	3.4	6.1	8.5	5.9
51% to 100%	Estimate	81.4	8.7	X	50.5	26.7	
	Margin of error	20.7	8.4	X	24.1	24.4	
100%	Estimate	72.4	X	9.4	44.1	18.6	
	Margin of error	11.5	X	5.6	13.1	9.4	
Majority owner by age group	< 30	Estimate	81.5	X	X	X	X
		Margin of error	14.5	X	X	X	X
	30-39	Estimate	75.7	4.0	14.0	48.2	22.4
		Margin of error	7.6	2.9	5.9	9.3	7.2
	40-49	Estimate	78.9	3.8	10.2	48.5	18.9
		Margin of error	5.5	3.0	4.0	6.6	5.4
50-64	Estimate	75.6	5.0	13.1	55.0	16.8	
	Margin of error	5.7	3.0	4.6	6.8	5.1	
≥ 65	Estimate	79.8	X	X	64.1	18.1	
	Margin of error	14.7	X	X	19.5	15.8	
Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate	76.4	4.2	11.8	50.7	18.2
		Margin of error	3.5	1.7	2.6	4.2	3.2
Innovative >20% R&D expenditure	Estimate	87.6	X	10.3	57.0	21.4	
	Margin of error	6.7	X	10.1	17.3	14.3	
Financial institution approached for debt	Chartered Bank	Estimate	84.8	4.0	11.3	45.9	15.6
		Margin of error	3.3	2.3	3.4	5.3	3.5
	Caisse populaire and Credit Union	Estimate	74.9	7.0	9.4	55.9	20.7
		Margin of error	8.3	4.1	4.1	8.5	7.9
	Crown corporation and Government program	Estimate	53.5	X	20.7	66.0	30.4
Margin of error		10.6	X	8.3	10.0	9.6	
Other supplier	Estimate	X	X	X	69.7	X	
	Margin of error	X	X	X	19.9	X	

Table 5
Intended purpose of debt financing requested

Survey question: D2 How did the business intend to use the financing that was requested from [CS]?			Fixed assets	Working and operating capital	Research and development (R&D)	Debt consolidations	To grow business	To purchase a business	Other purposes
<i>Applies to SMEs that approached at least one credit supplier for debt financing. Applies to their last request.</i>			Percentage						
<i>Mark all that apply.</i>			Percentage						
SMEs by	All SMEs	Estimate	48.4	56.2	3.7	9.2	0.7	0.2	0.5
		Margin of error	4.1	4.1	1.4	2.3	0.4	0.1	0.5
Number of full-time equivalent employees by size group	0	Estimate	48.4	52.5	2.5	8.3	X	X	X
		Margin of error	7.3	7.3	1.6	3.8	X	X	X
	0.5 to 4	Estimate	49.3	58.3	4.0	9.8	0.4	0.2	X
		Margin of error	6.3	6.2	2.3	3.2	0.4	0.2	X
	5 to 19	Estimate	42.7	63.5	X	10.1	1.1	X	X
		Margin of error	7.8	7.5	X	6.1	1.0	X	X
	20 to 99	Estimate	58.5	49.5	X	X	X	X	X
	Margin of error	13.9	13.7	X	X	X	X	X	
	100 to 499	Estimate	X	X	X	X	X	X	X
		Margin of error	X	X	X	X	X	X	X
Industry	Agriculture/Primary	Estimate	57.7	51.1	0.8	6.2	X	X	X
		Margin of error	7.4	7.4	0.6	3.5	X	X	X
	Manufacturing	Estimate	46.3	62.3	5.8	13.6	X	X	X
		Margin of error	8.5	8.2	4.1	5.8	X	X	X
	Wholesale/Retail	Estimate	39.1	73.2	4.7	6.8	0.1	0.1	X
		Margin of error	8.8	7.9	3.9	4.8	0.0	0.1	X
	Professional services	Estimate	27.8	76.7	11.3	9.3	X	X	X
	Margin of error	10.7	10.0	8.0	7.0	X	X	X	
	Knowledge-based industry	Estimate	37.7	73.3	12.2	10.8	X	X	X
		Margin of error	11.4	9.8	6.6	7.1	X	X	X
	Tourism	Estimate	50.2	40.3	0.5	20.9	2.6	0.2	X
		Margin of error	9.7	9.9	0.3	8.3	2.5	0.2	X
	Other industries	Estimate	51.5	50.0	3.1	8.4	X	X	X
		Margin of error	8.2	8.2	2.8	4.6	X	X	X
Region	Atlantic	Estimate	50.0	54.3	1.3	14.7	0.2	X	X
		Margin of error	8.7	8.5	1.2	6.7	0.1	X	X
	Quebec	Estimate	53.2	53.1	6.5	6.0	X	X	X
		Margin of error	8.1	8.1	3.6	3.3	X	X	X
	Ontario	Estimate	43.7	63.2	4.5	9.2	0.9	X	X
		Margin of error	8.4	8.3	3.2	4.6	0.7	X	X
	Prairies	Estimate	50.8	49.1	1.1	10.2	X	0.1	X
	Margin of error	8.4	8.4	1.0	5.4	X	0.1	X	
	British Columbia	Estimate	46.2	60.2	X	9.5	X	X	X
		Margin of error	8.9	8.8	X	5.5	X	X	X
	Territories	Estimate	50.8	58.1	X	8.6	X	2.4	X
		Margin of error	13.5	12.4	X	8.0	X	2.4	X
Rural or urban location	Rural	Estimate	57.6	48.4	2.4	7.3	0.6	X	X
		Margin of error	6.3	6.5	1.7	2.7	0.6	X	X
	Urban	Estimate	42.6	61.2	4.6	10.3	0.8	0.3	X
		Margin of error	5.2	5.2	2.1	3.4	0.6	0.2	X
Export and non-export activities	Exporter	Estimate	40.5	68.1	9.0	6.8	1.4	X	X
		Margin of error	8.7	8.1	5.3	3.4	1.3	X	X
	Non-exporter	Estimate	49.5	54.6	3.0	9.5	0.6	0.2	X
		Margin of error	4.5	4.5	1.5	2.6	0.4	0.1	X
Year that they started selling goods and services	2004-2003	Estimate	57.2	70.9	2.3	5.2	X	0.6	0.1
		Margin of error	10.4	9.2	1.9	3.5	X	0.4	0.1
	2002-1999	Estimate	34.5	65.8	7.3	9.8	0.8	X	X
		Margin of error	7.6	7.6	3.9	4.0	0.8	X	X
	Prior to 1999	Estimate	52.7	50.9	2.6	9.4	0.6	0.2	X
		Margin of error	5.0	5.0	1.5	3.1	0.5	0.2	X
Female ownership	0%	Estimate	47.1	55.5	4.0	9.7	0.9	X	X
		Margin of error	5.9	6.0	2.4	3.8	0.7	X	X
	1 to 49%	Estimate	49.9	58.3	2.2	5.4	X	0.1	X
		Margin of error	10.0	9.4	2.1	3.7	X	0.1	X
	50%	Estimate	51.5	53.9	2.3	10.3	X	X	X
	Margin of error	8.5	8.6	1.7	3.9	X	X	X	
	51% to 100%	Estimate	75.6	X	X	X	X	X	X
		Margin of error	15.4	X	X	X	X	X	X
	100%	Estimate	40.2	69.8	7.2	9.7	X	X	X
		Margin of error	12.8	11.4	5.8	8.7	X	X	X
Majority owner by age group	< 30	Estimate	X	68.5	X	X	X	X	X
		Margin of error	X	22.8	X	X	X	X	X
	30-39	Estimate	45.2	60.6	5.5	12.9	X	0.1	X
		Margin of error	9.1	8.8	3.3	6.1	X	0.1	X
	40-49	Estimate	46.2	55.9	3.9	8.7	1.3	X	X
		Margin of error	6.6	6.7	2.8	3.5	1.0	X	X
	50-64	Estimate	52.9	53.2	3.1	8.9	0.3	0.2	X
	Margin of error	6.7	6.8	2.1	4.2	0.3	0.2	X	
	≥ 65	Estimate	45.0	55.3	X	X	X	X	X
		Margin of error	24.4	24.4	X	X	X	X	X
Innovation	Non-Innovative	Estimate	50.3	54.6	2.8	9.0	0.7	0.2	0.6
		Margin of error	4.2	4.2	1.4	2.3	0.4	0.1	0.5
	Innovative	Estimate	22.3	78.9	16.6	X	X	X	X
		Margin of error	13.2	11.0	10.1	X	X	X	X
Financial institution approached for debt	Chartered Bank	Estimate	44.4	62.8	3.1	7.5	0.6	0.1	X
		Margin of error	5.3	5.2	1.7	2.5	0.4	0.1	X
	Caisse populaire and Credit Union	Estimate	57.2	44.6	4.6	9.3	X	X	X
		Margin of error	8.2	8.1	3.3	5.9	X	X	X
	Crown corporation and Government program	Estimate	56.9	49.2	7.3	11.7	X	X	X
		Margin of error	10.6	10.8	5.2	6.8	X	X	X
	Other supplier	Estimate	55.3	X	X	X	X	X	X
		Margin of error	22.7	X	X	X	X	X	X

Table 6
Type of debt financing requested

Survey question: D3 What type of financing did the business request from [CS], and what was the total amount of financing that was requested from [CS]?			Demand or short term loan	Term loan	Mortgage loan	New line of credit	New credit card	Increase in the credit limit of current lines of credit	Increase in the credit limit of current credit cards	All other credit instruments
Applies to SMEs that approached at least one credit supplier for debt financing. Applies to their last request.										
Mark all that apply.			Percentage							
SMEs by	All SMEs	Estimate	6.3	32.5	16.4	34.9	5.4	11.6	2.1	0.7
		Margin of error	1.7	3.7	3.1	4.0	1.5	2.4	1.2	0.3
Number of full-time equivalent employees by size group	0	Estimate	7.5	29.3	18.1	34.3	6.0	8.5	3.9	0.1
		Margin of error	3.4	6.6	5.7	7.1	2.6	3.4	2.7	0.1
	0.5 to 4	Estimate	4.8	33.3	15.0	40.5	4.9	11.2	X	0.8
		Margin of error	2.0	5.8	4.6	6.4	2.3	3.5	X	0.7
	5 to 19	Estimate	6.8	35.4	14.4	24.6	6.6	19.8	X	1.2
		Margin of error	3.1	7.9	4.9	7.1	4.0	7.8	X	0.9
	20 to 99	Estimate	5.6	43.6	18.9	31.7	X	13.3	X	X
		Margin of error	3.9	13.2	14.3	14.7	X	6.4	X	X
Industry	Agriculture/Primary	Estimate	14.9	44.8	20.8	21.9	4.8	8.7	X	0.3
		Margin of error	5.6	7.4	6.4	6.2	3.4	3.5	X	0.3
	Manufacturing	Estimate	3.4	33.4	11.1	37.3	3.1	19.0	X	X
		Margin of error	3.0	7.8	5.7	8.1	3.0	6.9	X	X
	Wholesale/Retail	Estimate	6.2	25.0	12.6	42.5	6.7	14.8	3.1	X
		Margin of error	4.1	7.5	6.2	8.8	4.3	6.2	3.0	X
	Professional services	Estimate	6.7	28.1	X	44.0	8.6	18.0	X	X
		Margin of error	5.3	11.0	X	12.2	7.6	9.4	X	X
Knowledge-based industry	Estimate	5.6	25.0	4.1	36.9	X	18.4	X	X	
	Margin of error	5.6	9.5	3.9	10.8	X	9.7	X	X	
Tourism	Estimate	X	32.4	20.7	29.5	7.3	X	3.0	X	
	Margin of error	X	9.6	7.7	8.8	6.4	X	2.9	X	
Other industries	Estimate	3.1	30.4	18.3	37.8	3.9	10.2	X	1.0	
	Margin of error	2.1	7.3	6.2	8.2	2.1	4.5	X	0.7	
Region	Atlantic	Estimate	6.3	38.8	12.3	31.3	6.8	12.3	X	X
		Margin of error	4.4	8.4	5.1	8.2	4.9	5.5	X	X
	Quebec	Estimate	5.0	35.0	19.7	33.1	3.5	12.1	2.6	0.4
		Margin of error	3.5	7.1	6.7	8.1	2.1	4.9	2.4	0.3
	Ontario	Estimate	5.2	26.7	12.0	45.8	7.2	12.2	X	X
		Margin of error	2.6	7.5	4.8	8.5	3.5	5.2	X	X
	Prairies	Estimate	9.1	40.2	16.5	27.9	3.7	8.6	2.1	X
		Margin of error	4.1	8.2	7.2	7.5	2.5	3.6	1.9	X
British Columbia	Estimate	5.1	24.4	21.6	30.2	7.1	14.7	X	X	
	Margin of error	3.8	7.3	7.9	8.3	4.5	6.5	X	X	
Territories	Estimate	X	34.5	13.3	35.6	5.6	X	X	X	
	Margin of error	X	12.0	9.2	14.1	4.4	X	X	X	
Rural or urban location	Rural	Estimate	9.7	44.1	19.9	24.2	4.0	8.6	X	0.3
		Margin of error	3.4	6.4	5.3	5.6	2.2	3.1	X	0.2
Urban	Estimate	4.1	25.1	14.1	41.7	6.3	13.5	2.8	0.9	
	Margin of error	1.7	4.3	3.8	5.3	2.1	3.3	1.8	0.5	
Export and non-export activities	Exporter	Estimate	10.3	26.2	12.2	36.1	3.5	15.3	4.6	X
		Margin of error	5.7	7.5	5.5	9.0	2.6	5.7	4.2	X
Non-exporter	Estimate	5.7	33.4	16.9	34.8	5.7	11.1	1.7	0.7	
	Margin of error	1.7	4.2	3.5	4.5	1.7	2.6	1.2	0.4	
Year that they started selling goods and services	2004-2003	Estimate	3.5	39.9	5.8	43.1	X	X	X	2.8
		Margin of error	3.4	10.4	3.2	10.9	X	X	X	2.8
	2002-1999	Estimate	3.2	21.5	12.2	52.3	8.3	9.9	X	X
		Margin of error	2.2	5.6	5.2	8.4	3.6	4.3	X	X
Prior to 1999	Estimate	7.8	35.8	19.2	27.4	3.5	13.1	1.7	0.5	
	Margin of error	2.3	4.9	4.1	4.5	1.6	3.1	1.1	0.3	
Female ownership	0%	Estimate	5.4	33.8	15.4	33.7	4.8	12.3	2.9	0.8
		Margin of error	2.2	5.7	4.5	5.7	1.9	3.6	2.1	0.6
	1 to 49%	Estimate	7.7	37.6	16.9	31.7	5.0	10.7	X	1.1
		Margin of error	4.5	9.1	6.9	10.7	4.5	4.8	X	1.1
	50%	Estimate	7.5	29.7	20.4	35.5	5.5	10.3	1.5	0.2
		Margin of error	3.8	7.3	7.2	8.7	3.3	4.4	1.2	0.2
51% to 100%	Estimate	1.2	29.2	X	X	X	9.7	X	X	
	Margin of error	1.0	20.3	X	X	X	8.3	X	X	
100%	Estimate	6.3	26.0	X	45.6	9.0	13.2	X	X	
	Margin of error	6.0	11.7	X	13.0	6.7	9.8	X	X	
Majority owner by age group	< 30	Estimate	X	27.2	X	58.8	0.5	X	X	X
		Margin of error	X	18.6	X	23.3	0.5	X	X	X
	30-39	Estimate	3.4	36.6	11.1	36.0	10.2	15.9	X	1.4
		Margin of error	2.5	8.6	5.8	9.2	4.7	7.3	X	1.3
	40-49	Estimate	7.0	33.1	15.1	36.0	4.9	10.1	2.4	0.4
		Margin of error	3.2	6.4	4.7	6.5	2.5	3.5	1.7	0.3
50-64	Estimate	7.6	30.9	22.5	29.4	3.7	11.3	2.0	0.7	
	Margin of error	3.0	6.1	6.2	6.3	2.0	3.6	1.4	0.5	
≥ 65	Estimate	4.1	25.4	X	48.8	X	11.5	X	X	
	Margin of error	2.9	15.1	X	24.2	X	10.0	X	X	
Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate	6.3	33.3	17.3	32.9	5.7	11.8	1.7	0.7
		Margin of error	1.8	3.9	3.3	4.1	1.7	2.5	0.9	0.4
	Innovative >20% R&D expenditure	Estimate	6.3	21.5	3.7	62.9	X	9.3	X	X
		Margin of error	6.2	13.9	2.8	16.3	X	8.2	X	X
Financial institution approached for debt	Chartered Bank	Estimate	6.2	28.0	11.2	44.1	6.5	12.4	2.5	0.6
		Margin of error	2.1	4.7	3.0	5.4	2.2	3.1	1.7	0.4
	Caisse populaire and Credit Union	Estimate	6.6	38.4	24.4	21.6	1.7	12.6	X	X
		Margin of error	3.6	8.2	8.3	5.8	1.4	4.9	X	X
	Crown corporation and Government program	Estimate	5.8	52.0	30.2	10.0	X	6.6	X	X
		Margin of error	4.1	10.8	10.9	6.3	X	6.1	X	X
Other supplier	Estimate	2.0	31.8	X	X	X	X	X	X	
	Margin of error	1.8	19.4	X	X	X	X	X	X	

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Table 7
Unauthorised debt financing requests

Survey questions: D4 Was any credit authorised by [CS] as a result of this request? D5 What was the reason why NO amount was authorised? Was it because...			No credit authorized	Request was turned down	Application still under review	Withdraw application	All other reasons
D4 Applies to SMEs that approached at least one credit supplier for debt financing. Applies to their last request. D5 Applies to SMEs that did not obtain an authorization for their last debt financing request. Mark one only.			Percentage	Percentage			
SMEs by	All SMEs	Estimate	18.6	63.6	23.2	10.4	2.7
		Margin of error	3.2	9.0	8.6	4.5	2.0
Number of full-time equivalent employees by size group	0	Estimate	19.4	61.8	25.9	X	X
		Margin of error	5.7	16.5	16.7	X	X
	0.5 to 4	Estimate	17.4	62.4	22.5	12.2	2.9
		Margin of error	4.0	11.9	10.7	8.0	2.5
	5 to 19	Estimate	19.0	70.1	21.3	X	X
		Margin of error	7.9	17.8	15.3	X	X
	20 to 99	Estimate	19.1	75.7	X	X	X
		Margin of error	13.8	23.5	X	X	X
	100 to 499	Estimate	X	X	X	X	X
		Margin of error	X	X	X	X	X
Industry	Agriculture/Primary	Estimate	8.1	X	X	X	X
		Margin of error	4.2	X	X	X	X
	Manufacturing	Estimate	35.7	72.1	X	11.2	X
		Margin of error	8.3	12.6	X	8.4	X
	Wholesale/Retail	Estimate	22.2	52.8	22.1	25.0	X
		Margin of error	7.4	18.9	15.4	16.9	X
	Professional services	Estimate	22.6	70.3	X	X	X
		Margin of error	10.5	24.7	X	X	X
	Knowledge-based industry	Estimate	29.2	62.1	X	X	X
		Margin of error	10.6	21.5	X	X	X
	Tourism	Estimate	26.9	64.1	X	X	X
		Margin of error	8.9	20.0	X	X	X
	Other industries	Estimate	16.9	70.4	24.4	5.0	0.2
		Margin of error	6.3	19.0	19.1	3.6	0.2
Region	Atlantic	Estimate	18.5	69.2	X	X	X
		Margin of error	6.2	17.1	X	X	X
	Quebec	Estimate	12.5	76.7	13.8	X	X
		Margin of error	4.5	12.3	8.5	X	X
	Ontario	Estimate	23.5	64.5	23.1	X	X
		Margin of error	7.3	18.0	18.1	X	X
	Prairies	Estimate	18.5	61.8	25.2	X	X
		Margin of error	6.5	17.7	15.4	X	X
	British Columbia	Estimate	17.9	50.1	34.4	X	X
		Margin of error	6.3	19.1	18.6	X	X
	Territories	Estimate	22.5	X	X	X	8.7
		Margin of error	10.9	X	X	X	5.9
Rural or urban location	Rural	Estimate	12.3	65.5	18.6	10.8	5.1
		Margin of error	3.7	14.7	12.8	9.2	4.4
	Urban	Estimate	22.6	63.0	24.8	X	X
		Margin of error	4.5	11.0	10.7	X	X
Export and non-export activities	Exporter	Estimate	23.6	78.4	6.9	X	X
		Margin of error	8.0	12.6	4.7	X	X
	Non-exporter	Estimate	17.9	60.9	26.3	10.1	2.7
		Margin of error	3.4	10.3	10.0	4.9	2.3
Year that they started selling goods and services	2004-2003	Estimate	23.8	57.1	29.6	X	X
		Margin of error	8.8	20.6	20.8	X	X
	2002-1999	Estimate	22.7	53.4	38.9	X	X
		Margin of error	6.9	17.6	18.8	X	X
	Prior to 1999	Estimate	16.5	70.1	14.0	14.2	1.7
		Margin of error	3.8	10.2	7.4	7.2	1.7
Female ownership	0%	Estimate	18.2	67.8	18.9	X	X
		Margin of error	4.5	11.1	9.0	X	X
	1 to 49%	Estimate	18.1	X	X	3.0	X
		Margin of error	9.9	X	X	2.9	X
	50%	Estimate	16.5	58.8	16.9	16.6	X
		Margin of error	5.5	17.3	14.1	12.7	X
	51% to 100%	Estimate	19.6	87.2	X	X	X
		Margin of error	14.6	14.3	X	X	X
	100%	Estimate	26.1	77.4	16.8	X	X
		Margin of error	11.2	17.6	16.3	X	X
Majority owner by age group	< 30	Estimate	18.5	X	X	X	X
		Margin of error	14.4	X	X	X	X
	30-39	Estimate	22.1	59.5	X	4.6	X
		Margin of error	8.8	24.5	X	4.2	X
	40-49	Estimate	19.2	66.3	15.3	15.3	3.1
		Margin of error	4.8	12.3	9.4	9.5	2.8
	50-64	Estimate	16.9	66.4	23.6	X	X
		Margin of error	5.1	13.9	12.3	X	X
	≥ 65	Estimate	X	X	X	X	X
		Margin of error	X	X	X	X	X
Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate	16.8	65.5	19.6	11.6	3.3
		Margin of error	3.0	8.5	7.0	5.2	2.4
	Innovative >20% R&D expenditure	Estimate	43.9	X	X	X	X
		Margin of error	18.7	X	X	X	X
Financial institution approached for debt	Chartered Bank	Estimate	20.4	63.8	24.0	9.6	2.7
		Margin of error	4.2	11.4	11.2	5.2	2.6
	Caisse populaire and Credit Union	Estimate	18.3	64.3	22.5	X	X
		Margin of error	6.7	17.9	14.6	X	X
	Crown corporation and Government program	Estimate	13.0	62.3	21.7	X	X
		Margin of error	6.0	21.6	19.0	X	X
	Other supplier	Estimate	X	X	X	X	X
		Margin of error	X	X	X	X	X

Table 8
Authorised debt financing requests and collateral requirements

Survey questions: D4. Was any credit authorised by [CS] as a result of this request? D6. Indicate the amount of credit that was authorised by [CS] and whether the authorisation was on a personal or commercial basis? D4 Applies to SMEs that approached at least one credit supplier for debt financing. Applies to their last request. D6 Applies to SMEs that obtained authorization for their last debt financing request.			Credit request authorized	Demand or short-term loan		Term loan		Mortgage loan		New line of credit		New credit card		Increase in credit limit of current lines of credit		Increase in credit limit of current credit card		All other financing instruments		
				Commercial	Personal	Commercial	Personal	Commercial	Personal	Commercial	Personal	Commercial	Personal	Commercial	Personal	Commercial	Personal	Commercial	Personal	Commercial
			Percentage	Percentage																
SMEs by size group	All SMEs			Estimate	81.5	18.5	87.6	12.4	70.0	30.0	74.1	25.9	81.6	18.4	90.7	9.3	X	X	X	X
			Margin of error	3.2	12.4	5.7	5.7	10.2	10.2	7.9	7.9	12.2	12.2	6.3	6.3	X	X	X	X	
	Number of full-time equivalent employees	0	Estimate	80.6	73.2	26.8	76.8	23.2	56.5	43.5	59.8	40.2	X	X	84.1	15.9	X	X	X	X
				Margin of error	6.7	24.2	13.4	13.4	17.5	17.5	15.3	15.3			12.6	12.6	X	X	X	X
		0.5 to 4	Estimate	82.6	84.2	15.8	91.8	8.2	71.0	29.0	78.4	21.6	X	X	X	X	X	X	X	X
			Margin of error	4.0	14.3	5.3	5.3	5.3	17.5	17.5	10.5	10.5	X	X	X	X	X	X	X	X
		5 to 19	Estimate	81.0	X	X	X	X	X	X	93.6	6.4	X	X	X	X	X	X	X	X
Margin of error			7.9	X	X	X	X	X	X	5.0	5.6	X	X	X	X	X	X	X	X	
20 to 99	Estimate	80.9	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		
	Margin of error	13.6	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		
100 to 499	Estimate	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		
	Margin of error	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		
Industry	Agriculture/Primary		Estimate	91.9	67.3	32.7	86.5	13.5	56.2	43.8	60.3	39.7	X	X	X	X	X	X	X	
			Margin of error	4.3	29.3	22.9	8.6	8.6	16.9	16.3	12.6	12.6	X	X	X	X	X	X	X	
	Manufacturing		Estimate	64.3	X	X	X	X	X	85.9	14.1	X	X	X	X	X	X	X	X	
			Margin of error	8.3	X	X	X	X	X	12.8	12.8	X	X	X	X	X	X	X	X	
	Wholesale/Retail		Estimate	77.8	X	X	81.3	18.7	X	67.0	33.0	X	X	X	X	X	X	X	X	
			Margin of error	7	X	X	15.3	15.3	X	16.1	16.1	X	X	X	X	X	X	X	X	
	Professional services		Estimate	77.4	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
			Margin of error	10.5	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
	Knowledge-based industry		Estimate	70.8	X	X	X	X	X	79.9	20.1	X	X	X	X	X	X	X	X	
			Margin of error	10.6	X	X	X	X	X	16.0	16.0	X	X	X	X	X	X	X	X	
Tourism		Estimate	73.1	X	X	X	X	X	82.9	17.1	X	X	X	X	X	X	X	X		
		Margin of error	8.9	X	X	X	X	X	12.2	12.2	X	X	X	X	X	X	X	X		
Other industries		Estimate	83.1	X	X	88.0	12.0	68.0	32.0	70.0	30.0	X	X	X	X	X	X	X		
		Margin of error	6.3	X	X	11.3	11.3	16.4	16.4	14.9	14.9	X	X	X	X	X	X	X		
Region	Atlantic		Estimate	81.9	X	X	X	X	X	75.0	24.4	X	X	97.6	2.4	X	X	X	X	
			Margin of error	6.2	X	X	X	X	X	15.1	15.1	X	X	2.3	2.3	X	X	X	X	
	Quebec		Estimate	87.5	X	X	X	X	80.1	19.9	87.1	12.9	X	X	X	X	X	X	X	
			Margin of error	4.5	X	X	X	X	17.0	17.0	11.7	11.7	X	X	X	X	X	X	X	
	Ontario		Estimate	76.5	X	X	X	X	77.9	22.1	66.0	34.0	X	X	86.7	13.3	X	X	X	
			Margin of error	7.9	X	X	X	X	17.6	17.6	14.9	14.9	X	X	12.1	12.1	X	X	X	
	Prairies		Estimate	81.5	X	X	79.7	20.3	X	72.5	27.5	X	X	X	X	X	X	X	X	
			Margin of error	6.5	X	X	13.5	13.5	X	16.4	16.4	X	X	X	X	X	X	X	X	
	British Columbia		Estimate	82.1	X	X	76.7	23.3	56.9	43.1	78.1	21.9	X	X	X	X	X	X	X	
			Margin of error	6.5	X	X	17.5	17.5	22.5	22.5	16.6	16.6	X	X	X	X	X	X	X	
Territories		Estimate	77.5	96.9	3.1	X	X	X	X	X	X	X	X	X	X	X	X	X		
		Margin of error	10.9	1.9	1.9	X	X	X	X	X	X	X	X	X	X	X	X	X		
Rural or urban location	Rural		Estimate	87.7	72.4	27.6	89.3	10.7	68.3	31.7	68.6	31.4	X	X	X	X	X	X	X	
			Margin of error	7.7	18.9	18.9	5.9	5.9	14.5	14.5	14.4	14.4	X	X	X	X	X	X	X	
Urban		Estimate	77.4	X	X	85.5	14.5	71.9	28.1	76.4	23.6	79.2	20.8	88.8	11.2	X	X	X		
		Margin of error	4.5	X	X	10.3	10.3	14.3	14.3	9.5	9.5	15.3	15.3	8.8	8.8	X	X	X		
Export and non-export activities	Exporter		Estimate	76.4	X	X	X	X	X	85.2	14.8	X	X	X	X	X	X	X	X	
			Margin of error	8.0	X	X	X	X	X	14.5	14.5	X	X	X	X	X	X	X	X	
Non-exporter		Estimate	82.1	81.7	18.3	86.9	13.1	71.2	28.8	72.7	27.3	80.2	19.8	91.3	8.7	X	X	X		
		Margin of error	4.4	13.6	13.6	6.3	6.3	10.7	10.7	8.8	8.8	13.3	13.3	8.9	6.9	X	X	X		
Year that they started selling goods and services	2004-2003		Estimate	76.2	X	X	X	X	X	59.7	40.3	X	X	X	X	X	X	X	X	
			Margin of error	8.6	X	X	X	X	X	23.1	23.1	X	X	X	X	X	X	X	X	
	2002-1999		Estimate	77.3	X	X	85.2	14.8	65.9	34.1	74.2	25.8	79.1	20.9	74.0	26.0	X	X	X	
			Margin of error	8.9	X	X	11.5	11.5	24.4	24.4	15.2	15.2	19.2	19.2	23.0	23.0	X	X	X	
Prior to 1999		Estimate	83.5	77.9	22.1	87.9	12.1	71.5	28.5	76.5	23.5	X	X	95.4	4.6	X	X	X		
		Margin of error	3.8	14.5	14.5	6.9	6.9	11.3	11.3	9.5	9.5	X	X	3.6	3.6	X	X	X		
Female ownership	0%		Estimate	81.6	65.4	34.6	87.5	12.5	58.5	41.5	78.9	21.1	80.6	19.4	88.8	11.2	X	X	X	
			Margin of error	4.5	22.6	22.6	9.2	9.2	16.5	16.5	12.2	12.2	14.6	14.6	11.0	11.0	X	X	X	
	1 to 49%		Estimate	81.9	X	X	88.9	11.1	82.5	17.5	79.5	20.5	X	X	97.3	2.7	X	X	X	
			Margin of error	8.9	X	X	10.3	10.3	16.6	16.6	19.8	19.8	X	X	2.6	2.6	X	X	X	
	50%		Estimate	83.5	X	X	85.9	14.1	77.7	22.3	68.2	31.8	X	X	X	X	X	X	X	
			Margin of error	5.5	X	X	9.8	9.8	16.2	16.2	15.7	15.7	X	X	X	X	X	X	X	
	51% to 100%		Estimate	80.4	97.8	2.2	X	X	X	X	X	X	X	X	X	X	X	X	X	
			Margin of error	14.6	1.8	1.8	X	X	X	X	X	X	X	X	X	X	X	X	X	
100%		Estimate	73.9	X	X	X	X	X	X	69.7	30.3	X	X	X	X	X	X	X		
		Margin of error	11.2	X	X	X	X	X	X	21.7	21.7	X	X	X	X	X	X	X		
Majority owner by age group	< 30		Estimate	81.5	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
			Margin of error	14.4	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
	30-39		Estimate	77.9	X	X	87.2	12.8	X	X	85.0	15.0	69.3	30.7	X	X	X	X	X	
			Margin of error	8.8	X	X	10.4	10.4	X	X	12.5	12.5	24.0	24.0	X	X	X	X	X	
	40-49		Estimate	80.8	X	X	83.6	16.4	72.3	27.7	70.5	29.5	X	X	82.6	17.4	X	X	X	
			Margin of error	4.8	X	X	12.4	12.4	16.1	16.1	12.5	12.5	X	X	16.7	16.7	X	X	X	
50-64		Estimate	83.1	78.9	21.1	90.7	9.3	71.7	28.3	80.1	19.9	X	X	95.3	4.7	X	X	X		
		Margin of error	5	18.9	18.9	6.6	6.6	14.6	14.6	11.9	11.9	X	X	4.3	4.3	X	X	X		
≥ 65		Estimate	86.2	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		
		Margin of error	8.8	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		
Innovation	Non-Innovative < 20% R&D expenditure		Estimate	83.2	80.1	19.9	87.3	12.7	70.2	29.8	75.5	24.5	81.3	18.7	90.3	9.7	X	X	X	
			Margin of error	6.0	13.2	13.2	8.9	8.9	10.3	10.3	8.0	8.0	12.4	12.4	6.7	6.7	X	X	X	
	Innovative > 20% R&D expenditure		Estimate	56.1	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
		Margin of error	16.7	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		
Financial institution approached for debt	Chartered Bank		Estimate	79.6	X	X	93.3	6.7	70.0	30.0	74.8	25.2	81.5	18.5	92.5	7.5	X	X	X	
			Margin of error	4.2	X	X	4.4	4.4	15.4	15.4	9.0	9.0	14.9	14.9	5.5	5.5	X	X	X	
	Caisse populaire and Credit Union		Estimate	81.7	X	X	77.3	22.7	76.2	23.8	85.9	14.1	X	X	X	X	X	X	X	
			Margin of error	6.7	X	X	15.3	15.3	16.6	16.6	9.5									

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Table 12
Average amount of debt financing authorized by type of debt instrument

Table with columns for Survey questions (D3, D8), All financing instruments, 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, and All other financing instruments. Rows include SMEs by number of full-time employees, industry (Agriculture/Primary, Manufacturing, Wholesale/Retail, Professional services, Knowledge-based industry, Tourism, Other industries), region (Atlantic, Quebec, Ontario, Prairies, British Columbia, Territories), rural or urban location (Urban, Exporter, Non-exporter), year they started selling goods and services (2004-2003, 2002-1999), female ownership (0%, 1 to 49%, 50%, 51% to 100%, 100%), majority owner by age group (<30, 30-39, 40-49, 50-64, ≥65), and financial institution approached for debt (Chartered Bank, Caisse populaire and Credit Union, Crown corporation and Government program, Other supplier).

Table 13
Average interest rate and length of term of the authorized credit

Survey question: D9 - What was the term for the credit authorized by (CS)?			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			
Applies to SMEs that obtained authorization for their last debt financing request.			Interest rate	Variable rate	Fixed rate	Length of term (months)	Interest rate	Variable rate	Fixed rate	Length of term (months)	Interest rate	Variable rate	Fixed rate	Length of term (months)	Interest rate	Variable rate	Fixed rate	Interest rate	Variable rate	Fixed rate	Interest rate	Variable rate	Fixed rate	Interest rate	Variable rate	Fixed rate	Interest rate	Variable rate	Fixed rate	
Average																														
SMEs by size group	All SMEs	Estimate	6.1	6.0	6.2	9.0	6.2	5.9	6.6	61.0	5.7	5.3	5.9	125.0	6.1	6.0	7.0	17.5	17.3	17.6	5.9	5.7	6.5	14.9	X	13.4	6.4	X	X	X
		Margin of error	0.4	0.4	0.8	1.0	0.2	0.2	0.3	0.5	0.3	0.2	0.2	0.4	17.5	0.2	0.2	0.8	0.5	1.0	0.3	0.2	0.6	2.5	X	3.4	0.6	X	X	X
Number of full-time equivalent employees by size group	0 to 4	Estimate	5.8	5.7	6.7	9.0	6.0	5.8	6.6	53.0	5.8	5.3	6.0	126.0	6.0	5.9	7.2	17.9	X	17.8	6.0	5.6	6.7	14.8	X	X	X	X	X	X
		Margin of error	0.7	0.8	0.8	1.8	0.3	0.4	0.4	0.9	0.8	0.5	0.7	29.2	0.3	0.2	1.9	0.4	X	0.7	0.4	0.4	0.6	3.1	X	X	X	X	X	X
5 to 19	Estimate	6.2	6.5	5.4	10.0	6.3	5.9	6.7	71.0	5.7	5.1	5.9	132.0	6.2	6.0	6.8	17.1	16.8	17.5	5.8	5.5	6.5	17.7	X	17.7	6.3	X	X	X	
	Margin of error	0.7	0.8	0.6	1.5	0.3	0.3	0.5	10.4	0.4	0.3	0.5	31.1	0.3	0.2	0.9	1.1	1.7	1.0	0.6	0.4	1.3	1.7	X	1.7	0.1	X	X	X	
20 to 99	Estimate	6.2	5.9	7.2	7.0	6.3	6.2	6.5	56.0	5.6	5.4	5.9	104.0	6.3	6.3	6.2	17.3	16.9	17.3	6.1	6.0	6.7	11.9	X	11.9	5.6	X	X	X	
	Margin of error	0.6	0.5	1.1	1.1	0.2	0.2	0.4	6.0	0.5	0.4	1.2	29.8	0.5	0.6	1.2	1.1	2.4	0.6	1.2	0.5	1.5	3.4	X	3.4	0.6	X	X	X	
100 to 499	Estimate	6.6	6.9	6.0	10.0	6.2	5.7	6.6	65.0	5.8	5.8	5.9	116.0	6.4	5.7	7.6	18.6	X	19.0	5.3	5.3	5.2	X	X	X	X	X	X	X	
	Margin of error	1.0	1.2	1.3	2.4	0.5	0.4	0.5	10.1	0.2	0.3	0.3	44.7	0.9	0.3	0.9	0.9	X	0.6	0.4	0.2	1.2	X	X	X	X	X	X	X	
Industry	Agriculture/Primary	Estimate	7.1	7.0	X	9.0	5.9	6.0	5.8	83.0	X	X	X	X	5.0	4.8	X	X	X	X	X	5.4	X	X	X	X	X	X	X	X
		Margin of error	1.6	1.9	X	4.1	0.5	0.7	0.7	32.2	X	X	X	X	0.6	0.4	X	X	X	X	X	0.4	X	X	X	X	X	X	X	X
Manufacturing	Estimate	5.7	5.9	5.3	9.0	5.9	5.9	5.9	71.0	5.4	4.9	5.6	149.0	6.1	5.7	9.5	16.4	16.8	14.4	6.5	5.7	6.9	X	X	X	5.4	X	X		
	Margin of error	0.5	0.7	0.5	1.5	0.2	0.4	0.3	8.3	0.4	0.4	0.6	31.7	0.7	0.3	4.4	2.2	2.2	5.5	0.6	0.5	1.2	X	X	X	0.7	X	X		
Wholesale/Retail	Estimate	6.1	5.9	X	11.0	6.1	6.0	6.5	63.0	6.4	6.0	7.0	132.0	6.0	5.7	6.8	18.0	X	18.0	6.2	6.2	6.2	X	X	X	X	X	X	X	
	Margin of error	0.8	0.8	X	2.3	0.3	0.4	0.4	7.2	0.7	0.4	1.5	54.7	0.4	0.3	1.2	0.2	X	0.0	0.5	1.3	X	X	X	X	X	X	X		
Professional services	Estimate	6.8	6.6	7.1	11.0	6.7	6.8	6.5	54.0	5.5	5.9	5.3	126.0	5.8	5.8	6.1	17.4	X	17.6	6.1	5.9	6.2	11.8	X	X	X	X	X	X	
	Margin of error	1.3	1.3	0.9	1.2	0.3	0.3	0.5	8.4	0.5	0.2	0.7	46.9	0.3	0.2	1.1	1.0	X	0.9	0.5	0.2	0.6	4.5	X	X	X	X	X	X	
Knowledge-based industry	Estimate	6.6	6.6	X	X	6.5	6.0	7.3	53.0	4.9	X	X	173.0	5.9	5.8	18.2	X	18.2	5.4	5.4	5.5	X	X	X	X	X	X	X	X	
	Margin of error	1.6	1.6	X	X	0.4	0.4	0.3	10.3	1.3	X	X	17.1	0.6	0.4	1.9	0.4	X	0.4	0.4	0.5	0.2	X	X	X	X	X	X	X	
Tourism	Estimate	7.3	7.3	X	6.0	6.0	5.1	6.7	54.0	4.8	X	X	X	6.0	6.0	6.0	17.6	X	17.4	6.4	5.8	X	X	X	X	X	X	X	X	
	Margin of error	0.4	0.3	X	0.5	0.5	0.5	0.2	14.0	0.6	X	X	38.8	0.5	0.5	1.0	0.6	X	0.7	0.6	0.2	0.5	X	X	X	X	X	X		
Other industries	Estimate	7.2	6.3	X	X	6.5	6.4	6.6	61.0	6.0	5.2	6.8	X	6.8	6.8	X	18.0	X	18.0	6.1	5.6	6.1	6.7	6.8	X	X	X	X	X	
	Margin of error	1.1	1.2	X	X	0.6	0.6	0.6	25.4	0.8	0.5	1.5	X	0.4	0.4	0.7	0.3	X	0.6	1.3	1.4	0.9	X	X	X	X	X	X		
Region	Atlantic	Estimate	5.7	5.7	6.1	9.0	6.3	5.6	7.3	53.0	6.0	5.5	6.2	111.0	6.4	6.1	7.7	17.7	X	17.6	5.5	5.6	5.2	X	X	X	6.7	X	X	
		Margin of error	0.7	0.8	0.5	2.5	0.4	0.3	0.6	16.1	0.6	0.4	0.7	39.0	0.3	0.3	0.9	0.7	X	1.1	0.4	0.4	0.3	X	X	X	0.6	X	X	
Quebec	Estimate	6.0	6.0	5.6	8.0	6.0	5.6	6.3	63.0	6.1	6.1	6.1	111.0	6.1	6.1	6.3	18.1	6.2	6.0	6.0	5.9	6.0	12.9	X	X	5.9	X	X		
	Margin of error	1.0	1.1	0.6	3.5	0.3	0.3	0.4	14.9	1.3	1.0	2.4	29.9	0.2	0.5	1.2	2.2	X	0.2	0.5	0.4	0.9	X	X	X	X	X			
Ontario	Estimate	6.4	6.6	5.7	9.0	6.5	6.1	6.8	63.0	5.7	5.0	6.0	121.0	6.4	6.0	7.0	15.5	12.0	16.6	5.8	5.6	6.0	12.9	X	X	10.9	5.9	X		
	Margin of error	0.5	0.6	0.4	2.7	0.3	0.3	0.5	6.5	0.5	0.3	0.7	30.0	0.4	0.3	0.7	1.8	0.5	1.2	0.8	0.4	1.2	4.0	X	2.3	0.6	X	X		
Prairies	Estimate	6.6	6.5	6.7	10.0	6.5	6.3	7.0	58.0	5.5	5.3	5.6	136.0	5.9	5.9	17.8	18.1	17.6	6.2	5.6	7.4	18.1	X	X	X	X	X			
	Margin of error	0.8	0.8	1.4	1.9	0.4	0.5	0.4	6.0	0.6	0.6	0.8	41.2	0.6	0.6	1.1	0.8	0.3	1.1	0.7	1.1	0.2	X	X	X	X	X			
British Columbia	Estimate	5.8	5.8	5.3	9.0	5.9	5.6	6.3	56.0	6.2	5.4	6.3	129.0	6.3	6.1	9.4	17.7	17.9	17.5	6.0	5.6	6.7	X	X	X	6.3	X			
	Margin of error	0.7	0.8	0.3	1.8	0.3	0.4	0.4	7.1	0.8	0.5	0.8	39.6	0.5	0.2	3.5	0.9	0.8	1.5	0.5	0.4	0.5	X	X	X	0.1	X			
Territories	Estimate	5.3	5.2	X	9.0	6.0	5.6	7.1	75.0	5.4	5.4	5.4	120.0	6.3	5.8	7.6	18.2	X	18.3	5.7	5.7	5.2	X	X	X	X	X			
	Margin of error	0.6	0.6	X	X	0.5	0.5	0.5	29.1	0.4	0.4	0.4	42.2	0.6	0.6	1.8	0.3	X	0.3	0.7	0.6	0.1	X	X	X	X	X			
Rural or urban location	Rural	Estimate	6.3	6.2	X	7.0	6.4	5.7	6.8	49.0	X	X	X	X	5.7	6.0	X	X	X	X	X	X	X	X	X	X	X	X	X	
		Margin of error	0.3	0.3	X	2.6	0.9	0.4	1.3	5.6	X	X	X	X	0.8	0.9	X	X	X	X	X	X	X	X	X	X	X	X		
Export and non-export activities	Export	Estimate	6.1	6.2	5.8	9.0	6.3	6.0	6.6	66.0	5.8	5.2	6.0	139.0	6.1	5.9	7.6	16.9	16.7	17.5	6.1	5.8	6.4	X	X	X	5.8	X		
		Margin of error	0.6	0.7	1.0	1.3	0.3	0.2	0.4	9.4	0.5	0.4	0.6	22.3	0.4	0.3	2.2	1.4	2.0	1.0	0.6	0.3	1.2	X	X	X	0.6	X		
Year that they started selling goods and service	Non-exporter	Estimate	6.0	5.7	6.9	9.0	6.1	5.8	6.7	55.0	5.7	5.4	5.8	109.0	6.2	6.0	6.8	17.7	17.9	17.6	5.9	5.6	6.7	15.4	X	14.1	6.5	X		
		Margin of error	0.5	0.5	0.7	1.7	0.3	0.3	0.2	4.2	0.4	0.3	0.5	29.7	0.2	0.2	0.7	0.4	0.4	0.6	0.3	0.5	0.5	2.4	X	3.4	0.7	X		
2004-2003	Estimate	6.3	5.9	7.3	11.0	6.4	6.3	6.6	53.0	5.6	5.9	5.3	139.0	6.2	6.0	7.1	16.8	X	16.4	5.8	5.8	5.7	14.9	X	X	X	X			
	Margin of error	0.9	1.1	0.4	1.1	0.3	0.5	0.4	6.6	0.7	0.3	1.0	64.4	0.4	0.4	0.7	2.6	X	3.5	0.2	0.3	0.4	4.1	X	X	X	X			
2002-1999	Estimate	6.0	6.0	5.8	8.0	6.2	5.9	6.6	62.0	5.8	5.2	6.0	124.0	6.1	6.0	7.0	17.6	17.2	17.8	6.0	5.7	6.6	14.8	X	14.3	6.4	X			
	Margin of error	0.4	0.5	0.9	1.3	0.2	0.2	0.3	8.1	0.3	0.2	0.4	19.3	0.2	0.2	0.9	0.6	1.1	0.4	0.3	0.3	0.7	3.1	X	3.0	0.6	X			
Prior to 1999	Estimate	6.9	5.6	7.6	9.0	6.5	6.0	7.4	60.0	6.4	6.2	6.6	92.0	5.8	5.7	6.4	18.1	18.2	18.0	6.0	5.4	7.2	X	X	X	6.4	X			
	Margin of error	1.2	0.1	0.8	2.8																									

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Table 14
Collateral or cosigning requirements as condition to get financing

Survey questions: D11 Were personal assets of the business owners requested as collateral by (CS) to guarantee the financing? These personal assets could include assets owned by spouse. D12 Did (CS) request the business to provide business-owned assets as collateral to obtain the new financing? D13 Did (CS) require co-signatures from individuals other than the business owners as a condition to obtain the loan?			Personal assets	Business assets	Co-signing requirement
Applies to SMEs that approached at least one credit supplier for debt financing. Apply to their last request.			Percentage	Percentage	Percentage
SMEs by	All SMEs	Estimate	41.8	41.5	6.7
		Margin of error	4.3	4.2	1.9
Number of full-time equivalent employees by size group	0	Estimate	42.2	34.4	5.7
		Margin of error	7.8	7.1	2.8
	0.5 to 4	Estimate	40.8	40.3	7.3
		Margin of error	6.5	6.6	3.1
	5 to 19	Estimate	48.5	50.5	7.9
		Margin of error	9.1	9.0	5.6
20 to 99	Estimate	26.4	74.7	6.3	
	Margin of error	9.6	10.1	3.9	
100 to 499	Estimate	X	X	X	
	Margin of error	X	X	X	
Industry	Agriculture/Primary	Estimate	41.0	55.1	4.8
		Margin of error	8.1	8.2	3.0
	Manufacturing	Estimate	41.3	48.8	7.8
		Margin of error	8.7	8.8	4.1
	Wholesale/Retail	Estimate	55.7	40.6	7.1
		Margin of error	9.1	9.1	3.8
	Professional services	Estimate	34.3	24.5	2.5
		Margin of error	11.2	10.1	1.4
	Knowledge-based industry	Estimate	43.1	41.4	10.1
		Margin of error	11.7	11.7	6.8
	Tourism	Estimate	34.6	37.5	8.1
		Margin of error	10.2	10.8	5.8
	Other industries	Estimate	39.7	38.2	7.4
		Margin of error	8.5	8.4	3.9
Region	Atlantic	Estimate	40.0	43.4	10.7
		Margin of error	8.6	9.0	4.8
	Quebec	Estimate	25.7	41.8	7.0
		Margin of error	7.7	8.8	4.6
	Ontario	Estimate	45.2	35.6	7.4
		Margin of error	8.8	8.3	3.9
	Prairies	Estimate	47.4	48.9	4.3
		Margin of error	8.8	8.8	2.6
British Columbia	Estimate	46.6	38.5	7.1	
	Margin of error	9.8	9.2	5.1	
Territories	Estimate	52.3	58.8	2.2	
	Margin of error	14.3	14.2	2.0	
Rural or urban location	Rural	Estimate	45.4	47.2	6.6
		Margin of error	7.1	7.0	2.8
	Urban	Estimate	39.8	38.1	6.7
		Margin of error	5.4	5.4	2.5
Export and non-export activities	Exporter	Estimate	44.3	48.2	7.3
		Margin of error	9.3	9.3	5.2
	Non-exporter	Estimate	41.5	40.5	6.6
		Margin of error	4.8	4.7	2.0
Year that they started selling goods and services	2004-2003	Estimate	44.9	35.1	13.0
		Margin of error	11.1	10.4	6.4
	2002-1999	Estimate	32.5	38.4	4.5
		Margin of error	7.6	9.0	2.7
	Prior to 1999	Estimate	45.1	43.5	6.7
		Margin of error	5.4	5.3	2.5
Female ownership	0%	Estimate	38.4	45.6	7.8
		Margin of error	6.1	6.3	3.1
	1 to 49%	Estimate	47.6	51.7	4.3
		Margin of error	11.0	11.1	2.8
	50%	Estimate	50.5	35.6	4.9
		Margin of error	9.2	8.6	3.0
	51% to 100%	Estimate	X	x	X
		Margin of error	X	x	X
100%	Estimate	30.5	x	9.0	
	Margin of error	11.5	x	6.6	
Majority owner by age group	< 30	Estimate	20.2	21.8	X
		Margin of error	14.7	16.2	X
	30-39	Estimate	41.5	39.1	10.0
		Margin of error	9.4	9.3	5.6
	40-49	Estimate	38.2	38.4	5.2
		Margin of error	6.8	6.9	2.4
	50-64	Estimate	47.4	49.3	6.4
		Margin of error	7.3	7.3	3.1
	≥ 65	Estimate	X	33.9	2.6
		Margin of error	X	19.8	1.9
Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate	42.6	42.3	6.6
		Margin of error	4.5	4.4	1.9
	Innovative >20% R&D expenditure	Estimate	33.1	31.1	X
		Margin of error	14.5	14.8	X
Financial institution approached for debt	Chartered Bank	Estimate	42.9	38.5	7.0
		Margin of error	5.5	5.3	2.5
	Caisse populaire and Credit Union	Estimate	39.6	49.0	5.7
		Margin of error	9.1	9.1	3.2
	Crown corporation and Government program	Estimate	53.6	60.7	6.8
		Margin of error	11.5	11.2	4.8
	Other supplier	Estimate	X	x	X
		Margin of error	X	x	X

Table 15
SMEs that approached at least one other credit supplier

Survey question: D17 Did the business approach any alternative financing suppliers in attempting to obtain the financing requested from [CS]?		Alternative financing supplier approached	
D17 Applies to SMEs that approached at least one credit supplier for debt financing.		Percentage	
SMEs by	All SMEs	Estimate	22.8
	→	Margin of error	3.5
Number of full-time equivalent employees by size group	0	Estimate	20.6
		Margin of error	6.2
	0.5 to 4	Estimate	24.7
		Margin of error	5.6
	5 to 19	Estimate	22.6
		Margin of error	6.6
	20 to 99	Estimate	26.8
		Margin of error	12.6
	100 to 499	Estimate	14.6
		Margin of error	13.3
Industry	Agriculture/Primary	Estimate	13.6
		Margin of error	4.7
	Manufacturing	Estimate	28.4
		Margin of error	7.6
	Wholesale/Retail	Estimate	29.0
		Margin of error	8.1
	Professional services	Estimate	21.5
	Margin of error	10.7	
	Knowledge-based industry	Estimate	21.3
		Margin of error	9.2
	Tourism	Estimate	27.8
		Margin of error	9.1
	Other industries	Estimate	23.7
		Margin of error	7.2
Region	Atlantic	Estimate	24.0
		Margin of error	7.3
	Quebec	Estimate	25.2
		Margin of error	7.2
	Ontario	Estimate	22.9
		Margin of error	7.6
	Prairies	Estimate	20.8
	Margin of error	6.6	
	British Columbia	Estimate	22.2
		Margin of error	7.9
	Territories	Estimate	22.1
		Margin of error	10.1
Rural or urban location	Rural	Estimate	20.4
		Margin of error	5.4
	Urban	Estimate	24.2
		Margin of error	4.6
Export and non-export activities	Exporter	Estimate	24.4
		Margin of error	7.1
	Non-exporter	Estimate	22.5
		Margin of error	3.9
Year that they started selling goods and services	2004-2003	Estimate	19.1
		Margin of error	8.3
	2002-1999	Estimate	23.6
	Margin of error	6.5	
	Prior to 1999	Estimate	22.9
		Margin of error	4.5
Female ownership	0%	Estimate	22.3
		Margin of error	5.1
	1 to 49%	Estimate	18.9
		Margin of error	7.1
	50%	Estimate	25.6
	Margin of error	7.9	
	51% to 100%	Estimate	30.0
		Margin of error	21.6
	100%	Estimate	22.4
		Margin of error	10.5
Majority owner by age group	< 30	Estimate	9.6
		Margin of error	8.6
	30-39	Estimate	24.2
		Margin of error	7.6
	40-49	Estimate	19.7
		Margin of error	5.3
	50-64	Estimate	25.5
		Margin of error	6.1
	≥ 65	Estimate	X
		Margin of error	X
Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate	22.8
		Margin of error	3.7
	Innovative >20% R&D expenditure	Estimate	22.8
		Margin of error	13.2
Financial institution approached for debt	Chartered Bank	Estimate	23.7
		Margin of error	4.7
	Caisse populaire and Credit Union	Estimate	18.5
		Margin of error	6.7
	Crown corporation and Government program	Estimate	24.0
	Margin of error	8.3	
	Other supplier	Estimate	X
		Margin of error	X

Table 16
Channels used to apply for debt financing

Survey questions: D14 How did the business first request this financing from [CS]?			Application filled in at branch	Application by phone	Application over the Internet (e-mail and web site)	Application by mail or fax	Other oral application with account manager	Application through other channels
D14 Applies to SMEs that approached at least one credit supplier for debt financing. Applies to their last request.			Percentage					
SMEs by	All SMEs	Estimate	56.4	29.2	3.5	2.3	8.0	3.7
		Margin of error	4.1	3.6	1.9	1.1	2.3	1.7
Number of full-time equivalent employees by size group	0	Estimate	60.1	25.7	2.1	1.9	6.9	5.3
		Margin of error	7.0	5.9	1.4	1.3	3.8	3.6
	0.5 to 4	Estimate	55.4	28.4	5.0	3.3	9.2	2.8
		Margin of error	6.4	5.6	4.3	2.4	3.9	2.1
	5 to 19	Estimate	52.5	35.0	X	1.9	8.7	X
		Margin of error	8.4	8.2	X	1.4	4.6	X
	20 to 99	Estimate	47.8	42.5	2.2	X	6.7	X
		Margin of error	13.8	13.8	2.1	X	4.0	X
	100 to 499	Estimate	X	X	X	X	X	X
		Margin of error	X	X	X	X	X	X
Industry	Agriculture/Primary	Estimate	60.5	28.1	X	X	10.0	X
		Margin of error	7.3	6.6	X	X	4.3	X
	Manufacturing	Estimate	57.0	30.9	4.9	1.7	7.4	2.3
		Margin of error	8.5	7.7	4.2	1.6	4.9	2.0
	Wholesale/Retail	Estimate	52.5	35.3	0.7	X	10.1	X
		Margin of error	8.9	8.4	0.7	X	6.0	X
	Professional services	Estimate	49.2	40.6	6.9	X	3.9	X
	Margin of error	12.3	12.2	5.9	X	3.6	X	
	Knowledge-based industry	Estimate	56.4	32.3	5.6	X	4.9	X
		Margin of error	11.4	10.9	4.1	X	3.3	X
	Tourism	Estimate	57.8	27.3	3.4	6.7	X	X
		Margin of error	9.9	9.4	2.6	5.9	X	X
	Other industries	Estimate	56.5	25.6	4.8	2.1	7.8	5.5
		Margin of error	8.1	6.7	4.4	1.8	4.5	3.8
Region	Atlantic	Estimate	63.4	31.7	X	0.5	5.3	X
		Margin of error	8.2	7.9	X	0.5	3.6	X
	Quebec	Estimate	48.1	42.2	X	X	4.2	2.6
		Margin of error	8.2	8.2	X	X	3.1	2.1
	Ontario	Estimate	58.8	25.1	5.7	1.8	8.6	3.0
		Margin of error	8.4	7.3	5.4	1.3	4.3	2.1
	Prairies	Estimate	59.5	25.9	2.9	X	9.5	X
	Margin of error	8.2	6.5	2.3	X	5.5	X	
	British Columbia	Estimate	54.7	24.3	1.3	4.9	10.7	5.5
		Margin of error	9.0	7.3	1.1	3.6	5.8	5.0
	Territories	Estimate	55.3	33.5	3.2	2.2	X	X
		Margin of error	13.8	13.0	2.5	2.0	X	X
Rural or urban location	Rural	Estimate	58.3	29.2	1.3	1.6	11.3	1.7
		Margin of error	6.5	5.9	1.2	1.5	4.7	1.3
	Urban	Estimate	55.1	29.3	4.9	2.8	5.9	4.9
		Margin of error	5.2	4.5	3.0	1.5	2.1	2.6
Export and non-export activities	Exporter	Estimate	57.9	27.6	1.1	X	11.5	X
		Margin of error	8.7	7.5	0.8	X	6.1	X
	Non-exporter	Estimate	56.2	29.5	3.8	2.4	7.5	3.9
		Margin of error	4.5	4.0	2.2	1.2	2.5	1.9
Year that they started selling goods and services	2004-2003	Estimate	69.0	26.0	X	X	X	X
		Margin of error	10.5	10.3	X	X	X	X
	2002-1999	Estimate	53.2	29.7	6.7	X	9.4	X
		Margin of error	8.6	7.3	5.8	X	5.7	X
	Prior to 1999	Estimate	56.1	29.5	2.6	2.6	7.9	4.6
	Margin of error	5.0	4.4	1.8	1.5	2.5	2.4	
Female ownership	0%	Estimate	56.3	32.2	1.4	1.2	7.1	4.7
		Margin of error	5.9	5.4	0.9	0.7	3.5	3.0
	1 to 49%	Estimate	58.6	29.2	1.2	X	10.1	X
		Margin of error	9.4	8.3	1.1	X	5.7	X
	50%	Estimate	56.2	26.5	7.0	3.2	8.8	2.0
	Margin of error	8.5	7.1	6.1	2.4	4.3	1.9	
	51% to 100%	Estimate	70.2	23.4	X	X	X	X
		Margin of error	19.6	17.6	X	X	X	X
	100%	Estimate	51.5	22.8	X	X	8.8	X
		Margin of error	13.2	10.5	X	X	7.5	X
Majority owner by age group	< 30	Estimate	72.6	22.5	X	X	X	X
		Margin of error	21.0	20.1	X	X	X	X
	30-39	Estimate	56.5	33.4	4.8	X	6.1	X
		Margin of error	9.2	8.7	4.7	X	4.0	X
	40-49	Estimate	51.9	32.4	3.4	2.5	7.7	5.4
	Margin of error	6.6	6.2	2.4	2.2	4.1	3.8	
	50-64	Estimate	58.3	25.5	X	3.0	9.7	X
		Margin of error	6.7	5.4	X	1.8	4.0	X
	≥ 65	Estimate	66.3	18.6	X	X	X	4.0
		Margin of error	18.6	11.9	X	X	X	3.9
Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate	55.8	29.9	3.0	2.4	8.1	3.9
		Margin of error	4.2	3.7	1.8	1.2	2.4	1.8
	Innovative >20% R&D expenditure	Estimate	64.6	19.9	X	X	7.3	0.3
		Margin of error	16.8	12.5	X	X	7.2	0.2
Financial institution approached for debt	Chartered Bank	Estimate	58.9	28.0	4.3	1.9	7.6	2.1
		Margin of error	5.3	4.6	2.9	1.4	2.9	1.2
	Caisse populaire and Credit Union	Estimate	59.5	29.6	X	X	7.7	5.7
		Margin of error	8.3	7.2	X	X	4.3	5.6
	Crown corporation and Government program	Estimate	50.0	31.5	0.9	6.2	8.0	4.7
	Margin of error	10.7	9.9	0.7	5.7	4.7	4.0	
	Other supplier	Estimate	18.5	34.5	X	X	X	X
		Margin of error	16.0	19.9	X	X	X	X

Table 17
Types of documentation required for credit application

Survey question: D15 What documents were requested by [CS] as part of the application process?			No documentation requested	Formal application for financing	Business financial statement	Business plan	Personal financial statement	Appraisals of assets to be financed	Cash flow projection	All other documentation
Applies to SMEs that approached at least one credit supplier for debt financing. Applies to their last request.			Percentage							
Mark all that apply.			Percentage							
SMEs by	All SMEs	Estimate	18.2	53.1	61.4	21.2	46.8	25.7	21.7	5.2
		Margin of error	3.3	4.1	4.0	3.2	4.1	3.3	3.1	1.8
Number of full-time equivalent employees by size group	0	Estimate	21.8	51.7	53.1	18.1	47.6	21.8	18.4	4.5
		Margin of error	6.2	7.3	7.2	5.4	7.2	5.2	5.2	2.6
	0.5 to 4	Estimate	15.2	53.8	64.2	20.6	50.1	25.1	21.2	6.4
		Margin of error	4.2	6.4	5.8	5.0	6.3	5.2	4.9	3.6
	5 to 19	Estimate	18.1	56.1	69.9	25.0	41.9	32.8	22.6	3.1
		Margin of error	7.9	8.4	8.2	6.5	8.0	7.4	6.0	1.4
	20 to 99	Estimate	11.1	48.7	81.4	34.5	36.0	34.9	44.9	5.3
	Margin of error	6.9	13.2	8.2	13.6	12.9	13.6	13.8	4.3	
100 to 499	Estimate	X	X	X	X	X	X	X	X	X
	Margin of error	X	X	X	X	X	X	X	X	X
Industry	Agriculture/Primary	Estimate	22.9	52.1	60.7	27.6	36.0	29.1	31.9	3.6
		Margin of error	6.5	7.4	7.3	6.8	7.2	6.7	7.1	2.4
	Manufacturing	Estimate	15.0	55.3	70.6	35.3	51.0	33.9	29.4	4.7
		Margin of error	5.9	8.4	7.4	8.4	8.6	8.4	7.9	3.2
	Wholesale/Retail	Estimate	11.1	57.9	69.4	24.7	58.7	29.7	21.2	3.7
		Margin of error	5.4	8.7	7.8	7.8	8.4	8.3	7.5	2.8
	Professional services	Estimate	18.2	55.4	56.0	11.9	38.9	26.5	24.3	X
		Margin of error	9.6	12.1	12.3	7.5	12.0	11.4	10.9	X
	Knowledge-based industries	Estimate	14.5	53.9	65.4	18.3	46.0	24.9	19.3	8.8
		Margin of error	8.1	11.4	11.1	8.3	11.7	10.0	7.3	5.9
Tourism	Estimate	24.8	42.6	44.5	17.5	33.1	17.0	17.0	5.4	
	Margin of error	8.8	9.0	9.5	7.7	9.0	6.5	7.6	4.4	
Other industries	Estimate	17.8	53.2	61.6	17.3	51.6	23.0	16.5	6.8	
	Margin of error	6.6	8.2	8.0	5.9	8.1	5.9	5.5	3.9	
Region	Atlantic	Estimate	21.6	48.2	59.0	23.5	46.6	20.6	20.8	1.6
		Margin of error	7.4	8.4	8.4	7.3	8.4	6.5	6.8	1.1
	Quebec	Estimate	7.9	55.9	78.4	22.4	54.5	38.8	24.6	5.5
		Margin of error	4.3	8.2	6.8	6.6	7.9	7.9	6.9	4.0
	Ontario	Estimate	23.3	54.5	53.0	19.8	41.0	19.5	20.2	4.1
		Margin of error	7.9	8.5	8.4	5.7	8.0	5.7	5.7	3.6
	Prairies	Estimate	20.1	49.6	60.1	23.4	43.1	21.4	24.4	5.9
	Margin of error	6.0	8.4	8.2	7.5	8.4	5.9	7.1	3.0	
British Columbia	Estimate	17.4	54.4	57.6	17.3	54.3	29.2	16.4	7.0	
	Margin of error	7.0	8.9	8.9	6.3	8.8	8.5	6.4	4.9	
Territories	Estimate	15.8	59.9	58.1	17.5	39.5	18.3	20.1	6.4	
	Margin of error	11.3	13.5	13.4	10.2	13.7	10.2	9.5	4.3	
Rural or urban location	Rural	Estimate	18.0	55.0	64.1	24.7	43.7	26.8	25.8	5.1
		Margin of error	5.1	6.4	6.2	5.5	6.4	5.2	5.2	3.0
	Urban	Estimate	18.3	51.9	59.7	19.0	48.8	24.9	19.1	5.2
		Margin of error	4.3	5.3	5.2	3.9	5.2	4.2	3.9	2.1
Export and non-export activities	Exporter	Estimate	13.9	60.1	71.7	35.1	52.4	26.6	32.1	2.2
		Margin of error	6.6	8.7	7.8	9.0	8.9	7.6	8.6	1.4
	Non-exporter	Estimate	18.8	52.1	60.0	19.2	46.1	25.5	20.2	5.6
		Margin of error	3.6	4.5	4.4	3.4	4.5	3.6	3.4	2.0
Year that they started selling goods and services	2004-2003	Estimate	21.1	49.7	45.2	28.3	53.8	24.1	28.5	9.6
		Margin of error	9.0	10.7	10.6	9.2	10.7	9.8	9.5	8.1
	2002-1999	Estimate	15.3	49.8	62.0	20.8	51.2	20.9	22.5	6.0
		Margin of error	6.8	8.6	8.4	6.1	8.6	5.7	6.3	3.3
	Prior to 1999	Estimate	18.9	54.7	63.2	20.5	44.4	27.6	20.6	4.3
		Margin of error	4.1	4.9	4.9	4.0	5.0	4.2	3.9	2.1
Female ownership	0%	Estimate	17.9	52.9	62.6	22.3	46.9	23.5	21.1	4.8
		Margin of error	4.7	5.9	5.7	5.0	5.9	4.5	4.7	2.2
	1 to 49%	Estimate	22.1	53.5	66.0	25.2	40.2	33.4	25.1	3.4
		Margin of error	10.1	10.0	10.1	8.1	9.6	9.0	7.8	2.8
	50%	Estimate	10.8	57.4	61.1	18.3	53.0	26.2	23.8	6.4
		Margin of error	4.1	8.4	8.0	5.6	8.5	6.9	6.6	4.6
51% to 100%	Estimate	X	61.0	57.0	10.8	24.0	27.3	14.0	X	
	Margin of error	X	24.0	24.5	7.9	14.2	19.6	10.1	X	
100%	Estimate	31.9	41.6	50.7	18.8	45.5	23.5	16.1	X	
		Margin of error	13.1	12.7	13.2	9.2	13.1	11.3	9.0	X
Majority owner by age group	< 30	Estimate	22.0	24.7	X	13.7	58.4	X	14.3	X
		Margin of error	20.3	16.4	X	11.6	24.3	X	11.3	X
	30-39	Estimate	26.5	47.8	56.3	25.1	44.6	27.3	22.7	4.7
		Margin of error	9.5	9.2	9.5	7.5	9.1	7.7	7.3	3.4
	40-49	Estimate	18.2	53.0	60.4	20.7	47.1	27.3	22.6	5.0
		Margin of error	5.4	6.6	6.5	5.0	6.6	5.6	5.2	2.4
50-64	Estimate	14.5	55.6	65.1	20.7	45.8	24.6	21.1	5.2	
	Margin of error	4.0	6.6	6.1	5.8	6.7	5.3	5.4	3.4	
≥ 65	Estimate	5.5	82.1	66.9	15.5	55.0	20.2	19.2	X	
		Margin of error	3.6	9.7	21.2	9.4	22.8	12.4	12.8	X
Innovation	Non-Innovative	Estimate	17.7	52.9	61.8	20.7	46.6	26.0	22.0	5.0
		Margin of error	3.2	4.2	4.0	3.3	4.2	3.4	3.3	1.8
	≤ 20% R&D expenditure	Estimate	24.2	56.0	55.9	27.2	49.6	21.4	18.1	X
		Margin of error	20.0	18.9	19.3	14.3	18.3	12.9	10.6	X
Financial institution approached for debt	Chartered Bank	Estimate	20.1	51.1	60.4	17.8	48.3	23.1	18.1	5.6
		Margin of error	4.5	5.3	5.1	3.7	5.3	4.1	3.5	2.5
	Caisse populaire and Credit Union	Estimate	15.1	53.9	63.1	24.9	42.9	26.2	24.4	4.9
		Margin of error	5.6	8.2	8.4	7.6	8.4	6.5	7.6	3.1
	Crown corporation and Government program	Estimate	6.0	68.8	78.6	42.9	57.7	41.1	47.2	X
		Margin of error	3.8	9.5	8.4	10.6	10.5	10.7	10.8	X
Other supplier	Estimate	X	58.0	41.5	X	30.5	39.5	8.3	2.1	
		Margin of error	X	22.1	23.4	X	20.0	21.8	6.9	2.1

Table 18
Levels of satisfaction with the credit supplier

Survey question: D16. On a scale of 1 to 7, where "1" stands for "very dissatisfied" and "7" stands for "very satisfied," how would you rate your level of satisfaction with (CS) with regard to:		Overall quality of service				Interest rates charged				Time to process application				Documentation required				
		Average	Dissatisfied	Neutral opinion	Satisfied	Average	Dissatisfied	Neutral opinion	Satisfied	Average	Dissatisfied	Neutral opinion	Satisfied	Average	Dissatisfied	Neutral opinion	Satisfied	
		Percentage																
Applies to SMEs that applied for debt financing. Applies to their last request.																		
SMEs by size	All SMEs	Estimate	5.5	7.9	29.5	61.9	5.1	7.5	44.6	42.6	5.6	7.2	27.3	63.8	5.5	7.9	30.7	58.3
		Margin of error	0.1	2.3	3.7	4.0	0.1	2.0	4.1	4.1	0.1	2.1	3.6	3.9	0.1	2.4	3.7	4.0
Number of full-time equivalent employees by size group	0	Estimate	5.6	7.2	29.5	62.3	5.1	7.9	46.5	41.8	5.8	4.0	26.9	68.3	5.6	7.5	29.5	59.6
	Margin of error	0.2	0.7	0.7	0.7	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
	0.5 to 4	Estimate	5.5	8.0	31.3	60.0	5.2	7.1	40.6	47.8	5.5	9.4	25.8	62.7	5.5	7.6	31.0	59.2
	Margin of error	0.2	3.1	5.7	6.1	0.2	2.9	6.1	6.4	0.2	3.9	5.5	6.0	0.2	3.5	5.7	6.1	6.1
	5 to 19	Estimate	5.5	8.0	26.4	65.5	4.9	8.5	51.2	33.6	5.5	7.8	30.5	59.8	5.3	7.8	34.4	53.7
	Margin of error	0.3	5.9	8.7	8.0	0.4	6.3	8.3	7.6	0.3	5.8	7.7	8.4	0.3	5.9	7.6	8.4	8.4
20 to 99	Estimate	5.4	X	27.6	60.8	5.4	3.0	40.5	41.9	5.3	X	32.6	50.6	5.5	X	26.9	59.2	
Margin of error	0.8	X	11.5	14.3	0.3	2.0	13.5	12.8	0.6	X	13.2	13.8	0.6	X	11.0	14.6	14.6	
100 to 499	Estimate	X	X	13.8	X	X	X	20.2	X	X	X	14.6	X	X	X	16.8	X	
Margin of error	X	X	13.1	X	X	X	X	16.5	X	X	X	13.1	X	X	X	14.7	X	
Industry	Agriculture/Primary	Estimate	6.0	2.2	24.7	72.4	5.4	2.9	41.6	53.4	6.1	3.1	18.5	76.0	5.8	4.8	27.8	65.1
	Margin of error	0.2	2.2	6.3	8.6	0.2	2.6	7.4	7.5	0.2	2.3	5.6	6.1	0.2	3.7	6.3	7.0	
	Manufacturing	Estimate	5.2	13.3	31.7	54.7	4.8	10.3	53.8	33.8	5.2	10.0	40.9	47.5	5.1	11.6	36.2	49.5
	Margin of error	0.3	6.3	7.8	8.6	0.3	5.5	8.4	7.8	0.3	5.3	8.5	8.6	0.3	6.2	8.0	8.8	
	Wholesale/Retail	Estimate	5.4	9.1	30.2	60.4	5.1	7.0	48.6	36.8	5.3	10.9	27.1	61.6	5.3	8.7	33.6	54.6
	Margin of error	0.3	5.6	8.1	8.7	0.3	4.4	8.9	8.7	0.3	6.2	7.7	8.7	0.3	5.7	8.4	8.9	
	Professional services	Estimate	5.5	7.0	35.5	54.3	4.9	6.7	47.3	39.8	5.8	4.0	23.8	72.1	5.7	3.5	24.8	65.5
	Margin of error	0.3	5.9	12.1	12.4	0.4	6.3	12.3	11.6	0.3	3.5	10.5	10.9	0.3	3.1	10.2	11.4	
	Knowledge-based industry	Estimate	5.3	12.2	35.0	51.3	4.6	11.1	45.9	33.9	5.4	11.4	34.5	51.5	5.4	X	40.6	52.1
	Margin of error	0.4	8.2	11.0	11.5	0.5	9.3	11.4	11.2	0.4	7.8	11.1	11.5	0.4	X	11.1	11.5	
	Tourism	Estimate	5.2	14.4	26.9	58.5	4.7	15.3	42.4	37.9	5.2	12.1	31.5	50.2	5.2	8.6	36.6	52.4
	Margin of error	0.4	6.4	9.4	10.0	0.4	6.4	10.7	10.1	0.4	6.3	9.6	10.1	0.4	6.5	9.7	10.1	
Other industries	Estimate	5.5	8.0	30.3	61.0	5.1	7.3	42.4	42.9	5.7	6.6	29.1	63.3	5.6	9.4	29.1	58.1	
Margin of error	0.3	4.6	7.4	7.9	0.3	3.8	8.1	8.1	0.3	4.0	7.3	7.8	0.3	5.0	7.3	8.1		
Region	Atlantic	Estimate	5.5	10.2	21.0	68.4	5.0	10.7	41.6	43.0	5.5	8.1	24.6	64.3	5.6	4.9	27.2	59.9
	Margin of error	0.3	5.3	6.8	7.8	0.3	5.0	6.4	6.4	0.3	4.7	7.4	8.1	0.3	3.7	7.2	8.1	
	Quebec	Estimate	5.7	4.4	30.8	64.1	5.3	6.5	43.0	46.5	5.7	4.8	29.8	65.4	5.5	6.9	37.5	54.5
	Margin of error	0.2	2.5	7.6	7.8	0.3	3.9	8.1	8.2	0.2	2.5	7.8	7.9	0.3	4.6	8.0	8.2	
	Ontario	Estimate	5.5	9.7	26.1	62.5	5.1	9.3	39.8	43.5	5.5	12.0	24.4	62.2	5.5	8.1	27.3	60.3
	Margin of error	0.3	5.0	7.2	8.1	0.3	4.5	8.0	8.6	0.3	5.7	7.0	8.1	0.3	4.8	7.2	8.2	
	Prairies	Estimate	5.5	8.9	31.7	59.2	5.0	5.8	52.3	40.3	5.8	4.5	29.8	65.2	5.5	10.4	29.5	57.7
	Margin of error	0.3	5.4	7.8	8.3	0.3	3.5	8.3	8.0	0.2	2.6	7.7	7.9	0.3	5.8	7.5	8.4	
	British Columbia	Estimate	5.5	6.3	33.5	59.7	5.1	7.1	44.0	39.5	5.6	5.4	27.6	62.4	5.6	5.7	31.2	60.3
	Margin of error	0.3	3.4	8.7	8.9	0.3	4.1	9.0	9.0	0.3	3.7	7.8	8.5	0.3	4.1	8.2	8.9	
	Territories	Estimate	5.5	5.8	38.2	54.8	5.1	6.7	50.8	37.2	5.4	X	44.0	48.7	5.6	5.4	41.9	50.2
	Margin of error	0.4	5.6	13.6	13.8	0.4	6.6	13.5	13.3	0.3	X	13.9	14.1	0.4	5.3	14.1	14.1	
Rural or urban location	Rural	Estimate	5.6	6.4	23.9	69.2	5.2	5.2	45.1	46.3	5.9	6.0	20.0	72.7	5.7	7.8	25.9	63.9
	Margin of error	0.2	3.6	6.2	5.9	0.2	2.3	6.5	6.4	0.2	3.1	5.0	5.6	0.2	4.2	5.1	6.1	
Urban	Estimate	5.4	8.8	33.0	57.2	5.0	9.0	44.3	40.3	5.5	7.9	31.9	58.2	5.4	7.9	33.7	54.8	
Margin of error	0.3	2.8	5.6	5.2	0.3	2.8	5.2	5.3	0.2	2.2	4.8	5.2	0.2	3.6	4.0	5.4		
Export and non-export activities	Exporter	Estimate	5.3	12.7	28.8	58.2	4.9	10.1	47.6	38.0	5.2	12.5	26.9	58.4	5.0	15.2	34.9	47.8
	Margin of error	0.4	6.3	7.7	8.8	0.3	5.1	8.9	8.8	0.4	6.0	7.7	8.6	0.4	8.5	8.3	8.9	
Non-exporter	Estimate	5.6	7.2	29.8	62.4	5.1	7.2	44.2	43.3	5.7	6.4	27.4	64.6	5.6	6.8	30.1	59.8	
Margin of error	0.1	2.4	4.1	4.4	0.1	2.1	4.5	4.5	0.1	2.2	4.0	4.3	0.1	2.5	4.1	4.4		
Year that they started selling goods and services	2004-2003	Estimate	5.5	6.1	31.8	61.8	4.8	11.2	49.2	34.2	5.5	3.7	41.4	54.6	5.2	7.5	41.1	44.6
	Margin of error	0.3	3.7	8.6	10.0	0.3	6.4	10.7	10.1	0.3	2.7	10.6	10.7	0.4	6.5	10.8	10.5	
	2002-1999	Estimate	5.6	6.1	28.8	63.8	4.9	10.8	44.7	41.2	5.7	5.5	30.7	62.2	5.6	4.7	32.1	60.7
Margin of error	0.2	2.9	7.3	7.8	0.3	4.5	8.5	8.7	0.2	2.7	7.4	7.9	0.2	3.2	7.9	8.9		
Prior to 1999	Estimate	5.5	8.8	29.4	61.2	5.2	5.8	44.1	44.2	5.7	8.2	24.4	65.5	5.5	9.1	28.9	59.1	
Margin of error	0.2	3.1	4.7	5.0	0.2	2.3	5.0	5.0	0.2	2.8	4.4	4.8	0.2	3.3	4.4	5.0		
Female ownership	0%	Estimate	5.4	9.3	30.8	58.7	5.0	9.0	45.3	40.8	5.5	8.8	28.1	61.5	5.5	10.3	32.3	54.8
	Margin of error	0.2	3.9	5.5	5.9	0.2	3.3	5.9	5.8	0.2	3.5	5.4	5.8	0.2	4.2	5.5	6.0	
	1 to 49%	Estimate	5.8	6.8	23.0	69.2	5.4	3.1	42.6	49.6	5.8	4.1	25.4	69.1	5.7	4.9	28.3	62.2
	Margin of error	0.3	4.6	7.7	8.6	0.3	2.0	8.6	10.0	0.3	3.4	7.8	8.4	0.3	4.5	8.2	9.2	
	50%	Estimate	5.5	6.8	30.9	62.3	5.1	7.1	45.6	43.1	5.7	7.4	24.9	64.9	5.5	8.1	27.6	62.5
	Margin of error	0.3	3.6	7.9	8.2	0.2	3.7	8.6	8.4	0.3	4.0	7.5	8.1	0.3	4.5	7.4	8.1	
51% to 100%	Estimate	5.5	X	51.2	46.4	5.0	X	79.3	17.5	5.4	X	42.1	56.3	5.6	X	35.5	63.6	
Margin of error	0.4	X	24.0	23.7	0.4	X	12.6	11.1	0.6	X	23.8	23.8	0.4	X	22.6	22.6		
100%	Estimate	5.8	6.0	24.9	68.6	5.2	8.8	35.8	46.3	5.8	4.1	29.3	66.2	5.7	1.1	31.9	58.7	
Margin of error	0.3	4.1	10.8	11.3	0.4	5.7	12.2	13.2	0.4	2.9	11.7	11.9	0.4	1.0	11.8	12.8		
Majority owner by age group	< 30	Estimate	5.7	X	24.8	72.8	4.6	X	67.6	22.4	5.9	X	24.5	70.6	5.4	X	37.0	
	Margin of error	0.5	X	18.1	18.8	0.7	X	19.4	15.7	0.5	X	16.8	18.7	0.5	X	23.8		
	30-39	Estimate	5.5	8.9	29.4	61.2	5.1	7.9	44.6	41.6	5.4	8.0	33.3	57.8	5.5	9.2	27.5	58.3
	Margin of error	0.3	5.4	7.8	8.7	0.4	3.2	8.0	9.5	0.3	5.2	8.6	8.1	0.4	6.1	7.5	8.1	
	40-49	Estimate	5.5	7.5	30.7	61.0	5.0	9.7	41.0	43.5	5.6	8.3	25.2	65.4	5.6	7.4	29.2	60.3
	Margin of error	0.2	3.3	6.0	6.4	0.2	3.5	6.4	6.7	0.2	3.4	5.3	6.0	0.2	3.7	5.5	6.2	
50-64	Estimate	5.6	8.9	26.6	63.5	5.2	6.0	45.9	44.1	5.7	6.6	24.2	66.5	5.5	8.6	29.6	59.6	
Margin of error	0.2	4.4	8.0	8.6	0.2	2.9	6.8	6.7	0.2	3.6	5.9	6.4	0.2	4.5	6.0	6.6		
≥ 65	Estimate	5.4	X	47.8	49.2													

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* this table is subject to revisions.

Table 19
Capital lease requests by type of financial institution or lessor

Survey questions: C5a Did the business request new or additional capital leasing authorisations? E1 Type of financing organization (last leasing request)			New or additional capital leasing request	Manufacturer, dealer or supplier	Leasing company	Chartered bank	Credit union or caisse populaire	All other types of credit suppliers
C5 Applies to all SMEs. E1 Applies to SMEs that approached at least one credit supplier for lease financing. Applies to their last request. Mark one only.			Percentage	Percentage				
SMEs by	All SMEs →	Estimate	3.2	50.6	34.2	7.3	X	X
		Margin of error	0.6	9.5	8.8	3.8	X	X
Number of full-time equivalent employees by size group	0	Estimate	1.9	78.1	16.6	3.1	X	X
		Margin of error	0.8	12.7	11.5	2.9	X	X
	0.5 to 4	Estimate	3.0	51.1	28.8	X	X	X
		Margin of error	1.0	15.5	13.3	X	X	X
	5 to 19	Estimate	6.6	24.6	56.5	7.1	X	X
		Margin of error	2.3	11.2	16.5	4.7	X	X
	20 to 99	Estimate	10.2	35.0	44.5	X	X	X
		Margin of error	3.5	15.4	16.7	X	X	X
100 to 499	Estimate	X	X	X	X	X	X	
	Margin of error	X	X	X	X	X	X	
Industry	Agriculture/Primary	Estimate	4.6	62.0	22.2	X	X	X
		Margin of error	1.9	18.3	14.3	X	X	X
	Manufacturing	Estimate	4.7	31.4	46.5	X	1.3	X
		Margin of error	1.5	15.9	16.7	X	0.9	X
	Wholesale/Retail	Estimate	2.1	30.8	59.4	7.4	X	X
		Margin of error	1.0	18.5	20.4	6.6	X	X
	Professional services	Estimate	0.8	31.5	46.6	7.7	X	X
		Margin of error	0.3	19.4	21.8	7.3	X	X
	Knowledge-based industry	Estimate	2.3	34.2	54.5	2.9	X	X
		Margin of error	1.0	19.4	21.6	2.6	X	X
	Tourism	Estimate	2.1	70.0	21.2	X	X	X
		Margin of error	0.9	18.2	16.0	X	X	X
	Other industries	Estimate	4.0	53.7	30.7	8.1	X	X
		Margin of error	1.3	16.0	14.8	6.8	X	X
Region	Atlantic	Estimate	3.0	49.3	27.1	X	X	X
		Margin of error	1.2	19.9	16.3	X	X	X
	Quebec	Estimate	3.2	36.6	21.2	X	X	X
		Margin of error	1.1	16.6	11.1	X	X	X
	Ontario	Estimate	2.0	33.9	62.5	X	X	X
		Margin of error	0.9	20.6	20.8	X	X	X
	Prairies	Estimate	4.8	68.4	24.2	X	X	X
		Margin of error	1.9	15.5	13.6	X	X	X
	British Columbia	Estimate	3.6	56.2	35.2	5.9	X	X
		Margin of error	1.3	17.8	17.5	5.3	X	X
Territories	Estimate	3.1	80.0	X	X	X	1.0	
	Margin of error	2.2	18.3	X	X	X	0.8	
Rural or urban location	Rural	Estimate	4.7	71.8	17.5	X	X	X
		Margin of error	1.5	11.7	8.3	X	X	X
	Urban	Estimate	2.6	35.2	46.3	11.0	X	X
		Margin of error	0.6	10.3	11.7	6.2	X	X
Export and non-export activities	Exporter	Estimate	5.3	22.8	43.9	X	X	X
		Margin of error	2.2	12.1	19.8	X	X	X
	Non-exporter	Estimate	3.0	55.1	32.6	6.7	X	3.7
		Margin of error	0.7	10.5	9.9	3.9	X	3.4
Year that they started selling goods and services	2004-2003	Estimate	3.5	44.0	35.8	X	1.5	X
		Margin of error	1.6	22.1	22.9	X	1.3	X
	2002-1999	Estimate	2.3	63.5	25.9	1.9	X	X
		Margin of error	1.0	19.7	15.2	1.6	X	X
	Prior to 1999	Estimate	3.5	47.1	36.6	8.5	X	4.7
		Margin of error	0.8	11.2	10.9	5.0	X	4.1
Female ownership	0%	Estimate	3.8	51.0	34.6	8.8	X	X
		Margin of error	1.1	13.5	12.5	5.9	X	X
	1 to 49%	Estimate	4.5	43.6	38.8	3.6	X	X
		Margin of error	1.8	18.8	18.6	2.7	X	X
	50%	Estimate	2.7	60.7	26.2	5.1	X	X
		Margin of error	1.0	17.9	15.6	4.3	X	X
	51% to 100%	Estimate	1.5	X	X	X	X	X
		Margin of error	1.2	X	X	X	X	X
	100%	Estimate	X	X	X	X	X	X
		Margin of error	X	X	X	X	X	X
Majority owner by age group	< 30	Estimate	1.7	X	X	X	X	X
		Margin of error	1.7	X	X	X	X	X
	30-39	Estimate	4.7	30.4	45.4	6.8	X	X
		Margin of error	1.9	15.8	19.9	5.6	X	X
	40-49	Estimate	3.9	61.0	26.6	8.0	X	X
		Margin of error	1.3	14.4	12.0	7.0	X	X
	50-64	Estimate	2.5	46.9	38.9	8.1	X	X
		Margin of error	0.9	16.9	17.0	6.9	X	X
	≥ 65	Estimate	1.1	81.9	16.3	0.1	X	X
		Margin of error	0.9	15.1	14.0	0.0	X	X
Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate	3.1	50.5	35.6	7.7	X	X
		Margin of error	0.6	9.9	9.4	4.0	X	X
	Innovative >20% R&D expenditure	Estimate	4.5	X	10.1	X	X	X
		Margin of error	3.6	X	9.7	X	X	X
Financial institution approached for debt	Chartered Bank	Estimate	10.2	34.1	46.5	13.7	X	X
		Margin of error	3.3	17.2	17.2	9.5	X	X
	Caisse populaire and Credit Union	Estimate	8.6	43.1	25.4	X	X	X
		Margin of error	3.9	23.2	19.6	X	X	X
	Crown corporation and Government program	Estimate	10.4	19.2	X	X	X	X
		Margin of error	5.6	15.9	X	X	X	X
	Other supplier	Estimate	2.8	X	X	X	X	X
		Margin of error	2.8	X	X	X	X	X

**Table 21
Grants and subsidies requested and authorized**

Survey questions: C7a Did the business request a grant, subsidy, or non-repayable contribution from a government or community program? C7b What was the amount of financing authorized?			SME that applied for grants, subsidies, or non-repayable contributions	SME that have seen their request authorized	Total of amounts authorized	Average amount authorized per request	
C7a-b Applies to all SMEs.			Percentage	Percentage	Millions of dollars	Dollars	
SMEs by	All SMEs	Estimate	2.9	70.4	3,580	89,558	
		Margin of error	0.5	8.3	2,306	57,240	
Number of full-time equivalent employees by size group	0	Estimate	2.9	64.6	300	15,256	
		Margin of error	0.8	13.9	111	5,386	
	0.5 to 4	Estimate	3.0	77.7	X	X	
		Margin of error	0.8	11.7	X	X	
	5 to 19	Estimate	2.5	81.0	X	X	
		Margin of error	1.0	15.6	X	X	
	20 to 99	Estimate	5.6	X	X	X	
		Margin of error	3.2	X	X	X	
	100 to 499	Estimate	x	X	X	X	
		Margin of error	x	X	X	X	
	Industry	Agriculture/Primary	Estimate	13.7	80.9	798	36,036
			Margin of error	3.1	10.5	368	16,549
Manufacturing		Estimate	3.3	64.0	X	X	
		Margin of error	1.3	20.8	X	X	
Wholesale/Retail		Estimate	1.5	X	X	X	
		Margin of error	0.8	X	X	X	
Professional services		Estimate	1.1	X	X	X	
		Margin of error	0.8	X	X	X	
Knowledge-based industry		Estimate	2.9	74.4	X	X	
		Margin of error	1.2	20.5	X	X	
Tourism		Estimate	2.1	X	X	X	
		Margin of error	1.1	X	X	X	
Other industries		Estimate	1.1	X	X	X	
		Margin of error	0.6	X	X	X	
Region	Atlantic	Estimate	3.9	79.5	X	X	
		Margin of error	1.5	15.6	X	X	
	Quebec	Estimate	3.1	67.7	X	X	
		Margin of error	1.0	17.5	X	X	
	Ontario	Estimate	1.5	72.3	X	X	
		Margin of error	0.5	16.1	X	X	
	Prairies	Estimate	5.7	72.3	X	X	
		Margin of error	1.6	14.1	X	X	
	British Columbia	Estimate	1.8	X	X	X	
		Margin of error	1.1	X	X	X	
	Territories	Estimate	1.9	83.9	X	X	
		Margin of error	1.0	12.6	X	X	
Rural or urban location	Rural	Estimate	5.7	75.0	X	X	
		Margin of error	1.3	11.1	X	X	
	Urban	Estimate	1.9	65.1	X	X	
		Margin of error	0.5	12.3	X	X	
Export and non-export activities	Exporter	Estimate	5.9	66.6	293	44,298	
		Margin of error	2.1	16.6	131	20,900	
	Non-exporter	Estimate	2.7	71.2	X	X	
		Margin of error	0.5	9.5	X	X	
Year that they started selling goods and services	2004-2003	Estimate	3.2	X	X	X	
		Margin of error	2.6	X	X	X	
	2002-1999	Estimate	1.7	63.6	X	X	
		Margin of error	0.6	18.1	X	X	
	Prior to 1999	Estimate	3.6	73.6	X	X	
		Margin of error	0.7	9.3	X	X	
Female ownership	0%	Estimate	2.6	65.7	X	X	
		Margin of error	0.7	13.3	X	X	
	1 to 49%	Estimate	3.6	76.9	X	X	
		Margin of error	1.5	17.1	X	X	
	50%	Estimate	4.4	75.1	X	X	
		Margin of error	1.4	14.7	X	X	
	51% to 100%	Estimate	X	89.1	X	X	
		Margin of error	X	20.7	X	X	
	100%	Estimate	1.9	68.7	X	X	
		Margin of error	1.0	22.7	X	X	
Majority owner by age group	< 30	Estimate	X	95.2	X	80,062	
		Margin of error	X	8.6	X	20,846	
	30-39	Estimate	3.6	70.0	X	X	
		Margin of error	1.5	22.5	X	X	
	40-49	Estimate	2.9	68.8	X	X	
		Margin of error	0.8	13.5	X	X	
	50-64	Estimate	2.9	68.6	X	X	
		Margin of error	0.8	13.7	X	X	
	≥ 65	Estimate	2.7	X	X	X	
		Margin of error	1.5	X	X	X	
Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate	2.8	72.1	X	X	
		Margin of error	0.5	8.9	X	X	
	Innovative >20% R&D expenditure	Estimate	5.5	50.5	X	X	
		Margin of error	2.5	20.8	X	X	
Financial institution approached for debt	Chartered Bank	Estimate	6.6	63.9	X	X	
		Margin of error	2.0	15.2	X	X	
	Caisse populaire and Credit Union	Estimate	11.6	72.0	X	X	
		Margin of error	4.9	20.2	X	X	
	Crown corporation and Government program	Estimate	22.8	65.7	X	X	
		Margin of error	9.1	23.0	X	X	
	Other supplier	Estimate	X	X	X	X	
		Margin of error	X	X	X	X	

Table 22
Trade credit requests made to suppliers, and percentage of requests that were turned down

Survey questions:		Requests made and turned down	
C8 During the past 12 months, did the business make a new request to purchase any materials, equipment or inventory on credit from a supplier?			
C9 Did any suppliers turn down a request for this type of credit?			
C8 Applies to all SMEs (note: these statistics are not published).		Percentage	
C9 Applies to SMEs that made at least one trade credit request.			
SMEs by	All SMEs	Estimate	10.2
	→	Margin of error	3.7
Number of full-time equivalent employees by size group	0	Estimate	13.4
		Margin of error	9.2
	0.5 to 4	Estimate	7.6
		Margin of error	4.2
	5 to 19	Estimate	9.8
		Margin of error	5.1
20 to 99		Estimate	10.6
		Margin of error	8.5
100 to 499		Estimate	X
		Margin of error	X
Industry	Agriculture/Primary	Estimate	2.9
		Margin of error	1.9
	Manufacturing	Estimate	11.4
		Margin of error	5.8
	Wholesale/Retail	Estimate	12.1
		Margin of error	7.5
	Professional services	Estimate	X
		Margin of error	X
Knowledge-based industry		Estimate	8.1
		Margin of error	5.1
Tourism		Estimate	4.9
		Margin of error	4.3
Other industries		Estimate	13.6
		Margin of error	8.0
Region	Atlantic	Estimate	6.4
		Margin of error	4.8
	Quebec	Estimate	12.3
		Margin of error	7.3
	Ontario	Estimate	9.2
		Margin of error	7.4
	Prairies	Estimate	12.6
	Margin of error	7.8	
British Columbia		Estimate	7.5
		Margin of error	6.3
Territories		Estimate	6.5
		Margin of error	4.4
Rural or urban location	Rural	Estimate	6.3
		Margin of error	3.3
Urban		Estimate	12.9
		Margin of error	5.8
Export and non-export activities	Exporter	Estimate	10.3
		Margin of error	5.1
Non-exporter		Estimate	10.1
		Margin of error	4.4
Year that they started selling goods and services	2004-2003	Estimate	13.2
		Margin of error	8.5
	2002-1999	Estimate	12.3
		Margin of error	9.1
	Prior to 1999	Estimate	8.9
	Margin of error	4.1	
Female ownership	0%	Estimate	11.0
		Margin of error	5.4
	1 to 49%	Estimate	14.7
		Margin of error	12.5
	50%	Estimate	6.4
		Margin of error	5.9
51% to 100%		Estimate	X
		Margin of error	X
100%		Estimate	X
		Margin of error	X
Majority owner by age group	< 30	Estimate	X
		Margin of error	X
	30-39	Estimate	X
		Margin of error	X
	40-49	Estimate	X
		Margin of error	X
50-64		Estimate	11.4
		Margin of error	7.3
≥ 65		Estimate	X
		Margin of error	X
Innovation	Non-Innovative	Estimate	8.9
	≤ 20% R&D expenditure	Margin of error	3.3
	Innovative	Estimate	X
>20% R&D expenditure	Margin of error	X	
Financial institution approached for debt	Chartered Bank	Estimate	12.8
		Margin of error	6.4
	Caisse populaire and Credit Union	Estimate	X
		Margin of error	X
	Crown corporation and Government program	Estimate	10.3
	Margin of error	8.7	
Other supplier		Estimate	X
		Margin of error	X

Table 23
Credit guaranteed by a government or community program

Survey question: D10 Was the financing guaranteed by the Canada Small Business Financing Act, the Small Business Loan Act, or some other government or community program?*			Borrowed amount guaranteed
Applies to SMEs that borrowed an amount as a result of their last request for debt financing. Mark all that apply (all loans grouped).			Percentage
SMEs by ↓	All SMEs →	Estimate Margin of error	10.1 2.3
Number of full-time equivalent employees by size group	0	Estimate Margin of error	8.9 4.1
	0.5 to 4	Estimate Margin of error	10.0 3.2
	5 to 19	Estimate Margin of error	13.5 5.2
	20 to 99	Estimate Margin of error	10.5 5.8
	100 to 499	Estimate Margin of error	x x
	Industry	Agriculture/Primary	Estimate Margin of error
Manufacturing		Estimate Margin of error	16.4 8.4
Wholesale/Retail		Estimate Margin of error	13.6 6.6
Professional services		Estimate Margin of error	5.2 3.4
Knowledge-based industry		Estimate Margin of error	15.3 9.7
Tourism		Estimate Margin of error	8.7 4.7
Other industries		Estimate Margin of error	5.4 3.3
Region		Atlantic	Estimate Margin of error
	Quebec	Estimate Margin of error	19.4 6.5
	Ontario	Estimate Margin of error	7.1 3.6
	Prairies	Estimate Margin of error	9.1 4.5
	British Columbia	Estimate Margin of error	3.2 2.2
	Territories	Estimate Margin of error	8.0 7.3
	Rural or urban location	Rural	Estimate Margin of error
Urban		Estimate Margin of error	8.4 2.8
Export and non-export activities	Exporter	Estimate Margin of error	8.6 4.7
	Non-exporter	Estimate Margin of error	10.3 2.5
Year that they started selling goods and services	2004-2003	Estimate Margin of error	15.2 7.3
	2002-1999	Estimate Margin of error	6.6 3.9
	Prior to 1999	Estimate Margin of error	10.8 2.9
Female ownership	0%	Estimate Margin of error	10.9 3.5
	1 to 49%	Estimate Margin of error	15.8 6.6
	50%	Estimate Margin of error	7.9 4.2
	51% to 100%	Estimate Margin of error	x x
	100%	Estimate Margin of error	3.8 2.3
Majority owner by age group	< 30	Estimate Margin of error	x x
	30-39	Estimate Margin of error	13.8 5.9
	40-49	Estimate Margin of error	11.2 4.2
	50-64	Estimate Margin of error	7.7 3.2
	≥ 65	Estimate Margin of error	6.3 6.0
Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate Margin of error	10.2 2.3
	Innovative >20% R&D expenditure	Estimate Margin of error	9.4 9.2
Financial institution approached for debt	Chartered Bank	Estimate Margin of error	8.1 2.5
	Caisse populaire and Credit Union	Estimate Margin of error	14.3 5.8
	Crown corporation and Government program	Estimate Margin of error	17.6 8.7
	Other supplier	Estimate Margin of error	x x

Table 24
Intended use of the lease request

Survey question: E2 What type of asset did the business try to acquire through this lease?						
Applies to SMEs that approached at least one credit supplier for lease financing. Applies to their last request.			Machinery and equipment	Vehicles	Computer hardware and software	Other
Mark all that apply.						
SMEs by	All SMEs	Estimate	50.0	42.5	10.9	0.6
		Margin of error	9.6	9.7	5.2	0.5
Number of full-time equivalent employees by size group	0	Estimate	x	63.8	x	X
		Margin of error	x	18.0	x	X
	0.5 to 4	Estimate	48.0	38.0	12.4	X
		Margin of error	15.5	15.4	12.2	X
	5 to 19	Estimate	68.3	26.8	11.1	X
		Margin of error	13.6	12.2	8.2	X
	20 to 99	Estimate	65.5	36.2	x	X
		Margin of error	17.6	18.1	x	X
	100 to 499	Estimate	93.8	33.2	X	X
		Margin of error	7.1	24.1	X	X
Industry	Agriculture/Primary	Estimate	66.2	21.5	X	X
		Margin of error	18.6	15.6	X	X
	Manufacturing	Estimate	78.1	20.6	12.2	X
		Margin of error	13.2	12.7	11.5	X
	Wholesale/Retail	Estimate	65.5	23.0	x	X
		Margin of error	19.2	15.3	x	X
	Professional services	Estimate	31.0	15.1	x	X
		Margin of error	19.4	10.9	x	X
	Knowledge-based industry	Estimate	51.9	12.5	x	X
		Margin of error	22.6	10.6	x	X
	Tourism	Estimate	53.4	42.0	X	X
		Margin of error	21.2	21.2	X	X
	Other industries	Estimate	37.4	61.7	9.6	X
		Margin of error	15.6	15.7	8.9	X
Region	Atlantic	Estimate	49.0	38.5	x	X
		Margin of error	19.5	19.5	x	X
	Quebec	Estimate	50.9	43.9	x	X
		Margin of error	17.9	17.6	x	X
	Ontario	Estimate	66.7	x	3.9	X
		Margin of error	20.4	x	3.6	X
	Prairies	Estimate	39.1	51.9	7.8	X
		Margin of error	17.3	19.0	7.7	X
	British Columbia	Estimate	48.7	38.6	x	X
		Margin of error	18.1	18.1	x	X
Territories	Estimate	27.3	X	1.0	X	
	Margin of error	23.0	X	0.8	X	
Rural or urban location	Rural	Estimate	42.0	51.2	X	X
		Margin of error	14.8	16.0	X	X
	Urban	Estimate	55.9	36.2	17.1	0.4
		Margin of error	11.2	10.6	8.3	0.3
Export and non-export activities	Exporter	Estimate	70.1	19.8	x	X
		Margin of error	15.7	13.4	x	X
	Non-exporter	Estimate	46.8	46.2	8.8	0.7
		Margin of error	10.7	10.9	4.4	0.6
Year that they started selling goods and services	2004-2003	Estimate	46.3	41.4	x	X
		Margin of error	22.7	22.0	x	X
	2002-1999	Estimate	x	53.5	x	X
		Margin of error	x	21.5	x	X
	Prior to 1999	Estimate	54.5	39.2	7.5	0.4
		Margin of error	11.3	11.3	3.7	0.3
Female ownership	0%	Estimate	52.6	42.5	11.6	X
		Margin of error	13.7	14.0	7.3	X
	1 to 49%	Estimate	48.4	45.8	11.1	X
		Margin of error	19.0	19.0	8.0	X
	50%	Estimate	40.1	42.9	X	X
		Margin of error	17.9	18.6	X	X
	51% to 100%	Estimate	X	X	x	X
		Margin of error	X	X	x	X
	100%	Estimate	X	X	X	X
		Margin of error	X	X	X	X
Majority owner by age group	< 30	Estimate	X	X	X	X
		Margin of error	X	X	X	X
	30-39	Estimate	54.2	x	x	X
		Margin of error	19.2	x	x	X
	40-49	Estimate	44.3	50.9	8.7	X
		Margin of error	15.5	16.1	6.0	X
	50-64	Estimate	52.1	44.1	7.1	0.6
		Margin of error	16.9	16.8	4.6	0.6
	≥ 65	Estimate	X	x	X	X
		Margin of error	X	x	X	X
Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate	48.9	43.7	9.0	0.6
		Margin of error	10.0	10.2	4.1	0.6
	Innovative >20% R&D expenditure	Estimate	X	x	X	X
		Margin of error	X	x	X	X
Financial institution approached for debt	Chartered Bank	Estimate	59.0	36.1	15.7	X
		Margin of error	17.3	17.3	12.1	X
	Caisse populaire and Credit Union	Estimate	51.3	49.0	8.1	X
		Margin of error	23.2	23.2	8.0	X
	Crown corporation and Government program	Estimate	X	X	X	X
		Margin of error	X	X	X	X
Other supplier	Estimate	X	X	X	X	
	Margin of error	X	X	X	X	

Table 25
Capital lease requests that were authorized and value of the authorized leases

Survey questions: E3 Was the lease authorised as a result of this request? E4 What was the total value of the lease authorised?			Lease authorised	Total	Average authorised
Applies to SMEs that received approval to their capital lease request.			Percentage	Millions of dollars	Dollars
SMEs by	All SMEs	Estimate	96.3	3,096	72,207
		Margin of error	3.0	701	11,716
Number of full-time equivalent employees by size group	0	Estimate	98.3	X	47,193
		Margin of error	2.1	X	11,737
	0.5 to 4	Estimate	94.9	888	62,542
		Margin of error	7.7	429	24,282
	5 to 19	Estimate	97.1	833	72,971
		Margin of error	3.0	333	15,400
	20 to 99	Estimate	91.7	653	174,683
		Margin of error	9.5	313	51,274
	100 to 499	Estimate	99.3	X	219,003
		Margin of error	1.1	X	103,554
Industry	Agriculture/Primary	Estimate	99.7	675	79,180
		Margin of error	0.5	312	25,839
	Manufacturing	Estimate	97.2	254	80,596
		Margin of error	2.8	104	24,493
	Wholesale/Retail	Estimate	95.8	X	X
		Margin of error	5.8	X	X
	Professional services	Estimate	X	X	44,280
		Margin of error	X	X	18,001
	Knowledge-based industry	Estimate	97.8	X	X
		Margin of error	3.0	X	X
	Tourism	Estimate	97.6	110	49,623
		Margin of error	4.2	53	19,624
	Other industries	Estimate	94.5	1,541	72,141
		Margin of error	5.7	562	17,525
Region	Atlantic	Estimate	94.3	X	X
		Margin of error	8.5	X	X
	Quebec	Estimate	96.9	933	X
		Margin of error	3.8	439	X
	Ontario	Estimate	97.9	X	X
		Margin of error	2.7	X	X
	Prairies	Estimate	99.1	1,045	70,877
		Margin of error	0.8	396	19,771
	British Columbia	Estimate	88.2	365	X
		Margin of error	15.3	152	X
	Territories	Estimate	X	X	X
		Margin of error	X	X	X
Rural or urban location	Rural	Estimate	99.0	1,344	72,194
		Margin of error	1.3	433	18,895
	Urban	Estimate	94.3	1,753	72,216
		Margin of error	5.0	560	14,884
Export and non-export activities	Exporter	Estimate	98.3	X	X
		Margin of error	2.0	X	X
	Non-exporter	Estimate	96.0	2,504	68,027
		Margin of error	3.5	622	12,077
Year that they started selling goods and services	2004-2003	Estimate	94.9	X	64,717
		Margin of error	7.4	X	32,271
	2002-1999	Estimate	97.3	X	76,923
		Margin of error	3.2	X	31,419
	Prior to 1999	Estimate	96.1	2,203	71,249
		Margin of error	3.9	559	12,669
Female ownership	0%	Estimate	95.9	1,930	73,004
		Margin of error	4.5	617	15,556
	1 to 49%	Estimate	97.3	604	90,819
		Margin of error	3.7	272	34,365
	50%	Estimate	98.0	434	53,807
		Margin of error	3.4	194	18,551
	51% to 100%	Estimate	99.3	X	X
		Margin of error	1.1	X	X
	100%	Estimate	89.3	X	X
		Margin of error	17.3	X	X
Majority owner by age group	< 30	Estimate	99.3	X	X
		Margin of error	1.0	X	X
	30-39	Estimate	98.2	X	65,681
		Margin of error	2.5	X	25,204
	40-49	Estimate	97.1	1,267	69,788
		Margin of error	2.6	434	16,447
	50-64	Estimate	92.8	893	75,033
		Margin of error	9.2	345	24,324
	≥ 65	Estimate	X	X	X
		Margin of error	X	X	X
Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate	96.2	2,783	68,861
		Margin of error	3.2	622	10,981
	Innovative >20% R&D expenditure	Estimate	98.0	X	X
		Margin of error	3.0	X	X
Financial institution approached for debt	Chartered Bank	Estimate	94.6	1,107	72,292
		Margin of error	7.4	467	19,546
	Caisse populaire and Credit Union	Estimate	93.5	X	X
		Margin of error	7.4	X	X
	Crown corporation and Government program	Estimate	X	X	X
		Margin of error	X	X	X
	Other supplier	Estimate	X	X	X
		Margin of error	X	X	X

Table 26
Satisfaction with the lease supplier

Survey question: E5. On a scale of 1 to 7, where "1" stands for "very dissatisfied" and "7" stands for "very satisfied," how would you rate your level of satisfaction with (L5) with regard to:

		Overall quality of service				Service fees and interest rates charged				Time to process application				Documentation required					
		Average 1-7	Dissatisfied	Neutral opinion	Satisfied	Average 1-7	Dissatisfied	Neutral opinion	Satisfied	Average 1-7	Dissatisfied	Neutral opinion	Satisfied	Average 1-7	Dissatisfied	Neutral opinion	Satisfied		
																		Percentage	
Applies to SMEs that made a capital leasing request. Applies to their last request.																			
SMEs by size	All SMEs	Estimate	6.2	X	19.3	78.6	5.4	6.8	38.9	50.7	6.1	X	20.8	76.9	5.9	X	23.7	70.7	
	Margin of error		0.2	X	6.4	8.8	0.3	4.5	9.2	9.6	0.2	X	6.9	7.2	0.3	X	7.6	8.4	
Number of full-time equivalent employees by size group	0	Estimate	6.4	X	3.5	91.9	5.8	X	32.8	54.6	6.3	X	X	86.5	6.4	X	5.8	88.8	
	Margin of error		0.4	X	3.3	8.2	0.5	X	20.8	21.5	0.5	X	X	11.3	0.5	X	5.1	9.0	
	0.5 to 4	Estimate	6.1	X	28.7	70.3	5.3	X	34.0	51.7	6.1	0.2	27.4	72.2	5.7	X	27.7	65.0	
	Margin of error		0.3	X	14.5	14.5	0.6	X	13.9	16.4	0.3	0.2	14.0	16.0	0.5	X	12.8	14.7	
	5 to 19	Estimate	6.1	X	19.0	80.7	5.4	1.3	49.5	47.7	6.0	X	21.1	77.6	5.8	X	36.2	60.9	
	Margin of error		0.2	X	9.3	9.3	0.5	1.0	17.9	18.3	0.3	X	12.6	12.7	0.4	X	18.4	16.4	
	20 to 99	Estimate	5.9	X	X	62.1	5.0	X	47.0	42.2	5.9	X	X	60.8	5.9	X	31.3	57.7	
	Margin of error		0.4	X	X	17.0	0.1	X	17.3	16.8	0.4	X	X	17.7	0.4	X	17.2	17.5	
	100 to 499	Estimate	5.5	X	X	64.1	5.3	X	34.4	55.0	5.8	X	29.6	70.4	5.9	X	22.5	77.5	
	Margin of error		0.7	X	X	23.6	0.8	X	21.8	24.6	0.5	X	21.0	21.0	0.4	X	17.5	17.6	
	Industry	Agriculture/Primary	Estimate	6.4	X	16.9	82.6	5.6	X	39.3	54.9	6.2	X	19.8	79.8	6.1	X	24.5	75.0
		Margin of error		0.3	X	13.0	13.0	0.6	X	16.9	19.3	0.3	X	13.4	13.5	0.3	X	16.4	15.0
Manufacturing		Estimate	5.8	X	X	66.7	4.6	X	40.4	39.1	6.0	X	19.6	77.3	5.6	X	25.7	57.9	
Margin of error			0.4	X	X	17.1	0.7	X	16.6	15.5	0.5	X	13.8	14.5	0.6	X	14.7	16.9	
Wholesale/Retail		Estimate	6.4	X	7.8	91.3	5.4	X	40.1	5.9	5.9	X	67.1	5.9	X	25.8	73.2		
Margin of error			0.2	X	5.0	5.3	0.5	X	20.8	0.6	0.6	X	22.9	0.6	X	22.0	21.9		
Professional services		Estimate	6.0	X	22.2	75.5	5.3	X	40.3	39.1	6.0	X	19.6	77.3	6.3	X	11.8	85.1	
Margin of error			0.4	X	18.6	18.8	0.5	X	X	20.6	0.3	X	10.0	0.3	X	9.6	10.6		
Knowledge-based industry		Estimate	5.9	X	22.1	74.2	5.4	2.8	49.1	40.3	5.7	X	60.6	5.5	X	X	X	12	
Margin of error			0.3	X	17.5	18.4	0.5	2.5	22.6	23.5	0.6	X	23.7	0.6	X	X	X	12	
Tourism		Estimate	6.0	X	24.5	74.7	4.8	X	52.3	X	6.0	X	68.9	6.0	X	27.7	72.0		
Margin of error			0.6	X	18.7	19.8	0.5	X	29.9	X	0.7	X	18.9	0.6	X	19.1	19.1		
Other industries	Estimate	6.2	X	19.8	77.2	5.6	X	31.4	56.2	6.2	X	17.6	79.1	5.9	X	20.9	71.4		
Margin of error		0.3	X	10.9	11.7	0.5	X	14.9	16.2	0.3	X	10.8	11.5	0.5	X	12.4	14.0		
Region	Atlantic	Estimate	6.2	X	23.8	75.0	5.5	X	45.6	50.3	6.5	X	15.7	83.1	6.1	X	23.7	74.8	
	Margin of error		0.3	X	17.2	17.2	0.5	X	19.7	19.7	0.3	X	12.5	12.3	0.3	X	19.7	17.7	
	Quebec	Estimate	6.3	X	22.0	77.6	5.3	X	34.0	44.7	6.2	X	X	69.1	5.9	X	17.7	72.3	
	Margin of error		0.3	X	16.8	16.8	0.7	X	15.6	17.4	0.4	X	X	18.6	0.7	X	12.0	17.8	
	Ontario	Estimate	6.0	X	11.4	82.2	5.6	X	28.0	60.0	5.9	X	17.8	76.7	5.6	X	32.0	58.0	
	Margin of error		0.5	X	8.0	12.7	0.7	X	16.6	20.0	0.7	X	13.9	16.4	0.7	X	21.9	22.0	
	Prairies	Estimate	6.4	X	17.7	81.4	5.6	X	48.9	48.3	6.3	X	19.4	78.5	6.3	X	17.6	80.0	
	Margin of error		0.3	X	11.1	11.3	0.5	X	19.5	19.6	0.3	X	11.6	12.0	0.3	X	11.2	11.6	
	British Columbia	Estimate	5.8	X	28.8	70.4	5.1	X	37.9	49.8	6.0	0.1	18.2	81.6	5.5	X	32.9	63.1	
	Margin of error		0.4	X	18.1	16.1	0.5	X	17.2	18.0	0.2	0.1	10.4	10.4	0.5	X	16.5	16.0	
	Territories	Estimate	6.5	X	X	91.7	5.8	1.0	1.0	X	6.5	X	90.7	6.8	X	X	91.4	92.2	
	Margin of error		0.6	X	X	10.8	0.8	0.8	0.8	X	0.8	X	11.1	0.2	X	X	11.3	12.2	
Rural or urban location	Rural	Estimate	6.5	X	13.1	86.5	5.8	4.0	38.7	56.7	6.5	0.1	14.4	85.3	6.3	0.1	17.5	82.2	
	Margin of error		0.2	X	7.4	7.5	0.4	3.3	16.1	16.1	0.2	0.1	7.6	7.7	0.3	0.1	8.9	8.0	
Urban	Estimate	5.9	X	23.9	72.9	5.2	8.9	39.1	46.3	5.9	X	25.5	70.7	5.6	X	28.2	62.4		
Margin of error		0.3	X	9.3	9.9	0.6	7.9	19.7	11.2	0.3	X	10.1	10.5	0.4	X	10.9	11.0		
Export and non-export activities	Exporter	Estimate	5.8	X	X	X	4.3	X	53.6	23.4	5.7	X	X	X	5.0	X	38.3	40.8	
	Margin of error		0.3	X	X	X	0.7	X	20.6	11.5	0.4	X	X	X	0.9	X	20.6	17.8	
Non-exporter	Estimate	6.2	X	16.0	81.8	5.6	4.7	36.6	55.1	6.2	X	17.1	80.3	6.1	X	21.3	75.5		
Margin of error		0.2	X	6.0	6.5	0.3	3.2	10.1	10.0	0.2	X	6.3	6.8	0.3	X	8.0	8.0		
Year that they started selling goods and services	2004-2003	Estimate	5.6	0.6	X	66.1	5.2	2.4	55.6	34.0	5.6	X	X	65.4	5.6	X	36.3	55.0	
	Margin of error		0.4	0.6	18.7	29.0	0.1	2.0	22.2	21.9	0.4	X	X	21.7	0.4	X	29.8	32.0	
	2002-1999	Estimate	6.0	X	22.7	71.0	5.3	X	20.1	59.8	5.8	X	X	64.5	5.5	X	22.3	63.5	
	Margin of error		0.6	X	18.0	19.5	0.9	X	13.1	20.6	0.7	X	X	20.2	0.9	X	14.2	20.0	
Prior to 1999	Estimate	6.3	0.5	17.2	81.9	5.5	3.4	43.6	49.0	6.3	1.1	17.1	81.5	6.1	X	23.2	74.0		
Margin of error		0.2	0.4	6.5	6.8	0.3	2.1	15.1	11.9	0.2	0.9	7.2	7.3	0.2	X	9.4	9.6		
Female ownership	0%	Estimate	6.2	X	18.3	79.0	5.4	9.9	33.5	51.7	6.1	X	23.2	73.8	6.0	X	20.7	71.3	
	Margin of error		0.3	X	8.2	8.9	0.4	7.3	12.3	13.6	0.3	X	9.8	10.3	0.4	X	9.6	11.4	
	1 to 49%	Estimate	5.8	X	X	67.3	5.3	X	49.5	46.9	6.1	X	17.7	81.1	5.5	X	37.0	59.8	
	Margin of error		0.4	X	X	18.9	0.4	X	19.0	18.7	0.4	X	16.5	16.5	0.4	X	20.1	19.0	
	50%	Estimate	6.4	X	15.2	83.7	5.8	1.1	41.9	54.9	6.3	X	18.4	82.2	6.2	X	24.4	75.0	
	Margin of error		0.3	X	12.6	12.7	0.4	1.0	16.1	16.4	0.3	X	13.0	13.1	0.3	X	16.2	16.3	
	51% to 100%	Estimate	6.1	X	X	74.5	5.6	X	X	X	6.4	X	X	88.2	6.5	X	X	84.2	
	Margin of error		0.7	X	X	24.3	1.1	X	X	X	0.5	X	X	13.5	0.4	X	X	16.0	
	100%	Estimate	6.2	X	X	94.9	4.2	X	X	X	6.0	X	X	81.7	5.9	X	X	82.6	
	Margin of error		0.3	X	X	6.7	1.1	X	X	X	0.6	X	X	24.2	0.6	X	X	29.0	
	Majority owner by age group	< 30	Estimate	6.5	X	X	93.3	6.3	X	X	X	5.9	X	X	6.6	X	X	92.8	93.6
		Margin of error		0.5	X	X	9.7	0.9	X	X	X	0.3	X	X	0.5	X	X	9.9	10.3
30-39		Estimate	5.9	X	26.2	67.8	5.0	X	33.3	46.0	5.7	X	X	62.2	5.4	X	31.3	54.9	
Margin of error			0.5	X	18.3	18.3	0.6	X	16.0	20.0	0.6	X	X	16.7	0.9	X	15.8	16.3	
40-49		Estimate	6.3	0.5	12.1	87.1	5.5	1.9	45.6	46.7	6.3	X	17.7	81.2	6.2	0.8	17.6	80.8	
Margin of error			0.2	0.5	5.7	5.9	0.4	1.1	16.2	16.2	0.3	X	10.2	10.4	0.3	0.7	9.7	9.9	
50-64	Estimate	6.1	X	23.8	75.5	5.6	2.9	38.0	57.3	6.3	X	16.4	82.9	5.9	X	28.7	67.4		
Margin of error		0.3	X	13.4	13.4	0.6	2.9	16.2	15.7	0.3	X	10.6	10.7	0.4	X	17.3	17.2		
≥ 65	Estimate	6.2	X	X	X	5.7	X	21.1	5.9	6.5	X	X	6.5	X	13.7	74.4			
Margin of error		0.6	X	X	X	1.4	X	17.6	X	0.6	X	X	0.4	X	12.9	24.4			
Innovation	Non-innovative	Estimate	6.2	X	18.0	79.9	5.5	5.2	39.6	51.5	6.2	X	18.5	79.2	6.0	X	24.7	71.4	
	Margin of error		0.2	X	6.0	6.4	0.3	3.1	9.6	10									

Table 27

Percentage of equity financing requests that were approved, plus the total and average values of equity investment provided

Survey questions: F2 Was an investment provided as a result of this request? F3 What was the total value of the investment provided?			Investment following an equity financing request	Total of investments	Average investment
Applies to SMEs that approached at least one investor for equity financing. Applies to their last request.			Percentage	Millions of dollars	Dollars
SMEs by	All SMEs	Estimate Margin of error	46.0 15.7	3,319 1,412	432,336 189,488
Number of full-time equivalent employees by size group	0	Estimate Margin of error	X X	X X	X X
	0.5 to 4	Estimate Margin of error	26.8 16.4	X X	X X
	5 to 19	Estimate Margin of error	77.4 16.3	X X	X X
	20 to 99	Estimate Margin of error	X X	X X	X X
	100 to 499	Estimate Margin of error	X X	X X	X X
	Industry	Agriculture/Primary	Estimate Margin of error	X X	X X
Manufacturing		Estimate Margin of error	X X	X X	X X
Wholesale/Retail		Estimate Margin of error	X X	X X	X X
Professional services		Estimate Margin of error	X X	X X	X X
Knowledge-based industry		Estimate Margin of error	X X	X X	X X
Tourism		Estimate Margin of error	X X	X X	90,598 28,670
Other industries		Estimate Margin of error	X X	X X	X X
Region		Atlantic	Estimate Margin of error	79.6 18.7	X X
	Quebec	Estimate Margin of error	X X	X X	X X
	Ontario	Estimate Margin of error	X X	X X	X X
	Prairies	Estimate Margin of error	X X	X X	X X
	British Columbia	Estimate Margin of error	77.8 19.2	X X	X X
	Territories	Estimate Margin of error	X X	X X	X X
	Rural or urban location	Rural	Estimate Margin of error	X X	X X
Urban		Estimate Margin of error	40.0 18.6	X X	537,620 262,092
Export and non-export activities	Exporter	Estimate Margin of error	X X	X X	X X
	Non-exporter	Estimate Margin of error	42.1 17.7	X X	X X
Year that they started selling goods and services	2004-2003	Estimate Margin of error	X X	X X	X X
	2002-1999	Estimate Margin of error	X X	X X	X X
	Prior to 1999	Estimate Margin of error	40.0 20.8	1,248 606	X X
	Female ownership	0%	Estimate Margin of error	44.7 20.1	X X
1 to 49%		Estimate Margin of error	X X	X X	X X
50%		Estimate Margin of error	X X	X X	X X
51 to 100%		Estimate Margin of error	X X	X X	X X
100%		Estimate Margin of error	X X	X X	X X
Majority owner by age group		< 30	Estimate Margin of error	X X	X X
	30-39	Estimate Margin of error	X X	X X	X X
	40-49	Estimate Margin of error	47.0 22.7	X X	X X
	50-64	Estimate Margin of error	X X	X X	X X
	≥ 65	Estimate Margin of error	X X	X X	1,716,366 440,199
	Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate Margin of error	45.5 17.9	2,679 1,334
Innovative >20% R&D expenditure		Estimate Margin of error	X X	X X	X X
Financial institution approached for debt	Chartered Bank	Estimate Margin of error	43.1 22.0	912 435	323,733 130,523
	Caisse populaire and Credit Union	Estimate Margin of error	X X	X X	X X
	Crown corporation and Government program	Estimate Margin of error	X X	X X	X X
	Other supplier	Estimate Margin of error	X X	X X	X X

Table 28
Year that SMEs first started selling products and services

Survey question: H1 During what year did the business first start selling goods and services?			2004-2002	2001-1999	Prior to 1999	2004-1999
Applies to all SMEs.			Percentage			
SMEs by ↓	All SMEs →	Estimate	11.2	19.1	69.8	30.2
		Margin of error	1.2	2.1	2.2	2.2
Number of full-time equivalent employees by size group	0	Estimate	10.9	19.5	69.5	30.5
		Margin of error	1.9	3.0	3.3	3.3
	0.5 to 4	Estimate	12.2	22.6	65.2	34.8
		Margin of error	2.0	4.0	4.2	4.2
	5 to 19	Estimate	9.5	10.1	80.4	19.6
		Margin of error	3.0	3.2	4.3	4.3
	20 to 99	Estimate	11.5	10.6	77.9	22.1
		Margin of error	5.9	5.8	7.4	7.4
	100 to 499	Estimate	X	X	X	X
		Margin of error	X	X	X	X
Industry	Agriculture/Primary	Estimate	4.8	9.6	85.6	14.4
		Margin of error	1.8	3.3	3.8	3.8
	Manufacturing	Estimate	10.5	16.0	73.5	26.5
		Margin of error	2.7	4.0	4.5	4.5
	Wholesale/Retail	Estimate	12.7	16.1	71.2	28.8
		Margin of error	2.8	3.9	4.3	4.3
	Professional services	Estimate	8.7	19.9	71.4	28.6
		Margin of error	2.5	4.6	4.9	4.9
	Knowledge-based industry	Estimate	19.2	26.8	54.0	46.0
		Margin of error	3.9	5.2	5.7	5.7
	Tourism	Estimate	18.4	22.1	59.5	40.5
		Margin of error	3.5	5.3	5.7	5.7
	Other industries	Estimate	10.8	21.2	68.1	31.9
		Margin of error	2.3	4.1	4.4	4.4
Region	Atlantic	Estimate	11.9	13.9	74.2	25.8
		Margin of error	2.8	3.5	4.2	4.2
	Quebec	Estimate	11.5	18.2	70.2	29.8
		Margin of error	3.0	4.1	4.7	4.7
	Ontario	Estimate	10.0	22.9	67.0	33.0
		Margin of error	2.2	4.3	4.5	4.5
	Prairies	Estimate	10.4	14.7	74.9	25.1
		Margin of error	1.8	3.3	3.7	3.7
	British Columbia	Estimate	14.3	19.0	66.7	33.3
		Margin of error	3.4	4.3	5.0	5.0
Territories	Estimate	11.8	15.7	72.6	27.4	
	Margin of error	3.5	7.0	7.3	7.3	
Rural or urban location	Rural	Estimate	9.3	13.3	77.3	22.7
		Margin of error	1.9	2.8	3.3	3.3
	Urban	Estimate	11.9	21.4	66.7	33.3
		Margin of error	1.6	2.6	2.8	2.8
Export and non-export activities	Exporter	Estimate	8.2	19.7	72.1	27.9
		Margin of error	2.4	5.0	5.2	5.2
	Non-exporter	Estimate	11.4	19.0	69.5	30.5
		Margin of error	1.3	2.2	2.4	2.4
Year that they started selling goods and services	2004-2003	Estimate	X	X	X	X
		Margin of error	X	X	X	X
	2002-1999	Estimate	21.8	78.2	X	X
		Margin of error	3.9	3.9	X	X
	Prior to 1999	Estimate	X	X	X	X
		Margin of error	X	X	X	X
Female ownership	0%	Estimate	11.1	20.6	68.3	31.7
		Margin of error	1.7	3.1	3.3	3.3
	1 to 49%	Estimate	11.3	15.3	73.4	26.6
		Margin of error	3.4	5.4	6.0	6.0
	50%	Estimate	8.4	15.7	76.0	24.0
		Margin of error	2.0	3.8	4.1	4.1
	51% to 100%	Estimate	X	14.4	48.0	52.0
		Margin of error	X	12.9	22.5	22.5
	100%	Estimate	12.4	21.6	66.0	34.0
		Margin of error	3.2	5.9	6.4	6.4
Majority owner by age group	< 30	Estimate	28.4	47.8	23.7	76.3
		Margin of error	10.7	15.8	13.0	13.0
	30-39	Estimate	20.3	31.6	48.1	51.9
		Margin of error	4.2	6.3	6.4	6.4
	40-49	Estimate	12.2	20.3	67.4	32.6
		Margin of error	2.5	3.8	4.2	4.2
	50-64	Estimate	7.3	12.9	79.8	20.2
		Margin of error	1.4	2.5	2.8	2.8
	≥ 65	Estimate	2.4	9.8	87.8	12.2
		Margin of error	1.7	4.5	4.8	4.8
Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate	10.7	18.8	70.5	29.5
		Margin of error	1.2	2.1	2.3	2.3
	Innovative >20% R&D expenditure	Estimate	22.9	25.1	52.0	48.0
		Margin of error	8.5	9.4	11.6	11.6
Financial institution approached for debt	Chartered Bank	Estimate	14.4	22.4	63.2	36.8
		Margin of error	3.0	5.0	5.2	5.2
	Caisse populaire and Credit Union	Estimate	11.3	10.7	78.1	21.9
		Margin of error	4.4	5.0	6.4	6.4
	Crown corporation and Government program	Estimate	15.2	24.0	60.8	39.2
		Margin of error	6.7	9.0	10.3	10.3
Other supplier	Estimate	X	20.0	69.6	30.4	
	Margin of error	X	16.9	20.1	20.1	

Table 29
Percentage of exporters and percentage of revenues derived from export

Survey questions: H2a Did the business sell or export any of its goods or services outside Canada during the past 12 months? H2b What percentage of your revenues came from outside Canada?			Percentage of businesses that had revenues from exports	Average percentage of revenues generated from exports
H2a Applies to all SMEs. H2b Applies to exporters only.			Percentage	
SMEs by	All SMEs	Estimate	8.3	32.9
↓	→	Margin of error	1.0	3.8
Number of full-time equivalent employees by size group	0	Estimate	7.5	37.7
		Margin of error	1.4	6.4
	0.5 to 4	Estimate	6.1	25.5
		Margin of error	1.4	6.9
	5 to 19	Estimate	12.9	32.3
		Margin of error	3.4	7.4
20 to 99	Estimate	25.1	29.2	
	Margin of error	5.9	7.6	
100 to 499	Estimate	x	35.6	
	Margin of error	x	9.8	
Industry	Agriculture/Primary	Estimate	9.0	32.4
		Margin of error	3.3	10.2
	Manufacturing	Estimate	31.0	30.2
		Margin of error	4.8	6.0
	Wholesale/Retail	Estimate	12.3	34.6
		Margin of error	3.1	9.8
	Professional services	Estimate	11.8	31.6
		Margin of error	3.5	10.7
Knowledge-based industry	Estimate	16.9	44.8	
	Margin of error	4.0	9.9	
Tourism	Estimate	4.4	36.9	
	Margin of error	3.2	12.0	
Other industries	Estimate	3.0	24.6	
	Margin of error	1.0	8.3	
Region	Atlantic	Estimate	9.1	43.8
		Margin of error	2.7	12.9
	Quebec	Estimate	7.7	39.9
		Margin of error	2.4	10.5
	Ontario	Estimate	8.4	31.2
		Margin of error	1.6	6.2
	Prairies	Estimate	7.3	26.1
	Margin of error	2.1	6.5	
British Columbia	Estimate	10.0	32.5	
	Margin of error	2.5	8.7	
Territories	Estimate	6.5	14.6	
	Margin of error	2.9	6.9	
Rural or urban location	Rural	Estimate	5.6	35.7
		Margin of error	1.6	9.0
Urban	Estimate	9.3	32.2	
	Margin of error	1.2	4.2	
Export and non-export activities	Exporter	Estimate	X	32.9
		Margin of error	X	3.8
Non-exporter	Estimate	X	x	
	Margin of error	X	x	
Year that they started selling goods and services	2004-2003	Estimate	4.7	51.3
		Margin of error	1.7	13.5
	2002-1999	Estimate	8.3	34.2
		Margin of error	2.0	7.9
Prior to 1999	Estimate	8.6	31.5	
	Margin of error	1.2	4.4	
Female ownership	0%	Estimate	8.3	32.9
		Margin of error	1.4	5.2
	1 to 49%	Estimate	11.2	33.0
		Margin of error	3.4	9.7
	50%	Estimate	8.0	34.9
	Margin of error	2.1	8.5	
51% to 100%	Estimate	8.6	X	
	Margin of error	6.3	X	
100%	Estimate	6.6	29.1	
	Margin of error	2.5	11.2	
Majority owner by age group	< 30	Estimate	4.0	X
		Margin of error	3.5	X
	30-39	Estimate	7.2	39.8
		Margin of error	2.1	10.9
	40-49	Estimate	8.2	33.0
		Margin of error	1.7	6.2
50-64	Estimate	9.5	29.6	
	Margin of error	1.8	5.4	
≥ 65	Estimate	6.7	37.0	
	Margin of error	2.9	15.2	
Innovation	Non-Innovative	Estimate	7.7	31.9
	≤ 20% R&D expenditure	Margin of error	1.0	4.0
	Innovative	Estimate	21.4	41.2
>20% R&D expenditure	Margin of error	7.7	10.9	
Financial institution approached for debt	Chartered Bank	Estimate	14.5	31.4
		Margin of error	3.0	6.5
	Caisse populaire and Credit Union	Estimate	7.1	50.3
		Margin of error	3.6	11.5
	Crown corporation and Government program	Estimate	11.8	X
	Margin of error	5.7	X	
Other supplier	Estimate	X	X	
	Margin of error	X	X	

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

Survey question: H3 What percentage of total investment expenditure was devoted to research and development?			0%	>0% and ≤ 20%	Over 20%
Applies to all SMEs.			Percentage		
Mark one only.					
SMEs by ↓	All SMEs →	Estimate	71.5	24.4	4.1
		Margin of error	2.3	2.2	0.9
Number of full-time equivalent employees by size group	0	Estimate	71.3	23.2	5.4
		Margin of error	3.5	3.4	1.7
	0.5 to 4	Estimate	75.0	22.1	2.9
		Margin of error	3.4	3.3	1.1
	5 to 19	Estimate	64.6	33.0	2.4
		Margin of error	6.0	5.9	1.4
	20 to 99	Estimate	64.7	33.0	2.3
		Margin of error	8.3	8.3	1.9
	100 to 499	Estimate	66.5	x	x
		Margin of error	24.1	x	x
Industry	Agriculture/Primary	Estimate	75.5	22.8	1.7
		Margin of error	4.9	4.7	1.6
	Manufacturing	Estimate	59.5	36.1	4.4
		Margin of error	5.2	5.1	2.1
	Wholesale/Retail	Estimate	72.0	24.7	3.2
		Margin of error	4.6	4.4	1.9
	Professional services	Estimate	66.5	26.1	7.4
		Margin of error	5.5	5.1	2.9
	Knowledge-based industry	Estimate	53.0	32.3	14.7
		Margin of error	6.0	5.5	4.3
	Tourism	Estimate	70.1	27.3	2.7
		Margin of error	5.4	5.3	1.4
	Other industries	Estimate	75.6	21.5	2.9
		Margin of error	4.4	4.2	1.7
Region	Atlantic	Estimate	77.3	21.2	1.5
		Margin of error	4.1	4.1	0.8
	Quebec	Estimate	74.6	20.8	4.7
		Margin of error	4.3	4.0	2.0
	Ontario	Estimate	65.8	28.8	5.4
		Margin of error	4.8	4.6	2.1
	Prairies	Estimate	76.1	21.2	2.7
		Margin of error	3.8	3.7	1.3
	British Columbia	Estimate	72.3	24.5	3.2
		Margin of error	4.5	4.4	1.4
Territories	Estimate	74.1	21.7	4.3	
	Margin of error	6.5	6.1	2.3	
Rural or urban location	Rural	Estimate	74.2	23.2	2.7
	Margin of error	4.1	4.0	1.4	
Urban	Estimate	70.4	24.9	4.7	
	Margin of error	2.7	2.6	1.2	
Export and non-export activities	Exporter	Estimate	44.5	44.9	10.6
	Margin of error	5.9	6.0	3.7	
Non-exporter	Estimate	73.9	22.6	3.5	
	Margin of error	2.4	2.3	1.0	
Year that they started selling goods and services	2004-2003	Estimate	69.5	23.6	7.0
		Margin of error	6.5	6.2	3.4
	2002-1999	Estimate	68.8	24.7	6.4
		Margin of error	4.7	4.5	2.1
	Prior to 1999	Estimate	72.5	24.4	3.1
		Margin of error	2.8	2.7	1.1
Female ownership	0%	Estimate	73.4	22.3	4.3
		Margin of error	3.2	3.0	1.5
	1 to 49%	Estimate	69.6	25.7	4.8
		Margin of error	5.9	5.4	2.8
	50%	Estimate	71.5	25.1	3.3
		Margin of error	4.3	4.1	1.5
	51% to 100%	Estimate	x	x	x
		Margin of error	x	x	x
100%	Estimate	68.3	27.9	3.8	
	Margin of error	7.0	7.0	2.1	
Majority owner by age group	< 30	Estimate	73.4	x	x
		Margin of error	12.3	x	x
	30-39	Estimate	66.0	26.8	7.2
		Margin of error	6.1	5.8	3.1
	40-49	Estimate	70.6	26.5	2.9
		Margin of error	4.2	4.1	1.0
	50-64	Estimate	72.4	24.5	3.1
		Margin of error	3.5	3.4	1.0
	≥ 65	Estimate	78.9	13.4	7.7
		Margin of error	7.1	4.1	6.5
Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate	74.5	x	x
		Margin of error	2.3	x	x
	Innovative >20% R&D expenditure	Estimate	x	x	x
		Margin of error	x	x	x
Financial institution approached for debt	Chartered Bank	Estimate	59.3	32.4	8.3
		Margin of error	5.3	4.9	3.5
	Caisse populaire and Credit Union	Estimate	74.3	21.3	4.4
		Margin of error	6.4	5.8	3.2
	Crown corporation and Government program	Estimate	64.6	30.7	4.7
		Margin of error	9.8	9.5	3.1
Other supplier	Estimate	64.6	x	x	
	Margin of error	20.7	x	x	

Table 31

Percentage of SMEs planning business expansions, and willingness to share business equity and ownership to finance growth

Survey questions: H4 During the next two years, do you intend to expand the size and scope of your business? H5 In order to grow the business, would the owner share equity in the business?			Intend to expand business	Willing to share equity to grow business
Applies to all SMEs.			Percentage	Percentage
SMEs by ↓	All SMEs →	Estimate Margin of error	39.1 2.4	45.6 3.8
Number of full-time equivalent employees by size group	0	Estimate Margin of error	34.4 3.6	38.5 5.6
	0.5 to 4	Estimate Margin of error	41.2 4.2	50.1 6.3
	5 to 19	Estimate Margin of error	48.1 6.5	51.7 8.9
	20 to 99	Estimate Margin of error	53.7 7.9	58.4 10.9
	100 to 499	Estimate Margin of error	X X	X X
	Industry	Agriculture/Primary	Estimate Margin of error	31.4 4.9
Manufacturing		Estimate Margin of error	53.9 5.3	49.3 7.3
Wholesale/Retail		Estimate Margin of error	40.5 5.0	53.0 7.5
Professional services		Estimate Margin of error	41.8 5.7	45.3 8.4
Knowledge-based industry		Estimate Margin of error	48.2 5.9	53.5 8.5
Tourism		Estimate Margin of error	31.9 5.3	52.5 10.3
Other industries		Estimate Margin of error	38.5 4.8	40.8 7.3
Region		Atlantic	Estimate Margin of error	38.2 4.9
	Quebec	Estimate Margin of error	34.2 4.7	41.6 7.9
	Ontario	Estimate Margin of error	41.5 4.9	43.3 7.1
	Prairies	Estimate Margin of error	35.4 4.8	55.6 8.1
	British Columbia	Estimate Margin of error	45.1 5.4	40.5 7.5
	Territories	Estimate Margin of error	32.3 7.1	54.3 12.4
	Rural or urban location	Rural	Estimate Margin of error	34.0 4.5
Urban		Estimate Margin of error	41.1 2.9	48.0 4.4
Export and non-export activities	Exporter	Estimate Margin of error	65.5 5.5	53.1 7.6
	Non-exporter	Estimate Margin of error	36.7 2.6	44.4 4.2
Year that they started selling goods and services	2004-2003	Estimate Margin of error	62.1 6.3	49.8 8.8
	2002-1999	Estimate Margin of error	50.0 5.2	46.0 7.0
	Prior to 1999	Estimate Margin of error	33.3 2.9	44.7 5.0
Female ownership	0%	Estimate Margin of error	40.4 3.5	45.4 5.4
	1 to 49%	Estimate Margin of error	42.5 6.8	47.9 8.9
	50%	Estimate Margin of error	34.2 4.6	54.9 7.9
	51% to 100%	Estimate Margin of error	34.4 18.3	45.1 23.3
	100%	Estimate Margin of error	38.9 7.0	33.2 9.5
Majority owner by age group	< 30	Estimate Margin of error	61.2 14.2	21.3 14.0
	30-39	Estimate Margin of error	53.7 6.4	44.7 7.9
	40-49	Estimate Margin of error	42.2 4.5	47.7 6.7
	50-64	Estimate Margin of error	34.4 3.7	46.7 6.3
	≥ 65	Estimate Margin of error	15.6 4.8	49.8 15.4
Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate Margin of error	37.6 2.5	44.7 4.0
	Innovative >20% R&D expenditure	Estimate Margin of error	72.7 12.7	56.8 11.7
	Financial institution approached for debt	Chartered Bank	Estimate Margin of error	56.7 5.3
	Caisse populaire and Credit Union	Estimate Margin of error	49.6 8.5	48.3 11.5
	Crown corporation and Government program	Estimate Margin of error	64.2 10.7	50.6 12.9
	Other supplier	Estimate Margin of error	39.4 21.3	X X

Table 32
Obstacles to business growth

Survey question: H6 Which of the following obstacles to growth are serious problems for your business?			Finding qualified labour	Instability of consumer demand	Obtaining financing	Insurance rates	Government regulations	Management capacity	Low profitability	Levels of taxation
Applies to all SMEs.			Percentage							
SMEs by	All SMEs	Estimate	36.6	36.1	20.0	36.1	33.3	13.3	38.1	47.0
		Margin of error	2.5	2.4	2.0	2.5	2.4	1.6	2.4	2.6
Number of full-time equivalent employees by size group	0	Estimate	24.9	35.4	19.0	31.2	30.3	13.3	36.4	42.2
		Margin of error	3.4	3.4	3.0	3.7	3.7	2.3	3.5	3.7
	0.5 to 4	Estimate	44.9	37.4	20.7	40.5	35.4	13.0	41.9	50.7
		Margin of error	4.3	4.2	3.1	4.4	4.1	2.8	4.3	4.4
	5 to 19	Estimate	56.0	35.9	21.6	43.8	38.4	11.9	34.8	55.7
		Margin of error	6.4	6.2	5.0	6.7	6.6	3.4	5.7	6.5
	20 to 99	Estimate	57.7	35.3	22.6	38.1	38.7	20.0	39.6	48.5
		Margin of error	8.2	8.0	7.8	8.0	7.8	6.5	8.2	8.4
Industry	100 to 499	Estimate	X	X	23.0	12.5	X	X	X	X
		Margin of error	X	X	21.7	8.8	X	X	X	X
	Agriculture/Primary	Estimate	30.6	39.7	15.5	36.5	51.1	12.6	62.7	49.7
		Margin of error	5.1	5.6	3.7	5.4	5.5	3.8	5.5	5.6
	Manufacturing	Estimate	43.5	43.6	26.7	37.2	31.9	16.1	39.3	51.1
		Margin of error	5.3	5.4	4.6	5.3	5.1	3.9	5.2	5.5
	Wholesale/Retail	Estimate	32.5	48.7	25.8	28.9	29.4	12.9	43.3	49.4
		Margin of error	4.8	5.2	4.4	4.5	4.6	3.4	5.1	5.1
Region	Professional services	Estimate	27.0	36.3	12.9	15.4	19.5	18.8	24.2	37.2
		Margin of error	4.8	5.6	3.6	4.0	4.4	4.5	5.0	5.7
	Knowledge-based industry	Estimate	24.5	48.7	16.3	23.1	20.8	20.7	26.9	38.1
		Margin of error	4.9	6.0	3.8	4.7	4.9	4.8	5.4	5.8
	Tourism	Estimate	31.8	41.7	25.2	41.2	33.9	12.1	46.0	49.0
		Margin of error	5.9	6.0	5.1	6.0	4.9	4.4	5.9	6.2
	Other industries	Estimate	44.1	27.4	20.2	44.8	35.3	10.9	33.5	48.5
		Margin of error	4.9	4.4	3.9	5.0	4.9	2.8	4.7	5.0
Rural or urban location	Atlantic	Estimate	36.0	42.1	26.3	45.8	37.1	10.0	47.1	53.5
		Margin of error	5.0	4.9	4.4	5.3	5.1	2.9	5.3	5.2
	Quebec	Estimate	32.9	32.7	21.4	24.5	28.3	14.1	30.9	39.2
		Margin of error	4.8	4.7	4.1	4.5	4.4	3.7	4.7	5.1
	Ontario	Estimate	36.4	37.1	20.0	42.2	36.7	11.5	38.2	47.6
		Margin of error	4.8	4.6	3.9	5.0	4.9	2.7	4.7	5.0
	Prairies	Estimate	39.0	35.3	18.9	35.2	33.5	16.9	45.5	50.2
		Margin of error	5.2	4.9	4.0	5.2	5.0	3.6	5.2	5.3
Export and non-export activities	British Columbia	Estimate	38.9	37.1	17.3	33.8	30.1	12.5	33.5	48.5
		Margin of error	5.3	5.1	3.9	5.1	4.9	3.3	5.1	5.5
	Territories	Estimate	45.5	35.6	23.9	42.0	29.1	14.4	37.4	37.6
		Margin of error	8.3	8.5	7.6	8.4	6.4	4.9	7.9	7.8
	Rural	Estimate	39.1	35.8	18.8	47.6	45.1	11.2	46.4	53.1
		Margin of error	4.8	4.3	3.3	4.9	4.8	2.6	4.8	4.9
	Urban	Estimate	35.6	36.2	20.5	31.5	28.7	14.1	34.9	44.5
		Margin of error	2.9	2.9	2.4	2.9	2.8	1.9	2.8	3.0
Year that they started selling goods and services	Exporter	Estimate	34.7	42.4	29.4	42.1	34.4	18.3	39.5	52.1
		Margin of error	5.5	5.8	5.6	5.9	5.6	4.6	5.8	5.9
	Non-exporter	Estimate	36.8	35.5	19.1	35.6	33.2	12.8	38.0	46.5
		Margin of error	2.7	2.5	2.1	2.7	2.6	1.7	2.6	2.8
	2004-2003	Estimate	36.1	36.8	33.1	33.5	31.3	12.3	37.6	52.3
		Margin of error	6.3	6.3	6.4	6.1	6.6	5.1	6.6	6.6
	2002-1999	Estimate	36.0	33.2	26.8	29.1	27.8	14.9	27.9	43.4
		Margin of error	5.0	4.3	4.7	4.6	4.8	3.7	4.2	5.1
Female ownership	Prior to 1999	Estimate	36.9	37.1	16.5	38.8	35.4	12.8	41.8	47.7
		Margin of error	3.1	3.0	2.2	3.1	3.1	1.8	3.1	3.2
	0%	Estimate	36.4	33.5	19.3	36.7	32.5	14.1	36.1	43.6
		Margin of error	3.6	3.3	2.6	3.7	3.6	2.4	3.5	3.6
	1 to 49%	Estimate	45.5	41.0	19.7	41.7	39.7	12.1	38.8	52.8
		Margin of error	7.2	6.8	5.2	7.2	6.9	3.4	6.9	7.2
	50%	Estimate	36.5	37.5	16.8	38.6	37.0	12.9	45.7	51.1
		Margin of error	4.8	4.8	3.4	5.0	4.9	3.2	5.1	5.1
Majority owner by age group	51% to 100%	Estimate	28.2	36.7	X	X	61.1	X	32.7	39.6
		Margin of error	16.2	19.2	X	X	19.6	X	17.8	20.0
	100%	Estimate	31.6	39.8	25.1	27.3	23.9	11.9	35.2	49.4
		Margin of error	6.6	7.0	6.5	6.6	5.9	3.9	6.7	7.2
	< 30	Estimate	43.9	35.7	20.4	23.7	33.7	X	24.4	36.9
		Margin of error	16.2	14.2	10.0	10.6	16.9	X	12.2	13.4
	30-39	Estimate	46.4	35.6	25.5	29.6	34.3	16.9	33.8	51.8
		Margin of error	6.2	5.6	5.5	5.4	6.3	4.1	5.5	6.4
Innovation	40-49	Estimate	40.4	38.9	22.0	38.6	34.4	13.9	38.1	48.4
		Margin of error	4.6	4.3	3.8	4.7	4.4	2.7	4.2	4.6
	50-64	Estimate	32.8	33.7	18.6	37.5	31.6	10.8	39.4	45.3
		Margin of error	3.6	3.6	2.8	4.0	3.7	2.2	3.9	4.0
	≥ 65	Estimate	20.0	35.8	9.2	35.6	34.6	10.9	44.3	43.4
		Margin of error	6.9	8.6	3.6	8.9	8.6	4.6	8.8	8.6
	Non-Innovative ≤ 20% R&D expenditure	Estimate	36.9	35.7	19.1	36.0	33.3	12.9	38.0	47.2
		Margin of error	2.5	2.4	2.0	2.6	2.5	1.6	2.5	2.6
Financial institution approached for debt	Innovative >20% R&D expenditure	Estimate	29.8	45.4	40.3	37.2	33.0	22.4	41.9	40.1
		Margin of error	10.3	11.9	11.2	12.6	12.8	8.5	12.1	11.1
	Chartered Bank	Estimate	45.2	42.9	40.7	45.4	43.2	19.7	48.5	56.5
		Margin of error	5.3	5.3	5.4	5.3	5.3	4.2	5.3	5.4
	Caisse populaire and Credit Union	Estimate	43.2	37.2	27.6	37.2	48.7	24.3	53.5	53.1
		Margin of error	8.4	7.9	8.1	8.2	8.5	8.3	8.3	8.4
	Crown corporation and Government program	Estimate	41.6	37.3	44.1	41.1	55.9	11.4	52.8	57.1
		Margin of error	10.6	10.6	10.8	10.8	10.6	6.6	10.7	10.5
Other supplier	Estimate	42.7	31.4	X	46.7	49.5	X	42.4	52.6	
	Margin of error	23.9	18.7	X	22.7	23.4	X	22.3	23.6	

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Table 33

Type of financing instruments used by businesses for ongoing operations

Survey question: Q6 (part 2) Which of the following sources of finance were IMPORTANT or NECESSARY to keeping your business in operation?			Commercial loans from financial institutions	Lines of credit from financial institutions	Commercial credit cards	Government lending agencies/grants	Retained earnings	Trade credit owing to suppliers	Leasing	Loans from employees	Loans from friends and relatives of business owner(s)	Personal savings of business owner(s)	Personal lines of credit of business owner(s)	Personal credit cards of business owner(s)	Personal loans to business owner(s)	Loans from individuals unrelated to the firm or its owner ("angels")	Venture capital funds	Micro-credit	Factoring (sale of accounts receivable)	Other sources of financing	
Percentage																					
SMEs by size	All SMEs	Estimate	44.1	50.2	48.4	20.9	53.7	51.9	30.4	17.7	24.2	56.9	45.2	50.0	33.2	15.1	12.4	12.7	13.2	14.8	
		Margin of error	2.0	2.0	1.7	1.7	2.0	2.0	1.8	1.5	1.8	2.0	2.0	2.1	1.9	1.4	1.3	1.3	1.3	1.4	
Number of full-time equivalent employees by size group	0	Estimate	36.3	41.1	38.2	18.0	48.0	41.4	23.6	18.3	21.3	56.5	44.9	48.5	29.9	13.1	11.5	12.0	12.3	12.7	
		Margin of error	2.7	2.7	2.7	2.3	2.8	2.8	2.4	2.2	2.3	2.9	2.8	2.9	2.8	1.9	1.8	1.9	1.9	2.0	
	0.5 to 4	Estimate	49.4	55.6	55.7	22.5	53.8	56.8	31.4	14.8	23.6	57.7	49.2	54.7	37.7	17.1	12.8	13.2	13.1	16.7	
		Margin of error	3.6	3.7	3.6	3.1	3.6	3.6	3.2	2.6	2.9	3.7	3.7	3.7	3.6	2.6	2.4	2.4	2.4	2.4	
	5 to 19	Estimate	55.3	66.9	65.9	25.9	71.4	74.5	50.6	22.3	37.2	50.8	40.4	48.2	34.2	18.0	14.1	14.3	16.4	17.4	
		Margin of error	3.8	5.3	5.6	4.3	5.5	5.2	4.4	4.4	5.6	5.6	5.6	5.6	4.9	3.8	2.8	2.8	3.4	3.5	
20 to 99	Estimate	75.3	77.7	72.2	32.8	72.1	83.0	47.7	x	22.9	49.3	28.2	31.2	37.0	x	13.2	x	x	21.7		
	Margin of error	5.7	5.4	5.4	6.6	6.7	4.7	6.6	x	4.9	6.8	5.7	6.8	6.4	x	3.8	x	x	4.6		
100 to 499	Estimate	79.4	94.5	88.1	x	93.9	87.8	75.8	x	x	x	x	x	x	x	34.8	x	x	x		
	Margin of error	16.3	3.5	15.3	x	6.5	16.3	16.3	x	x	x	x	x	x	x	16.0	x	x	x		
Industry	Agriculture/Primary	Estimate	70.5	70.6	47.1	30.0	59.5	42.0	22.6	x	18.4	59.4	39.6	43.9	37.4	x	9.4	x	x	x	
		Margin of error	5.0	4.9	5.2	5.0	5.1	5.2	4.4	x	4.0	5.3	5.2	5.3	5.3	x	3.3	x	x	x	
	Manufacturing	Estimate	47.5	56.6	54.2	23.8	56.5	74.8	43.8	18.0	33.8	60.6	49.5	58.9	36.4	20.3	17.3	18.8	18.0	19.2	
		Margin of error	6.1	6.0	5.2	4.1	5.1	4.0	4.9	3.6	4.9	6.0	5.0	6.0	4.9	4.9	3.2	3.2	3.2	3.6	
	Wholesale/Retail	Estimate	43.1	55.3	49.1	21.9	62.3	74.8	37.7	23.0	29.2	66.7	49.1	53.2	42.2	19.7	14.3	13.6	14.9	17.8	
		Margin of error	4.6	4.5	4.6	3.9	4.6	4.1	4.0	3.4	4.3	4.9	4.6	4.7	4.5	3.1	2.6	2.5	2.6	3.6	
	Professional services	Estimate	35.1	39.3	40.3	13.2	56.4	37.0	29.5	15.2	14.8	52.1	39.9	52.4	23.1	10.6	9.8	10.8	x	x	
		Margin of error	3.8	5.1	4.4	3.1	4.5	4.5	3.9	3.1	3.1	5.2	4.4	5.3	3.7	2.6	2.6	2.7	x	x	
	Knowledge-based industry	Estimate	20.0	34.5	40.4	16.9	52.5	35.5	24.7	22.8	22.4	57.2	44.1	58.6	31.7	17.6	16.1	x	15.5	18.0	
		Margin of error	2.0	4.7	4.7	3.6	4.8	4.5	4.1	4.1	4.2	4.8	4.8	4.6	4.6	3.9	3.7	x	3.7	4.0	
	Tourism	Estimate	50.6	50.1	49.5	16.5	44.4	45.9	27.6	10.2	24.5	62.0	42.8	49.3	34.6	11.4	8.0	11.0	12.8	10.5	
		Margin of error	4.4	4.5	4.3	3.2	4.4	4.4	4.0	2.1	3.2	4.5	4.8	4.4	3.9	2.1	1.7	2.1	2.3	2.0	
	Other industries	Estimate	44.1	46.5	51.2	20.9	49.3	51.1	31.1	18.4	25.8	52.2	47.5	47.6	30.8	15.0	13.0	13.2	13.6	16.7	
		Margin of error	3.8	3.9	3.9	3.1	3.9	3.9	3.8	3.8	3.8	4.5	4.5	4.5	4.5	3.5	2.9	2.9	2.9	3.6	
	Region	Atlantic	Estimate	58.8	63.8	56.1	23.1	58.2	61.5	36.5	15.6	22.8	53.2	42.4	50.4	36.1	14.0	10.0	x	x	16.5
			Margin of error	5.0	4.7	4.6	4.2	4.4	4.9	4.9	3.3	3.6	5.1	4.5	4.9	4.8	3.0	2.8	x	x	3.5
Quebec		Estimate	54.2	58.4	50.2	28.7	46.0	50.3	31.9	24.3	28.0	61.2	43.2	46.0	46.0	24.5	22.4	22.4	22.5	20.2	
		Margin of error	4.3	4.3	4.3	4.3	4.5	4.5	4.1	3.8	4.0	4.9	4.5	4.5	4.5	4.1	4.1	4.1	4.1	3.9	
Ontario		Estimate	34.5	40.9	45.6	16.2	50.9	47.8	28.2	15.7	24.5	54.7	47.1	47.7	20.6	8.1	8.7	8.7	8.7	13.3	
		Margin of error	3.5	3.5	3.7	2.6	3.7	3.6	3.1	2.6	3.2	3.7	3.7	3.7	3.0	1.9	1.8	1.8	1.8	2.5	
Prairies		Estimate	53.3	58.3	48.3	23.8	58.3	56.1	32.1	17.6	23.2	58.3	43.8	53.1	36.8	16.5	13.9	14.3	14.9	14.5	
		Margin of error	3.8	4.0	3.7	3.3	3.7	3.7	3.0	2.9	3.3	4.1	3.9	4.1	3.8	2.8	2.6	2.6	2.7	2.6	
British Columbia		Estimate	38.0	47.9	50.6	18.1	62.3	55.2	29.5	x	19.9	59.3	46.4	56.6	27.1	x	9.1	x	x	x	
		Margin of error	5.1	5.2	5.1	4.3	5.1	4.9	2.7	x	4.3	5.1	5.2	5.3	4.9	x	3.4	x	x	x	
Territories		Estimate	48.7	45.3	x	58.0	56.7	39.8	x	x	66.3	53.7	72.5	38.4	x	15.2	x	7.1	x	x	
	Margin of error	9.7	9.3	x	10.2	10.2	9.7	x	x	9.5	10.2	8.9	9.2	x	7.1	x	7.1	x	x		
Rural and urban location	Rural	Estimate	59.8	63.8	50.0	23.6	56.8	55.3	28.9	16.2	23.8	55.5	45.4	50.8	36.9	15.8	12.8	12.6	13.9	11.5	
		Margin of error	4.7	3.6	3.8	3.6	3.8	3.7	3.4	2.7	3.3	3.7	3.7	3.6	2.7	2.6	2.6	2.7	2.7	2.0	
	Urban	Estimate	38.4	45.4	47.8	19.8	52.5	50.7	31.0	19.2	24.3	57.5	45.2	49.7	31.8	14.9	12.2	12.8	13.0	16.3	
	Margin of error	2.3	2.4	2.4	2.0	2.4	2.4	2.1	1.8	2.1	2.4	2.4	2.4	2.2	1.5	1.5	1.5	1.5	1.8		
Export and non-export activities	Exporter	Estimate	48.7	60.0	66.4	26.1	74.7	70.9	38.2	13.9	31.4	73.4	51.9	67.1	38.3	14.7	12.1	x	x	x	
		Margin of error	4.8	6.2	5.9	6.0	6.0	6.5	6.2	2.4	6.4	6.4	6.4	6.1	3.4	3.6	3.6	x	x	4.5	
Non-exporter	Estimate	41.7	51.2	52.2	22.5	58.4	50.9	32.7	20.6	24.4	58.9	46.5	51.1	34.5	14.5	12.9	13.6	14.9	14.9		
	Margin of error	2.7	2.8	2.8	2.4	2.8	2.6	2.6	2.4	2.5	2.7	2.8	2.8	2.6	1.9	1.8	1.9	1.9	2.0		
Year that they started selling goods and services	2004-2003	Estimate	42.4	48.2	42.3	x	53.6	55.8	27.3	x	24.6	73.2	45.3	64.0	31.5	x	8.3	x	x	x	
		Margin of error	6.8	4.7	4.8	x	4.7	4.7	5.2	x	5.4	5.8	6.8	6.8	6.8	x	3.8	x	x	x	
	2002-1999	Estimate	37.8	45.0	43.9	17.5	45.6	47.0	25.9	16.4	21.9	51.5	46.3	56.4	28.0	15.0	13.0	14.0	13.8	17.6	
		Margin of error	3.8	4.0	3.8	2.9	3.8	3.8	3.3	2.9	3.1	4.0	3.9	4.0	3.4	2.8	2.6	2.6	2.7	3.2	
Prior to 1999	Estimate	47.1	52.8	51.0	22.9	57.2	53.7	32.7	19.0	25.2	57.9	44.8	45.9	35.6	15.6	12.5	12.6	13.1	13.8		
	Margin of error	2.9	2.9	2.9	2.1	2.9	2.9	2.9	2.3	2.3	2.9	2.9	2.9	2.9	2.5	2.7	2.7	2.7	2.7		
Female ownership	0%	Estimate	41.1	54.0	53.2	24.6	54.9	51.9	36.8	22.0	24.8	61.6	50.2	55.6	36.9	16.3	14.6	14.5	14.4	15.5	
		Margin of error	3.6	3.6	3.8	3.3	3.8	3.4	3.6	3.2	3.2	3.3	3.6	3.7	3.5	2.5	2.5	2.5	2.5	2.5	
	1 to 49%	Estimate	45.1	52.4	59.8	18.4	60.1	67.3	36.7	x	29.0	51.4	38.1	42.3	31.1	x	7.5	x	x	x	
		Margin of error	6.6	6.9	6.5	4.5	6.7	6.9	6.8	3.8	6.8	6.9	6.5	6.6	6.6	x	2.2	x	x	x	
	50%	Estimate	47.3	55.4	55.4	20.1	64.4	52.0	27.7	18.2	22.7	62.9	47.3	51.7	34.9	x	11.4	x	x	16.6	
	Margin of error	5.2	5.4	5.3	4.0	5.2	5.3	4.5	3.7	4.0	5.1	5.2	5.3	4.9	x	2.8	x	x	3.9		
51% to 100%	Estimate	4.4	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		
	Margin of error	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		
100%	Estimate	36.4	38.5	47.7	x	59.7	42.8	x	x	x	61.2	45.3	54.4	32.1	x	x	x	x	x		
	Margin of error	7.0	7.3	7.0	x	6.4	7.4	x	x	x	6.8	7.5	7.5	7.5	x	x	x	x	x		
Majority owner by age group	< 30	Estimate	61.2	77.8	54.5	x	70.3	63.3	47.5	x	42.9	71.0	57.1	70.4	58.7	x	14.7	x	34.8	x	
		Margin of error	6.4	7.9	8.4	x	8.0	8.2	8.4	x	8.2	8.2	8.4	8.3	8.3	x	7.4	x	8.0	x	

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Table 35
Type of financing instruments used during start-up

Survey question: Q8 (part 2) Which of the following sources of finance were IMPORTANT or NECESSARY to finance the start-up of your business PRIOR to the first sale of goods or services		Commercial loans from financial institutions	Lines of credit from financial institutions	Commercial credit cards	Government lending agencies/grants	Trade credit owing to suppliers	Leasing	Loans from individuals (friends and relatives)	Personal savings of business owner(s)	Personal credit of credit business owner(s)	Personal credit cards of business owner(s)	Personal loans to business owner(s)	Loans from individuals unrelated to the firm or its owners ("angels")	Venture capital and "angels" funds	Micro-credit	Other sources of financing (please specify)		
		Percentage																
SMEs by	All SMEs	Estimate	45.1	43.6	37.6	20.3	42.4	26.6	22.9	76.6	45.9	51.6	32.0	13.2	11.3	12.6	13.0	
	→	Margin of error	2.3	2.3	2.3	1.8	2.3	2.0	1.8	2.1	2.4	2.4	2.1	1.5	1.2	1.5	1.4	
Number of full-time equivalent employees by size group	0	Estimate	39.2	37.5	33.7	20.1	37.6	23.4	20.5	76.7	46.1	51.3	31.3	11.6	11.7	12.3	15.1	
		Margin of error	3.1	3.1	3.0	2.6	3.0	2.7	2.5	2.7	3.1	3.2	2.9	1.8	1.8	2.2	2.2	
	0.5 to 4	Estimate	50.4	49.0	40.7	17.9	40.5	25.0	21.5	74.5	42.5	51.3	31.2	11.3	8.4	13.7	8.8	
		Margin of error	4.3	4.2	4.3	2.8	4.3	3.4	3.0	4.0	4.3	4.3	3.7	2.5	1.8	2.3	1.6	
	5 to 19	Estimate	58.6	58.8	49.5	27.4	69.8	45.7	38.0	82.3	54.4	53.8	36.0	27.9	6.4	x	x	
		Margin of error	7.2	7.5	7.1	5.4	6.8	7.0	6.7	6.3	7.2	7.1	6.2	6.4	x	x	x	
20 to 99	Estimate	63.5	60.1	40.1	x	74.3	47.1	36.8	79.2	51.2	54.2	46.2	x	x	x	x		
	Margin of error	9.2	9.5	9.1	x	7.6	9.9	8.4	7.0	9.8	9.8	9.9	x	x	x	x		
100 to 499	Estimate	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		
	Margin of error	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		
Industry	Agriculture/Primary	Estimate	72.8	67.6	26.8	39.1	43.5	x	x	73.4	42.1	39.5	40.7	x	x	x	x	
		Margin of error	6.5	6.7	5.7	7.0	6.9	x	x	6.8	7.1	7.0	6.9	x	x	x	x	
	Manufacturing	Estimate	41.7	50.4	37.7	25.9	58.8	37.9	39.0	86.7	45.3	57.7	38.1	17.0	16.9	x	14.9	
		Margin of error	5.1	5.9	5.9	5.2	5.6	5.6	5.8	3.8	5.9	6.1	5.7	4.0	4.1	x	3.1	
	Wholesale/Retail	Estimate	50.7	45.9	42.9	19.5	50.6	31.0	35.6	79.9	40.8	43.2	41.0	18.7	16.9	x	14.3	
		Margin of error	5.4	5.3	5.4	3.8	5.5	5.0	5.0	4.5	5.5	5.2	4.9	3.5	3.0	x	2.9	
	Professional services	Estimate	25.0	38.0	31.4	17.2	26.0	23.0	18.7	80.3	43.9	57.2	27.4	13.9	x	x	14.9	
		Margin of error	4.1	5.5	4.4	3.6	4.1	4.1	3.7	3.9	4.9	5.6	4.2	3.3	x	x	3.6	
	Knowledge-based industries	Estimate	20.2	23.0	23.8	18.2	16.4	20.6	19.8	74.1	48.7	60.3	24.5	17.0	16.3	15.8	21.3	
		Margin of error	4.1	4.4	4.5	3.9	3.7	4.1	4.2	4.6	4.8	4.4	4.4	4.0	4.0	3.8	4.2	
	Tourism	Estimate	43.7	44.3	38.4	x	43.0	19.7	27.0	76.3	49.1	55.8	38.0	x	x	x	x	
		Margin of error	5.6	5.4	4.8	x	5.3	3.7	4.1	4.0	5.7	5.5	5.3	x	x	x	x	
	Other industries	Estimate	49.0	42.7	42.4	18.9	47.0	28.1	19.6	74.3	48.1	52.1	28.9	12.4	9.8	13.1	12.5	
		Margin of error	4.3	4.2	4.2	3.2	4.3	3.8	3.2	3.9	4.4	4.4	3.8	2.7	2.2	2.6	2.6	
	Region	Atlantic	Estimate	52.1	43.3	36.8	27.7	42.9	22.5	25.2	79.3	43.8	51.6	36.8	x	x	x	17.0
			Margin of error	5.9	5.6	5.4	4.8	5.4	4.1	5.0	4.8	6.0	5.7	5.5	x	x	x	4.0
		Quebec	Estimate	51.4	48.8	47.1	26.5	45.6	27.7	30.0	78.7	46.9	59.7	42.0	19.9	19.5	13.2	19.3
			Margin of error	5.0	5.0	4.9	4.4	4.9	4.3	3.9	4.8	5.0	4.7	3.3	3.3	2.5	3.0	3.0
Ontario		Estimate	34.8	33.2	34.4	14.9	38.1	25.3	19.3	76.1	45.6	46.9	23.7	11.6	7.6	11.1	10.5	
		Margin of error	4.0	3.8	4.0	2.9	4.1	3.5	3.2	3.7	4.2	4.1	3.4	2.6	1.9	2.6	2.4	
Prairies		Estimate	56.5	56.8	35.8	26.8	50.3	31.6	25.6	74.2	48.6	53.6	39.7	14.4	13.4	17.5	13.6	
		Margin of error	4.2	4.6	4.2	4.0	4.3	4.2	3.9	3.6	4.4	4.9	4.3	3.2	3.0	3.7	3.0	
British Columbia		Estimate	47.6	48.4	37.6	x	39.7	23.4	19.4	77.7	42.8	51.7	30.3	x	x	x	x	
		Margin of error	5.7	6.0	6.0	x	6.0	5.2	4.5	5.3	6.0	6.1	5.8	x	x	x	x	
Territories	Estimate	49.1	x	x	x	x	x	x	81.5	58.6	63.9	x	x	x	x	x		
	Margin of error	11.5	x	x	x	x	x	x	9.3	11.1	11.0	x	x	x	x	x		
Rural or urban location	Rural	Estimate	60.3	53.5	35.3	23.3	48.6	25.7	21.8	74.5	44.0	47.5	35.7	11.8	10.1	14.8	9.0	
	Margin of error	4.6	4.5	4.5	3.6	4.7	4.3	3.6	4.4	4.8	4.6	4.2	2.9	2.1	3.5	2.0		
Urban	Estimate	40.7	40.8	38.3	19.4	40.6	26.8	23.2	77.2	46.5	52.8	30.9	13.6	11.6	12.0	14.1		
	Margin of error	2.7	2.6	2.6	2.1	2.6	2.3	2.1	2.4	2.7	2.7	2.5	1.7	1.5	1.6	1.7		
Export and non-export activities	Exporter	Estimate	44.5	54.7	37.2	24.4	41.2	31.9	22.8	89.4	53.5	49.6	24.7	x	x	x	x	
	Margin of error	6.8	7.2	6.7	5.6	7.1	6.9	4.8	3.6	7.5	7.2	5.0	x	x	x	x		
Non-exporter	Estimate	44.2	45.2	43.3	22.3	43.0	30.8	19.7	73.4	46.8	53.1	34.4	11.6	10.8	14.7	13.5		
	Margin of error	3.2	3.3	3.2	2.7	3.2	3.1	2.1	2.9	3.3	3.3	3.0	1.8	1.7	2.3	2.2		
Year that they started selling goods and services	2004-2003	Estimate	44.6	38.0	29.7	19.8	50.2	22.9	x	82.5	37.7	55.2	30.8	x	x	x	x	
		Margin of error	7.0	7.2	5.8	4.8	7.2	5.6	x	4.5	7.1	7.1	6.4	x	x	x	x	
	2002-1999	Estimate	33.4	34.9	35.7	16.6	32.7	21.2	19.1	75.5	46.9	52.8	27.1	13.8	11.1	13.3	11.6	
		Margin of error	4.3	4.2	4.3	3.2	4.0	3.4	3.5	4.0	4.3	4.5	3.9	3.1	2.6	2.8	2.6	
Prior to 1999	Estimate	51.0	48.5	39.3	22.1	46.6	29.6	24.7	76.7	46.2	50.7	34.5	13.1	11.9	13.1	13.4		
	Margin of error	3.0	3.0	2.9	2.3	2.9	2.7	2.3	2.6	3.0	2.7	1.7	1.7	1.5	2.0	1.8		
Female ownership	0%	Estimate	44.1	48.2	45.4	23.0	43.7	37.5	17.1	71.1	51.3	57.9	34.1	11.2	9.3	19.0	13.9	
		Margin of error	4.2	4.1	4.2	3.6	4.1	4.2	2.3	4.2	4.3	4.1	4.0	2.1	1.9	3.1	2.9	
	1 to 49%	Estimate	50.0	50.7	40.6	x	59.7	25.0	27.1	81.5	44.6	38.8	27.2	x	x	x	x	
		Margin of error	7.6	7.7	7.6	x	7.1	5.2	6.0	5.6	7.5	6.8	6.1	x	x	x	x	
	50%	Estimate	45.8	45.2	39.6	23.0	31.3	21.2	22.2	82.0	45.4	53.3	37.1	x	x	x	12.5	
		Margin of error	8.1	8.0	6.2	4.6	5.6	5.0	4.0	4.1	6.0	6.3	5.6	x	x	x	2.9	
51% to 100%	Estimate	x	x	x	x	x	x	x	93.5	x	x	x	x	x	x	x		
	Margin of error	x	x	x	x	x	x	x	4.5	x	x	x	x	x	x	x		
100%	Estimate	36.9	38.7	38.9	x	42.6	x	x	74.4	39.2	44.1	x	x	x	x	x		
	Margin of error	8.0	8.5	8.2	x	8.7	x	x	7.3	8.6	8.7	x	x	x	x	x		
Majority owner by age group	< 30	Estimate	58.2	60.2	54.1	x	46.9	48.8	59.3	91.2	49.6	71.8	57.2	x	x	x	x	
		Margin of error	10.0	9.9	10.1	x	9.9	10.1	10.2	8.2	10.1	9.0	10.1	x	x	x	x	
	30-39	Estimate	37.7	34.7	27.3	23.4	42.6	29.3	20.3	68.8	41.0	44.8	27.0	8.2	8.7	x	11.3	
		Margin of error	5.4	5.3	5.3	4.9	5.5	5.1	4.1	4.8	5.7	5.5	4.9	2.0	2.1	x	2.4	
	40-49	Estimate	42.9	46.8	48.4	22.8	44.4	31.0	18.4	73.3	46.4	52.1	34.0	12.1	x	18.9	x	
		Margin of error	5.1	5.2	4.9	4.2	5.2	4.7	3.1	4.9	5.2	4.6	3.0	x	x	4.2	x	
50-64	Estimate	48.9	50.1	43.4	21.7	44.6	30.8	22.5	77.9	51.8	57.6	31.4	13.0	13.0	9.7	13.2		
	Margin of error	5.1	5.0	5.2	4.1	5.0	4.6	3.6	4.2	5.1	5.1	4.0	2.9	2.9	2.2	2.9		
≥ 65	Estimate	39.4	42.7	x	x	x	x	x	77.4	45.8	45.6	x	x	x	x	x		
	Margin of error	9.0	9.5	x	x	x	x	x	7.1	10.1	10.1	x	x	x	x	x		
Innovation	Non-Innovative	Estimate	45.6	47.8	42.5	22.9	43.7	29.5	20.5	74.4	46.0	51.7	31.8	12.0	11.1	14.4	14.0	
	Margin of error	3.0	3.1	2.9	2.5	3.0	2.8	2.0	2.8	3.1	3.1	2.6	1.7	1.7	2.2	2.1		
Innovative	Estimate	x	x	x	x	x	x	x	87.5	74.8	71.3	60.2	x	x	x	x		
	Margin of error	x	x	x	x	x	x	x	5.5	13.1	13.9	14.8	x	x	x	x		
Financial institution approached for debt	Chartered Bank	Estimate	61.1	63.6	44.8	x	52.5	33.0	32.5	87.2	60.5	70.1	50.3	x	x	x	x	
		Margin of error	6.9	6.7	7.5	x	7.3	7										

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Table 37
Average sales

Survey question: Q9 (Part 2) What were the business' sales for each of the following fiscal years (in Canadian \$)?		2004	2003	2002	2001	2000	
Applies to all SMEs.		Dollar					
SMEs by	All SMEs	Estimate	614,868	572,217	512,989	493,084	448,423
		Margin of error	33,849	32,643	28,196	28,454	26,822
Number of full-time equivalent employees by size group	0	Estimate	168,421	138,987	133,257	139,351	121,660
		Margin of error	20,305	9,568	9,326	18,376	11,757
	0.5 to 4	Estimate	387,907	381,888	309,629	305,407	307,638
		Margin of error	35,568	40,431	28,604	30,665	41,410
	5 to 19	Estimate	1,587,903	1,513,425	1,386,273	1,311,359	1,162,296
		Margin of error	165,395	161,375	142,225	142,699	128,918
	20 to 99	Estimate	6,581,353	6,043,327	5,430,916	5,128,515	4,573,819
		Margin of error	646,859	583,398	543,874	517,297	509,660
	100 to 499	Estimate	15,060,904	13,885,972	13,642,887	10,986,185	9,558,473
		Margin of error	3,461,050	3,122,011	3,320,977	2,572,129	2,202,584
Industry	Agriculture/Primary	Estimate	453,712	447,413	401,462	386,345	360,981
		Margin of error	77,732	89,407	70,460	74,328	69,394
	Manufacturing	Estimate	1,190,224	1,105,050	1,097,012	1,103,446	997,797
		Margin of error	168,225	154,255	157,105	175,090	136,161
	Wholesale/Retail	Estimate	1,302,176	1,269,647	1,106,136	1,078,333	970,043
		Margin of error	137,038	132,752	116,654	113,586	106,398
	Professional services	Estimate	265,817	266,733	231,377	212,795	196,425
		Margin of error	35,141	39,096	27,590	26,722	26,125
	Knowledge-based industry	Estimate	437,400	362,675	321,812	288,095	267,779
		Margin of error	80,172	50,776	45,535	41,374	39,547
	Tourism	Estimate	589,741	549,367	517,346	445,014	383,627
		Margin of error	98,733	90,095	94,116	86,943	83,278
	Other industries	Estimate	455,360	394,261	349,604	339,625	313,121
		Margin of error	46,168	41,916	34,112	35,597	36,477
Region	Atlantic	Estimate	589,191	547,819	522,973	496,799	494,650
		Margin of error	78,186	76,829	74,892	76,154	76,493
	Quebec	Estimate	683,904	664,875	610,777	559,202	494,813
		Margin of error	80,411	82,456	71,529	70,422	63,858
	Ontario	Estimate	559,743	529,773	475,269	473,954	440,699
		Margin of error	52,524	52,948	45,965	48,818	47,566
	Prairies	Estimate	676,004	593,586	520,644	498,517	444,470
		Margin of error	87,869	76,347	63,831	60,810	57,652
	British Columbia	Estimate	596,097	542,199	469,008	447,917	395,388
		Margin of error	77,784	70,947	61,664	60,041	51,310
	Territories	Estimate	652,940	561,514	487,786	452,667	414,251
		Margin of error	141,730	113,247	99,831	100,109	91,035
Rural or urban location	Rural	Estimate	562,846	540,981	490,435	475,122	421,094
		Margin of error	66,938	67,713	58,744	58,608	52,934
	Urban	Estimate	633,645	583,491	521,130	499,568	458,287
		Margin of error	41,348	39,017	33,859	34,187	32,659
Export and non-export activities	Exporter	Estimate	1,231,369	1,188,225	1,071,415	1,063,347	935,106
		Margin of error	160,770	159,492	136,443	142,377	133,801
	Non-exporter	Estimate	555,474	518,613	457,603	424,744	388,916
		Margin of error	46,853	43,877	37,810	37,190	34,153
Year that they started selling goods and services	2004-2003	Estimate	335,848	224,636	X	X	X
		Margin of error	52,151	50,291	X	X	X
	2002-1999	Estimate	388,210	350,918	295,732	226,754	177,933
		Margin of error	57,883	58,333	45,739	36,216	44,347
	Prior to 1999	Estimate	740,432	701,631	650,770	652,177	605,392
		Margin of error	46,571	44,526	39,474	41,065	37,023
Female ownership	0%	Estimate	636,427	631,590	543,333	504,977	447,795
		Margin of error	68,354	69,122	54,460	51,242	48,297
	1 to 49%	Estimate	1,066,348	898,264	835,798	814,476	749,321
		Margin of error	158,253	126,131	123,397	124,252	117,925
	50%	Estimate	459,680	451,856	416,262	385,195	394,820
		Margin of error	76,095	77,343	72,260	68,292	79,870
	51% to 100%	Estimate	X	X	X	X	X
		Margin of error	X	X	X	X	X
	100%	Estimate	X	X	X	X	X
		Margin of error	X	X	X	X	X
Majority owner by age group	< 30	Estimate	316,413	275,949	203,540	212,226	178,844
		Margin of error	41,840	42,101	42,422	44,901	42,928
	30-39	Estimate	704,950	673,910	596,075	557,917	396,708
		Margin of error	127,280	128,906	118,225	134,949	90,660
	40-49	Estimate	549,350	541,459	467,534	422,463	390,721
		Margin of error	66,656	69,475	59,396	54,063	51,774
	50-64	Estimate	738,200	664,590	592,508	578,233	557,741
		Margin of error	96,472	82,983	69,025	69,146	69,881
	≥ 65	Estimate	476,004	442,216	435,531	409,436	379,602
		Margin of error	104,955	97,829	98,992	91,462	84,954
Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate	641,216	602,814	534,456	504,334	457,304
		Margin of error	46,088	43,562	37,115	36,862	34,059
	Innovative >20% R&D expenditure	Estimate	X	X	X	X	X
		Margin of error	X	X	X	X	X
Financial institution approached for debt	Chartered Bank	Estimate	1,053,256	941,705	809,283	758,605	784,003
		Margin of error	141,658	125,880	113,369	107,185	121,444
	Caisse populaire and Credit Union	Estimate	363,864	338,966	315,902	279,286	248,149
		Margin of error	75,894	67,181	64,146	60,052	52,665
	Crown corporation and Government program	Estimate	X	X	X	X	X
		Margin of error	X	X	X	X	X
	Other supplier	Estimate	X	X	X	X	X
		Margin of error	X	X	X	X	X

Table 38
Private investments in other businesses in 2003 and 2004

Survey questions: H7 Excluding publicly-traded companies, did the majority owners of the business make investments in other unrelated businesses in 2003 or 2004? H8 Approximately how many other businesses did the majority owners make new investments in for each of the following time periods ... 2004, 2003? H9 What was the average amount invested per deal?			Owner investing in other businesses	Business owners making private investments in unrelated businesses		Percentage distribution by size of investments				
				Percentage	Number of investments (total)	Average number of investments	less than \$25,000	\$25,000 to \$49,999	\$50,000 to \$99,999	\$100,000 to \$249,999
SMEs by	All SMEs	Estimate	9.7	131,786	2.5	49.8	15.5	14.0	6.9	5.2
		Margin of error	1.5	20,405	0.2	7.9	4.8	4.7	2.9	2.7
Number of full-time equivalent employees by size group	0	Estimate	8.5	58,231	2.7	57.0	14.6	9.8	7.9	3.8
		Margin of error	1.7	11,685	0.3	9.8	5.8	5.6	5.3	3.6
	0.5 to 4	Estimate	11.1	49,755	2.3	57.9	13.6	13.7	3.3	7.0
		Margin of error	3.3	15,587	0.4	14.4	9.1	8.1	2.6	5.5
	5 to 19	Estimate	9.6	17,155	2.3	17.4	x	x	8.0	4.8
		Margin of error	3.5	6,362	0.5	9.5	x	x	5.5	4.8
	20 to 99	Estimate	16.1	6,396	2.8	10.3	13.9	x	x	4.5
		Margin of error	5.5	2,276	0.7	9.6	11.8	x	x	3.6
100 to 499	Estimate	x	X	X	X	X	X	X	X	
	Margin of error	x	X	X	X	X	X	X	X	
Industry	Agriculture/Primary	Estimate	9.0	14,815	2.4	46.7	15.0	x	11.1	x
		Margin of error	2.9	4,796	0.4	16.4	9.6	x	8.8	x
	Manufacturing	Estimate	9.2	5,656	x	39.4	x	19.9	x	5.9
		Margin of error	3.2	1,964	x	17.6	x	15.6	x	4.3
	Wholesale/Retail	Estimate	8.9	17,048	3.1	47.9	x	10.6	x	x
		Margin of error	2.8	5,523	0.7	16.5	x	7.9	x	x
	Professional services	Estimate	13.5	21,958	2.6	46.2	16.2	15.2	x	x
		Margin of error	4.0	6,679	0.4	15.8	9.2	9.1	x	x
	Knowledge-based industry	Estimate	13.3	10,704	2.6	47.8	19.8	3.1	x	x
		Margin of error	4.2	3,563	0.6	17.6	13.4	2.5	x	x
	Tourism	Estimate	5.8	6,232	2.3	x	16.8	15.5	x	x
		Margin of error	2.2	2,343	0.4	x	13.2	9.4	x	x
Other industries	Estimate	9.4	55,373	2.2	56.5	10.8	18.1	x	x	
	Margin of error	2.9	17,210	0.4	14.8	8.2	10.1	x	x	
Region	Atlantic	Estimate	11.3	8,997	2.7	25.6	x	19.4	x	x
		Margin of error	3.2	2,572	0.5	11.7	x	13.1	x	x
	Quebec	Estimate	8.1	22,156	2.6	42.3	23.6	16.1	x	x
		Margin of error	2.8	7,931	0.5	18.0	15.8	13.9	x	x
	Ontario	Estimate	8.9	45,058	2.6	57.3	13.4	x	4.1	x
		Margin of error	2.8	14,605	0.5	15.1	8.0	x	3.1	x
	Prairies	Estimate	10.8	31,578	2.2	51.9	10.3	14.0	9.0	8.2
		Margin of error	3.0	8,997	0.4	14.1	5.2	8.6	6.5	6.0
British Columbia	Estimate	11.6	23,649	2.5	48.9	14.2	19.5	4.0	8.9	
	Margin of error	3.5	7,251	0.5	16.1	12.1	14.1	3.3	8.6	
Territories	Estimate	11.9	349	3.6	44.6	x	x	3.1	7.9	
	Margin of error	4.8	143	1.7	22.2	x	x	2.4	5.7	
Rural or urban location	Rural	Estimate	7.8	30,040	2.1	56.4	15.9	x	6.3	x
		Margin of error	2.1	8,174	0.2	13.3	9.7	x	4.7	x
	Urban	Estimate	10.5	101,746	2.6	47.8	15.4	15.9	7.1	4.4
		Margin of error	1.9	18,835	0.3	9.5	5.6	5.7	3.5	2.6
Export and non-export activities	Exporter	Estimate	13.1	14,793	2.8	40.8	16.5	16.2	11.5	3.0
		Margin of error	3.8	4,540	0.6	16.2	9.6	10.5	8.6	2.5
	Non-exporter	Estimate	9.4	116,993	2.4	50.9	15.4	13.7	6.4	5.5
		Margin of error	1.6	19,961	0.2	8.6	5.3	5.1	3.1	3.0
Year that they started selling goods and services	2004-2003	Estimate	7.1	x	2.4	x	x	4.7	x	x
		Margin of error	4.6	x	0.5	x	x	4.0	x	x
	2002-1999	Estimate	10.4	34,535	2.6	40.1	14.4	x	5.2	x
		Margin of error	2.7	9,061	0.3	12.8	9.0	x	3.1	x
Prior to 1999	Estimate	9.7	91,625	2.4	53.9	14.4	12.3	7.8	6.7	
	Margin of error	1.8	18,023	0.3	9.5	5.1	5.3	4.0	3.7	
Female ownership	0%	Estimate	10.0	71,556	2.6	49.2	15.7	11.2	8.0	4.5
		Margin of error	2.2	16,617	0.3	11.8	6.8	4.5	4.6	3.2
	1 to 49%	Estimate	9.7	14,410	2.3	52.6	13.6	9.7	9.5	6.3
		Margin of error	3.6	5,420	0.5	18.3	8.3	6.7	8.7	6.0
	50%	Estimate	10.7	29,396	2.2	48.8	19.2	12.9	x	x
		Margin of error	2.8	8,044	0.3	13.7	11.8	10.7	x	x
51% to 100%	Estimate	x	X	1.8	X	X	X	X	X	
	Margin of error	x	X	0.3	X	X	X	X	X	
100%	Estimate	6.2	X	2.9	X	X	X	X	X	
	Margin of error	3.3	X	1.0	X	X	X	X	X	
Majority owner by age group	< 30	Estimate	x	X	2.0	x	x	x	x	x
		Margin of error	x	X	0.5	x	x	x	x	x
	30-39	Estimate	7.5	15,613	2.6	64.9	x	16.3	3.9	x
		Margin of error	2.9	6,210	0.5	16.3	x	12.5	3.1	x
	40-49	Estimate	12.3	58,817	2.5	51.8	15.1	11.9	6.8	5.6
		Margin of error	2.9	14,648	0.3	12.4	7.5	7.4	4.0	4.1
50-64	Estimate	10.1	50,676	2.5	40.8	19.9	16.5	8.5	6.1	
	Margin of error	2.4	12,574	0.4	13.3	8.8	7.7	5.8	4.9	
≥ 65	Estimate	3.9	x	2.3	x	x	x	x	x	
	Margin of error	2.7	x	0.5	x	x	x	x	x	
Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate	9.7	126,388	2.4	50.0	15.5	13.9	6.4	5.4
		Margin of error	1.5	20,202	0.2	8.1	5.0	4.9	2.9	2.8
	Innovative >20% R&D expenditure	Estimate	9.7	x	3.4	x	x	15.7	x	x
		Margin of error	5.4	x	1.2	x	x	14.2	x	x
Financial institution approached for debt	Chartered Bank	Estimate	13.3	21,262	2.4	45.0	18.7	17.5	9.1	0.7
		Margin of error	3.2	5,387	0.3	12.9	9.8	9.2	6.1	0.4
	Caisse populaire and Credit Union	Estimate	x	X	2.2	x	6.5	x	x	x
		Margin of error	x	X	0.4	x	6.2	x	x	x
	Crown corporation and Government program	Estimate	x	X	2.1	x	4.0	x	x	x
		Margin of error	x	X	0.9	x	3.9	x	x	x
Other supplier	Estimate	x	X	4.2	x	x	x	x	x	
	Margin of error	x	X	1.8	x	x	x	x	x	

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Table 39
Share of ownership held by women entrepreneurs

Survey question: H10 What percentage of the business ownership is held by women?			0%	>0% and <50%	50%	>50% and <100%	100%
<i>Applies to all SMEs. Mark one only.</i>			Percentage				
SMEs by ↓	All SMEs →	Estimate	52.5	11.0	20.3	1.5	14.8
		Margin of error	2.6	1.5	1.9	0.7	2.0
Number of full-time equivalent employees by size group	0	Estimate	52.5	9.5	19.8	1.6	16.7
		Margin of error	3.8	2.2	2.6	1.2	3.1
	0.5 to 4	Estimate	51.3	10.8	21.9	1.1	14.9
		Margin of error	4.4	2.2	3.4	0.6	3.2
	5 to 19	Estimate	54.3	15.2	20.1	1.6	8.8
		Margin of error	6.4	4.9	5.3	0.8	3.3
	20 to 99	Estimate	59.6	15.8	12.8	2.5	9.2
		Margin of error	7.9	4.3	4.9	2.3	5.2
	100 to 499	Estimate	26.0	X	X	X	X
		Margin of error	16.7	X	X	X	X
Industry	Agriculture/Primary	Estimate	38.3	17.6	37.7	X	x
		Margin of error	5.5	4.0	5.5	X	x
	Manufacturing	Estimate	52.7	12.3	19.5	1.7	13.7
		Margin of error	5.4	3.3	4.4	1.6	3.9
	Wholesale/Retail	Estimate	51.2	9.0	23.3	1.3	15.2
		Margin of error	5.1	2.9	4.4	0.9	3.9
	Professional services	Estimate	54.6	9.1	13.9	1.8	20.6
		Margin of error	5.8	3.0	3.6	1.4	5.0
	Knowledge-based industry	Estimate	54.0	12.7	22.3	0.5	10.5
		Margin of error	5.9	3.4	5.3	0.3	3.4
	Tourism	Estimate	47.1	7.6	23.0	2.9	19.3
		Margin of error	5.9	2.8	4.3	1.5	5.1
	Other industries	Estimate	57.0	10.5	15.5	X	x
		Margin of error	5.0	2.9	3.4	X	x
Region	Atlantic	Estimate	56.1	12.5	20.4	1.8	9.3
		Margin of error	4.9	3.3	4.2	1.3	2.8
	Quebec	Estimate	63.4	7.6	10.1	1.4	17.6
		Margin of error	4.9	2.2	2.9	0.9	4.1
	Ontario	Estimate	55.3	9.3	19.8	X	x
		Margin of error	5.0	2.6	3.5	X	x
	Prairies	Estimate	41.3	16.0	28.8	1.0	12.8
		Margin of error	5.3	4.1	4.5	0.8	4.1
	British Columbia	Estimate	45.6	11.6	23.0	1.9	17.9
		Margin of error	5.5	3.6	4.3	1.2	4.5
	Territories	Estimate	43.8	13.1	25.6	4.5	13.0
		Margin of error	8.1	5.2	7.7	3.7	5.6
Rural or urban location	Rural	Estimate	45.7	14.0	27.3	1.1	11.9
		Margin of error	4.9	3.5	4.1	0.8	3.2
Urban	Estimate	55.2	9.7	17.5	1.6	16.0	
	Margin of error	3.0	1.6	2.1	0.9	2.4	
Export and non-export activities	Exporter	Estimate	52.2	14.8	19.7	1.5	11.8
		Margin of error	6.0	4.2	4.7	1.0	4.1
	Non-exporter	Estimate	52.5	10.6	20.4	1.5	15.1
		Margin of error	2.7	1.6	2.0	0.7	2.1
Year that they started selling goods and services	2004-2003	Estimate	51.7	12.9	16.7	2.6	16.1
		Margin of error	6.7	4.9	4.4	1.7	4.9
	2002-1999	Estimate	55.8	8.9	16.0	2.5	16.8
		Margin of error	5.2	2.7	3.4	2.5	3.9
	Prior to 1999	Estimate	51.3	11.5	22.1	1.0	14.0
		Margin of error	3.2	1.9	2.4	0.4	2.4
Female ownership	0%	Estimate	X	X	X	X	X
		Margin of error	X	X	X	X	X
	1 to 49%	Estimate	X	X	X	X	X
		Margin of error	X	X	X	X	X
	50%	Estimate	X	X	X	X	X
		Margin of error	X	X	X	X	X
	51% to 100%	Estimate	X	X	X	X	X
		Margin of error	X	X	X	X	X
	100%	Estimate	X	X	X	X	X
		Margin of error	X	X	X	X	X
Majority owner by age group	< 30	Estimate	60.6	4.8	9.3	0.5	24.8
		Margin of error	14.4	3.3	8.0	0.4	12.9
	30-39	Estimate	50.8	8.0	16.3	1.0	23.8
		Margin of error	6.4	2.8	4.4	0.6	6.5
	40-49	Estimate	54.4	10.7	19.1	2.2	13.5
		Margin of error	4.5	2.7	3.1	1.8	2.9
	50-64	Estimate	50.9	12.3	23.0	1.3	12.5
		Margin of error	4.0	2.7	3.3	0.6	2.8
	≥ 65	Estimate	51.4	13.2	24.0	0.3	11.1
		Margin of error	8.6	4.6	6.6	0.2	6.6
Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate	52.4	10.9	20.5	1.4	14.9
		Margin of error	2.6	1.5	1.9	0.7	2.0
	Innovative >20% R&D expenditure	Estimate	55.1	12.7	16.5	X	x
Margin of error	11.4	7.1	7.2	X	x		
Financial institution approached for debt	Chartered Bank	Estimate	50.0	14.1	23.2	2.2	10.5
		Margin of error	5.3	3.7	4.6	1.3	3.4
	Caisse populaire and Credit Union	Estimate	52.7	12.3	23.8	0.9	10.4
		Margin of error	8.4	4.2	7.5	0.6	4.9
	Crown corporation and Government program	Estimate	32.3	27.4	30.6	X	x
		Margin of error	9.6	9.9	10.3	X	x
Other supplier	Estimate	68.1	4.6	24.3	X	X	
	Margin of error	18.8	4.4	17.4	X	X	

Table 40
Ownership by disabled people, aboriginals, visible minorities, and recent immigrants

Survey question: H11 Was the majority ownership of the business held ...			Persons with a disability	Aboriginal persons	Part of visible minorities, other than aboriginal persons	Residing in Canada for less than 5 years
Applies to all SMEs.						
Mark all that apply.			Percentage			
SMEs by ↓	All SMEs →	Estimate	3.5	1.5	7.2	1.4
		Margin of error	1.1	0.7	1.2	0.4
Number of full-time equivalent employees by size group	0	Estimate	3.3	1.0	7.3	0.9
		Margin of error	1.5	0.5	1.8	0.4
	0.5 to 4	Estimate	4.8	2.4	8.2	1.9
		Margin of error	2.3	1.9	2.4	0.8
	5 to 19	Estimate	1.8	1.2	5.0	1.7
		Margin of error	1.5	1.0	1.7	0.8
20 to 99	Estimate	X	X	5.6	X	
	Margin of error	X	X	2.4	X	
100 to 499	Estimate	X	X	X	X	
	Margin of error	X	X	X	X	
Industry	Agriculture/Primary	Estimate	4.1	1.2	1.9	0.5
		Margin of error	2.7	0.9	1.5	0.5
	Manufacturing	Estimate	1.3	1.4	7.4	1.2
		Margin of error	1.1	1.2	2.9	0.7
	Wholesale/Retail	Estimate	3.3	1.7	11.9	1.6
		Margin of error	2.0	1.3	3.3	0.9
	Professional services	Estimate	1.9	X	6.5	X
		Margin of error	1.5	X	2.7	X
Knowledge-based industry	Estimate	2.5	X	10.8	2.3	
	Margin of error	1.8	X	3.8	1.3	
Tourism	Estimate	4.0	3.1	12.2	3.8	
	Margin of error	1.9	2.0	3.6	1.7	
Other industries	Estimate	4.2	1.8	5.9	1.0	
	Margin of error	2.3	1.4	2.3	0.6	
Region	Atlantic	Estimate	1.8	2.5	1.1	1.5
		Margin of error	1.4	1.6	0.7	1.1
	Quebec	Estimate	1.8	0.7	3.1	1.1
		Margin of error	1.4	0.7	2.0	0.8
	Ontario	Estimate	4.2	X	9.7	1.3
		Margin of error	2.5	X	2.3	0.5
	Prairies	Estimate	4.5	2.3	5.1	1.2
		Margin of error	2.1	1.3	2.7	1.0
British Columbia	Estimate	3.4	2.6	12.2	1.9	
	Margin of error	1.9	1.7	3.4	1.0	
Territories	Estimate	2.5	11.1	4.1	X	
	Margin of error	1.9	4.0	2.3	X	
Rural or urban location	Rural	Estimate	5.8	2.0	1.3	0.7
	Margin of error	2.7	1.1	0.8	0.4	
Urban	Estimate	2.6	1.4	9.6	1.6	
	Margin of error	1.1	0.9	1.7	0.5	
Export and non-export activities	Exporter	Estimate	2.4	1.8	6.1	3.3
	Margin of error	2.1	1.5	2.7	2.0	
Non-exporter	Estimate	3.6	1.5	7.3	1.2	
	Margin of error	1.2	0.7	1.3	0.4	
Year that they started selling goods and services	2004-2003	Estimate	1.7	1.5	13.4	5.2
		Margin of error	1.3	1.1	4.0	2.1
	2002-1999	Estimate	3.6	3.0	8.9	3.0
		Margin of error	2.5	2.4	2.8	1.3
Prior to 1999	Estimate	3.7	1.0	6.1	0.4	
	Margin of error	1.3	0.5	1.4	0.2	
Female ownership	0%	Estimate	4.0	1.4	6.9	1.0
		Margin of error	1.8	1.1	1.6	0.4
	1 to 49%	Estimate	0.9	1.0	4.5	1.0
		Margin of error	0.8	0.6	1.8	0.7
	50%	Estimate	5.7	2.4	6.5	1.8
		Margin of error	2.4	1.4	2.3	1.1
51% to 100%	Estimate	X	X	9.2	X	
	Margin of error	X	X	7.7	X	
100%	Estimate	0.5	1.4	11.0	2.2	
	Margin of error	0.4	1.2	5.0	1.3	
Majority owner by age group	< 30	Estimate	X	X	9.2	X
		Margin of error	X	X	6.5	X
	30-39	Estimate	2.3	X	11.8	2.7
		Margin of error	2.3	X	4.8	1.3
	40-49	Estimate	3.5	2.3	7.2	1.4
		Margin of error	1.9	1.7	2.0	0.7
	50-64	Estimate	3.4	1.1	5.8	0.9
		Margin of error	1.4	0.7	1.6	0.4
≥ 65	Estimate	7.1	X	4.7	X	
	Margin of error	6.1	X	3.1	X	
Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate	3.6	1.6	6.9	1.2
		Margin of error	1.1	0.7	1.3	0.3
	Innovative >20% R&D expenditure	Estimate	X	X	14.1	4.1
Margin of error	X	X	6.1	3.5		
Financial institution approached for debt	Chartered Bank	Estimate	2.7	1.1	7.8	2.2
		Margin of error	1.6	0.9	2.4	1.4
	Caisse populaire and Credit Union	Estimate	7.3	X	5.3	0.8
		Margin of error	5.7	X	3.4	0.6
	Crown corporation and Government program	Estimate	X	X	1.9	X
Margin of error		X	X	1.4	X	
Other supplier	Estimate	X	0.2	X	X	
Margin of error	X	0.2	X	X		

Table 41
Age profile of owners and their business experience

Survey questions: H12 What is the age of the person with the largest share of ownership in the Business? H13 How many years of experience does the majority owner have in owning or managing a business?			Age of the majority owner					Years of experience of the majority owner			
			less than 30 years	30 to 39 years	40 to 49 years	50 to 64 years	65 years and over	less than 5 years	5-10 years	more than 10 years	
			Percentage					Percentage			
Applies to all SMEs.											
SMEs by	All SMEs	Estimate	2.9	15.3	35.1	37.0	9.6	12.4	18.4	69.3	
		Margin of error	0.9	1.8	2.5	2.4	1.6	1.6	2.2	2.4	
Number of full-time equivalent employees by size group	0	Estimate	3.2	13.7	34.7	37.7	10.8	13.2	19.3	67.5	
		Margin of error	1.5	2.7	3.7	3.6	2.5	2.6	3.2	3.6	
	0.5 to 4	Estimate	2.6	17.1	36.9	35.3	8.1	14.2	19.4	66.4	
		Margin of error	1.2	3.1	4.4	4.1	2.5	2.8	3.9	4.3	
	5 to 19	Estimate	3.0	17.5	32.5	38.1	8.9	5.6	14.4	80.1	
		Margin of error	2.0	4.7	6.3	6.3	3.2	2.1	4.4	4.7	
	20 to 99	Estimate	X	15.0	35.1	41.2	X	7.0	10.4	82.6	
		Margin of error	X	6.4	8.9	7.9	X	4.7	5.5	6.8	
	100 to 499	Estimate	X	X	X	X	11.6	X	X	85.3	
		Margin of error	X	X	X	X	8.5	X	X	20.7	
	Industry	Agriculture/Primary	Estimate	1.0	10.0	32.5	39.1	17.4	2.6	7.0	90.5
			Margin of error	0.8	2.7	5.3	5.6	4.7	1.2	2.7	2.9
Manufacturing		Estimate	X	16.8	35.1	38.5	X	7.8	17.2	75.0	
		Margin of error	X	3.9	5.2	5.3	X	2.8	4.0	4.6	
Wholesale/Retail		Estimate	3.5	12.5	36.4	37.9	9.7	11.3	15.7	73.0	
		Margin of error	1.7	3.2	5.0	5.0	3.3	3.0	3.8	4.5	
Professional services		Estimate	1.7	11.0	30.1	44.6	12.6	12.6	17.3	70.1	
		Margin of error	1.7	3.6	5.3	5.8	4.2	3.6	4.5	5.3	
Knowledge-based industry		Estimate	4.0	23.2	34.6	34.2	4.0	22.1	23.4	54.5	
		Margin of error	2.4	4.9	5.7	5.7	2.6	4.7	5.0	5.8	
Tourism		Estimate	4.6	16.0	31.3	40.0	8.0	16.0	19.0	65.1	
		Margin of error	3.6	3.5	5.7	6.1	2.8	3.4	4.9	5.5	
Other industries		Estimate	3.3	17.6	37.6	33.8	7.7	13.9	22.1	64.1	
		Margin of error	1.8	3.7	5.0	4.7	2.8	3.3	4.4	4.9	
Region	Atlantic	Estimate	1.5	17.7	27.1	44.6	9.1	11.4	16.9	71.7	
		Margin of error	1.0	3.9	4.6	5.3	3.1	3.1	3.8	4.5	
	Quebec	Estimate	3.1	17.8	33.1	38.7	7.4	12.2	17.2	70.6	
		Margin of error	1.7	3.8	4.8	5.1	3.0	3.2	3.9	4.6	
	Ontario	Estimate	2.4	15.4	37.5	33.4	11.2	13.2	20.5	66.3	
		Margin of error	1.7	3.6	5.0	4.5	3.2	3.4	4.4	4.9	
	Prairies	Estimate	3.7	12.8	36.4	39.0	8.1	10.1	15.3	74.6	
		Margin of error	1.9	3.4	5.3	5.2	2.6	2.4	4.0	4.4	
	British Columbia	Estimate	3.1	14.7	33.3	37.9	10.9	14.0	19.7	66.3	
		Margin of error	2.1	3.6	5.3	5.3	3.7	3.7	4.6	5.2	
	Territories	Estimate	X	16.2	28.1	42.5	10.8	13.1	21.7	65.2	
		Margin of error	X	6.3	7.3	8.4	5.7	5.5	6.9	8.2	
	Rural or urban location	Rural	Estimate	2.2	12.1	36.4	39.3	10.0	7.9	11.5	80.6
			Margin of error	1.1	2.5	4.9	4.7	3.1	2.0	2.4	3.1
Urban		Estimate	3.2	16.6	34.6	36.2	9.4	14.1	21.1	64.8	
		Margin of error	1.2	2.3	3.0	2.8	1.8	2.1	2.8	3.0	
Export and non-export activities	Exporter	Estimate	1.4	13.4	34.8	42.7	7.7	9.9	13.9	76.2	
		Margin of error	1.2	3.7	5.7	6.0	3.2	3.5	4.1	5.1	
	Non-exporter	Estimate	3.0	15.5	35.2	36.5	9.8	12.6	18.8	68.6	
		Margin of error	1.0	2.0	2.7	2.6	1.7	1.7	2.3	2.6	
Year that they started selling goods and services	2004-2003	Estimate	7.3	25.6	38.5	25.9	2.7	45.5	10.6	43.9	
		Margin of error	3.1	5.3	6.9	5.4	2.5	6.6	3.6	6.6	
	2002-1999	Estimate	7.3	26.5	37.7	24.4	4.2	31.4	28.5	40.1	
		Margin of error	3.0	4.7	5.2	3.9	1.8	5.0	5.0	4.8	
	Prior to 1999	Estimate	1.0	10.6	34.0	42.4	12.1	2.9	15.5	81.6	
		Margin of error	0.6	1.9	3.1	3.1	2.1	1.0	2.5	2.6	
Female ownership	0%	Estimate	3.3	14.9	36.4	35.9	9.4	13.8	17.5	68.6	
		Margin of error	1.4	2.3	3.7	3.4	2.3	2.4	3.1	3.5	
	1 to 49%	Estimate	1.3	11.2	34.4	41.7	11.5	5.9	13.4	80.7	
		Margin of error	0.8	3.9	7.1	7.1	4.0	1.9	5.1	5.3	
	50%	Estimate	1.3	12.3	33.0	42.0	11.4	7.4	14.1	78.5	
		Margin of error	1.2	3.3	4.8	5.1	3.2	2.0	3.4	3.8	
	51% to 100%	Estimate	1.0	10.7	X	32.3	X	X	X	46.4	
		Margin of error	0.9	7.2	X	17.6	X	X	X	22.0	
	100%	Estimate	4.8	24.7	32.1	31.2	7.2	16.0	31.3	52.7	
		Margin of error	2.8	6.8	6.4	6.4	4.4	4.9	6.8	7.2	
Majority owner by age group	< 30	Estimate	X	X	X	X	X	52.2	35.8	12.0	
		Margin of error	X	X	X	X	X	15.9	17.2	8.9	
	30-39	Estimate	X	X	X	X	X	30.8	36.3	32.9	
		Margin of error	X	X	X	X	X	6.2	6.3	5.4	
	40-49	Estimate	X	X	X	X	X	11.3	22.6	66.1	
		Margin of error	X	X	X	X	X	2.7	4.1	4.4	
	50-64	Estimate	X	X	X	X	X	4.9	8.7	86.4	
		Margin of error	X	X	X	X	X	1.2	2.3	2.5	
	≥ 65	Estimate	X	X	X	X	X	3.9	6.3	89.9	
		Margin of error	X	X	X	X	X	3.2	6.1	6.7	
Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate	2.9	14.8	35.6	37.4	9.2	12.3	17.9	69.9	
		Margin of error	0.9	1.8	2.6	2.5	1.5	1.7	2.2	2.5	
	Innovative >20% R&D expenditure	Estimate	X	27.0	24.9	28.2	X	14.6	30.4	54.9	
		Margin of error	X	10.3	8.2	8.7	X	8.0	13.0	12.1	
Financial institution approached for debt	Chartered Bank	Estimate	3.7	22.0	35.1	34.5	4.7	12.5	23.8	63.8	
		Margin of error	2.5	4.6	5.0	4.9	2.7	3.0	5.1	5.3	
	Caisse populaire and Credit Union	Estimate	1.4	17.5	39.8	39.6	1.7	7.7	11.6	80.7	
		Margin of error	1.0	5.7	8.4	8.5	1.0	3.6	4.6	5.7	
	Crown corporation and Government program	Estimate	5.2	19.2	38.3	31.7	5.6	X	X	74.9	
		Margin of error	4.4	8.9	10.5	10.0	4.9	X	X	9.3	
Other supplier	Estimate	X	X	X	33.9	X	X	X	58.2		
	Margin of error	X	X	X	23.8	X	X	X	22.6		

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Table 42
First language of owners

Survey question: H14 What is 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	67.3	19.3	13.4
		Margin of error	2.1	1.3	1.8
Number of full-time equivalent employees by size group	0	Estimate	69.7	18.3	12.0
		Margin of error	3.1	2.2	2.6
	0.5 to 4	Estimate	61.6	21.1	17.3
		Margin of error	4.1	2.8	3.6
	5 to 19	Estimate	71.4	17.8	10.9
		Margin of error	4.9	3.9	3.6
20 to 99	Estimate	70.6	22.1	7.3	
	Margin of error	6.9	6.4	3.5	
100 to 499	Estimate	88.9	9.0	2.1	
	Margin of error	8.6	7.6	1.9	
Industry	Agriculture/Primary	Estimate	75.3	15.4	9.3
		Margin of error	3.8	2.2	3.3
	Manufacturing	Estimate	62.4	24.3	13.3
		Margin of error	4.4	3.6	3.5
	Wholesale/Retail	Estimate	62.1	23.3	14.6
		Margin of error	4.4	3.4	3.7
	Professional services	Estimate	66.9	22.4	10.7
		Margin of error	4.7	3.3	3.7
Knowledge-based industry	Estimate	76.0	14.0	10.0	
	Margin of error	4.4	3.1	3.6	
Tourism	Estimate	56.5	18.5	24.9	
	Margin of error	4.9	4.4	5.6	
Other industries	Estimate	68.2	18.4	13.4	
	Margin of error	4.1	2.5	3.6	
Region	Atlantic	Estimate	88.0	11.4	0.7
		Margin of error	3.0	3.0	0.6
	Quebec	Estimate	8.8	85.1	6.1
		Margin of error	2.7	3.5	2.5
	Ontario	Estimate	77.5	3.3	19.2
		Margin of error	4.2	1.3	4.0
Prairies	Estimate	91.8	1.0	7.2	
	Margin of error	2.4	0.7	2.3	
British Columbia	Estimate	76.4	0.4	23.2	
	Margin of error	4.8	0.3	4.8	
Territories	Estimate	88.7	2.0	9.4	
	Margin of error	4.7	1.2	4.6	
Rural or urban location	Rural	Estimate	70.0	24.2	5.9
		Margin of error	3.7	3.3	2.0
Urban	Estimate	66.2	17.3	16.5	
	Margin of error	2.7	1.7	2.4	
Export and non-export activities	Exporter	Estimate	72.7	16.2	11.1
		Margin of error	5.4	4.8	3.3
Non-exporter	Estimate	66.8	19.5	13.7	
	Margin of error	2.2	1.4	2.0	
Year that they started selling goods and services	2004-2003	Estimate	59.0	24.8	16.2
		Margin of error	6.8	6.6	4.7
	2002-1999	Estimate	66.6	15.7	17.7
		Margin of error	4.8	3.1	4.3
Prior to 1999	Estimate	68.2	20.0	11.7	
	Margin of error	2.6	1.8	2.1	
Female ownership	0%	Estimate	63.1	23.1	13.8
		Margin of error	3.3	2.4	2.7
	1 to 49%	Estimate	76.0	13.0	11.0
		Margin of error	5.3	3.6	4.2
	50%	Estimate	78.2	10.1	11.7
	Margin of error	3.9	2.7	3.0	
51% to 100%	Estimate	68.1	13.5	18.3	
	Margin of error	17.3	10.2	12.7	
100%	Estimate	60.8	23.4	15.8	
	Margin of error	6.8	5.3	5.6	
Majority owner by age group	< 30	Estimate	74.4	17.3	8.2
		Margin of error	12.3	10.3	7.4
	30-39	Estimate	62.6	20.2	17.2
		Margin of error	6.2	4.4	5.5
	40-49	Estimate	67.8	19.3	12.9
		Margin of error	4.1	2.8	3.5
50-64	Estimate	66.8	20.6	12.5	
	Margin of error	3.4	2.9	2.4	
≥ 65	Estimate	72.5	12.8	14.7	
	Margin of error	7.1	5.3	5.4	
Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate	67.3	19.4	13.3
		Margin of error	2.1	1.4	1.9
	Innovative >20% R&D expenditure	Estimate	66.8	16.8	16.5
	Margin of error	10.6	8.1	8.2	
Financial institution approached for debt	Chartered Bank	Estimate	72.2	14.7	13.1
		Margin of error	4.7	3.5	3.8
	Caisse populaire and Credit Union	Estimate	58.3	37.5	4.2
		Margin of error	8.0	7.7	2.9
	Crown corporation and Government program	Estimate	71.4	19.6	9.1
Margin of error		9.4	7.8	6.4	
Other supplier	Estimate	82.0	X	X	
	Margin of error	13.7	X	X	

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Table 43
Avenues used to become owner

Survey question: 7 (part2) How did the current owners take possession of the business?		Acquired from a family member	Acquired from a non-family member	Started from scratch	Other	
Applies to all SMEs. Mark one only.		Percentage				
SMEs by	All SMEs	Estimate	9.3	12.9	75.4	2.4
		Margin of error	1.2	1.4	1.7	0.4
Number of full-time equivalent employees by size group	0	Estimate	6.2	8.0	82.8	3.0
		Margin of error	1.1	1.8	2.1	0.6
	0.5 to 4	Estimate	9.9	16.1	72.7	x
		Margin of error	2.1	2.5	3.1	x
	5 to 19	Estimate	x	21.7	58.1	x
		Margin of error	x	4.4	5.7	x
	20 to 99	Estimate	x	25.5	51.5	x
		Margin of error	x	5.7	6.8	x
	100 to 499	Estimate	x	x	x	x
		Margin of error	x	x	x	x
Industry	Agriculture/Primary	Estimate	35.2	x	50.2	x
		Margin of error	5.2	x	5.1	x
	Manufacturing	Estimate	x	x	74.0	x
		Margin of error	x	x	4.3	x
	Wholesale/Retail	Estimate	x	21.5	67.5	x
		Margin of error	x	3.9	4.4	x
	Professional services	Estimate	x	x	87.2	x
		Margin of error	x	x	3.3	x
	Knowledge-based industry	Estimate	x	x	93.8	x
		Margin of error	x	x	2.2	x
	Tourism	Estimate	x	29.5	59.5	x
		Margin of error	x	4.2	4.5	x
	Other industries	Estimate	x	x	83.5	x
		Margin of error	x	x	3.1	x
Region	Atlantic	Estimate	x	15.6	70.4	x
		Margin of error	x	3.5	4.3	x
	Quebec	Estimate	14.3	x	70.3	x
		Margin of error	2.8	x	3.9	x
	Ontario	Estimate	x	13.9	78.3	x
		Margin of error	x	2.5	3.0	x
	Prairies	Estimate	12.0	11.6	75.1	x
		Margin of error	2.6	2.4	3.3	x
	British Columbia	Estimate	x	12.5	76.6	x
		Margin of error	x	2.9	4.2	x
	Territories	Estimate	x	x	84.6	0.5
		Margin of error	x	x	4.6	0.1
Rural or urban location	Rural	Estimate	21.7	12.5	63.5	x
		Margin of error	3.1	2.3	3.4	x
	Urban	Estimate	4.8	13.1	79.7	2.4
		Margin of error	1.0	1.7	1.9	0.5
Export and non-export activities	Exporter	Estimate	x	x	77.8	x
		Margin of error	x	x	4.9	x
	Non-exporter	Estimate	10.0	13.1	74.1	2.8
		Margin of error	1.7	1.9	2.4	0.6
Year that they started selling goods and services	2004-2003	Estimate	x	x	74.0	x
		Margin of error	x	x	6.6	x
	2002-1999	Estimate	x	12.0	81.8	x
		Margin of error	x	2.5	2.7	x
	Prior to 1999	Estimate	12.5	12.8	72.7	2.0
		Margin of error	1.7	1.7	2.2	0.4
Female ownership	0%	Estimate	8.9	9.5	78.6	x
		Margin of error	2.1	2.3	2.9	x
	1 to 49%	Estimate	x	x	63.5	x
		Margin of error	x	x	7.1	x
	50%	Estimate	x	21.2	70.2	x
		Margin of error	x	4.7	4.9	x
	51% to 100%	Estimate	x	x	x	x
		Margin of error	x	x	x	x
	100%	Estimate	x	x	77.6	x
		Margin of error	x	x	4.6	x
Majority owner by age group	< 30	Estimate	x	x	71.1	x
		Margin of error	x	x	7.5	x
	30-39	Estimate	x	20.2	68.1	x
		Margin of error	x	4.3	4.6	x
	40-49	Estimate	x	8.8	77.0	x
		Margin of error	x	2.1	3.5	x
	50-64	Estimate	8.4	15.0	73.5	x
		Margin of error	1.8	3.2	3.6	x
	≥ 65	Estimate	x	x	77.0	x
		Margin of error	x	x	9.7	x
Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate	10.2	13.1	73.9	2.8
		Margin of error	1.6	1.8	2.2	0.6
	Innovative >20% R&D expenditure	Estimate	x	x	86.6	x
		Margin of error	x	x	8.9	x
Financial institution approached for debt	Chartered Bank	Estimate	x	23.9	60.8	x
		Margin of error	x	5.8	6.3	x
	Caisse populaire and Credit Union	Estimate	x	x	57.9	x
		Margin of error	x	x	7.5	x
	Crown corporation and Government program	Estimate	x	x	61.8	x
		Margin of error	x	x	11.2	x
Other supplier	Estimate	x	x	88.0	x	
	Margin of error	x	x	7.5	x	

Table 44
Reasons for approaching credit suppliers, other than for new financing instruments

Survey question: G1 During the past 12 months, did the business approach any of its credit suppliers for any of the following reasons: (choices)			Renegotiate credit terms prior to the existing renewal date		Consolidate existing loans or other debts		Increase existing credit limits	
			Requested	Approved	Requested	Approved	Requested	Approved
Applies to all SMEs. Mark all that apply.			Percentage					
SMEs by	All SMEs	Estimate	4.8	71.0	2.8	50.8	15.4	68.1
		Margin of error	1.7	19.8	1.3	24.1	3.3	11.7
Number of full-time equivalent employees by size group	0	Estimate	4.3	X	2.9	X	11.6	72.9
		Margin of error	2.8	X	2.3	X	4.2	18.0
	0.5 to 4	Estimate	5.3	X	2.6	X	20.9	60.3
		Margin of error	2.7	X	1.7	X	6.2	18.1
	5 to 19	Estimate	5.1	84.5	2.9	98.0	18.1	79.0
		Margin of error	2.4	11.8	1.7	2.5	9.4	20.6
	20 to 99	Estimate	5.5	93.4	X	X	7.8	X
		Margin of error	3.6	12.8	X	X	5.3	X
	100 to 499	Estimate	X	X	X	x	X	X
		Margin of error	X	X	X	x	X	X
Industry	Agriculture/Primary	Estimate	8.2	X	X	98.0	16.9	92.8
		Margin of error	5.0	X	X	3.6	6.8	7.8
	Manufacturing	Estimate	5.1	98.2	X	X	3.4	82.3
		Margin of error	4.1	2.6	X	X	2.6	20.2
	Wholesale/Retail	Estimate	3.7	94.8	X	X	13.6	63.0
		Margin of error	2.9	6.9	X	X	5.7	21.1
	Professional services	Estimate	X	X	X	X	3.9	X
		Margin of error	X	X	X	X	3.7	X
	Knowledge-based industry	Estimate	0.9	X	9.2	x	17.0	52.5
		Margin of error	0.5	X	5.4	x	6.8	21.9
	Tourism	Estimate	4.7	84.8	4.1	X	7.0	X
		Margin of error	3.2	24.9	3.1	X	3.9	X
	Other industries	Estimate	6.1	X	X	X	21.8	69.6
		Margin of error	3.5	X	X	X	6.8	18.2
Region	Atlantic	Estimate	7.9	96.3	3.0	92.0	17.2	80.4
		Margin of error	4.2	4.7	2.9	11.9	6.6	13.6
	Quebec	Estimate	5.8	90.7	2.0	X	11.1	X
		Margin of error	4.4	12.3	1.8	X	5.8	X
	Ontario	Estimate	2.3	97.0	2.4	X	15.4	62.2
		Margin of error	1.4	3.5	1.5	X	5.8	21.4
	Prairies	Estimate	5.7	X	5.3	X	21.1	71.9
		Margin of error	5.4	X	5.2	X	8.4	23.8
	British Columbia	Estimate	7.4	X	1.1	X	12.8	87.2
		Margin of error	4.8	X	1.0	X	5.9	12.6
	Territories	Estimate	3.3	X	2.6	X	14.6	81.0
		Margin of error	2.2	X	2.1	X	7.7	16.1
Rural or urban location	Rural	Estimate	6.1	93.4	3.1	x	21.5	81.7
		Margin of error	3.1	7.3	2.0	x	7.0	15.4
	Urban	Estimate	4.2	X	2.6	x	13.1	59.5
	Margin of error	2.0	X	1.6	x	3.7	15.2	
Export and non-export activities	Exporter	Estimate	4.7	94.7	3.5	X	12.3	X
		Margin of error	2.6	7.2	2.7	X	6.0	X
	Non-exporter	Estimate	4.8	68.8	2.7	X	15.7	69.2
		Margin of error	1.8	21.2	1.4	X	3.5	12.5
Year that they started selling goods and services	2004-2003	Estimate	2.0	96.6	X	X	7.1	89.6
		Margin of error	1.3	4.7	X	X	3.9	15.8
	2002-1999	Estimate	3.4	X	2.6	X	19.9	67.4
		Margin of error	2.6	X	1.7	X	7.4	21.2
	Prior to 1999	Estimate	5.7	70.1	2.9	X	14.3	67.5
		Margin of error	2.3	23.6	1.8	X	3.8	14.4
Female ownership	0%	Estimate	6.1	X	3.0	X	14.5	73.7
		Margin of error	2.8	X	2.1	X	4.3	14.4
	1 to 49%	Estimate	2.7	80.6	2.8	X	7.4	72.5
		Margin of error	1.6	21.2	2.2	X	3.9	20.4
	50%	Estimate	2.0	98.0	2.8	x	21.8	x
		Margin of error	1.1	2.4	1.6	x	8.5	x
	51% to 100%	Estimate	X	X	X	X	X	X
		Margin of error	X	X	X	X	X	X
	100%	Estimate	5.7	98.6	X	x	16.2	X
		Margin of error	4.9	2.4	X	x	8.9	X
Majority owner by age group	< 30	Estimate	X	X	X	X	X	x
		Margin of error	X	X	X	X	X	x
	30-39	Estimate	3.7	X	2.9	X	11.7	73.2
		Margin of error	3.0	X	2.0	X	5.4	20.0
	40-49	Estimate	4.5	92.4	2.1	X	16.2	74.4
		Margin of error	2.4	8.1	1.4	X	5.6	14.7
	50-64	Estimate	5.1	X	4.0	X	17.9	56.1
		Margin of error	3.2	X	3.2	X	6.1	20.7
	≥ 65	Estimate	X	95.1	X	X	11.4	91.1
		Margin of error	X	8.8	X	X	10.0	12.7
Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate	4.9	70.8	2.8	49.8	15.5	66.8
		Margin of error	1.8	20.0	1.4	24.3	3.3	12.1
	Innovative >20% R&D expenditure	Estimate	0.9	91.5	X	X	X	x
		Margin of error	0.8	15.7	X	X	X	x
Financial institution approached for debt	Chartered Bank	Estimate	7.4	X	4.7	x	35.2	57.2
		Margin of error	4.6	X	3.4	x	11.5	23.2
	Caisse populaire and Credit Union	Estimate	x	X	x	X	x	X
		Margin of error	x	X	x	X	x	X
	Crown corporation and Government program	Estimate	x	X	X	X	x	X
		Margin of error	x	X	X	X	x	X
Other supplier	Estimate	X	x	X	X	X	X	
	Margin of error	X	x	X	X	X	X	

Table 45
Main financial institution

Survey questions: G2. What was the name of the main financial institution where the business did its day-to-day banking? G3. How many years has the business been dealing with this financial institution?			Chartered banks	Credit unions or Caisse populaires	Crown Corporations and Government Programs	All other institutions	Years with the same financial institution			
							Average number of years	0 to 5	6 to 10	> 10 years
Applies to all SMEs. Mark all that apply.			Percentage				Percentage			
SMEs by	All SMEs	Estimate	77.3	20.4	1.8	2.1	11.0	36.4	27.9	35.7
		Margin of error	3.0	2.8	0.9	1.0	0.7	3.8	3.7	3.9
Number of full-time equivalent employees by size group	0	Estimate	77.9	19.7	1.7	2.1	10.9	32.6	32.7	34.7
		Margin of error	4.3	4.0	1.3	1.5	1.0	5.3	5.7	5.8
	0.5 to 4	Estimate	75.1	22.9	1.7	1.9	9.9	41.6	25.5	32.9
		Margin of error	5.5	5.4	1.5	1.6	0.9	6.6	5.8	6.4
	5 to 19	Estimate	81.5	15.7	X	X	13.7	37.1	18.6	44.3
		Margin of error	6.0	5.2	X	X	2.9	9.2	6.1	9.7
	20 to 99	Estimate	72.7	25.8	X	X	11.7	36.9	15.1	48.0
	Margin of error	19.1	19.4	X	X	2.8	17.0	7.1	15.7	
100 to 499	Estimate	97.3	X	X	X	X	X	X	X	
	Margin of error	3.3	X	X	X	X	X	X	X	
Industry	Agriculture/Primary	Estimate	56.8	33.9	9.3	7.8	17.6	22.6	23.7	53.7
		Margin of error	9.8	9.4	6.2	5.7	2.8	8.0	8.5	9.9
	Manufacturing	Estimate	75.7	24.2	X	X	11.3	32.4	28.0	39.6
		Margin of error	7.2	7.2	X	X	1.6	8.1	8.1	9.0
	Wholesale/Retail	Estimate	78.8	20.0	X	X	10.1	33.6	28.6	37.8
		Margin of error	5.5	5.3	X	X	1.1	7.2	7.6	8.0
	Professional services	Estimate	84.1	14.2	X	X	9.0	34.9	38.1	27.0
		Margin of error	6.6	6.2	X	X	1.2	7.9	8.5	7.9
	Knowledge-based industry	Estimate	86.5	13.2	X	X	7.0	56.2	25.3	18.5
		Margin of error	5.9	5.9	X	X	1.3	9.1	7.9	7.5
	Tourism	Estimate	71.2	24.0	X	X	9.0	44.2	26.9	28.9
		Margin of error	8.2	7.1	X	X	1.2	9.1	7.6	7.5
	Other industries	Estimate	79.8	19.0	X	X	11.2	37.4	26.1	36.4
		Margin of error	5.4	5.3	X	X	1.4	7.5	7.1	7.6
Region	Atlantic	Estimate	82.6	17.4	X	X	12.1	32.8	30.8	36.4
		Margin of error	6.4	6.4	X	X	2.0	7.7	7.9	8.3
	Quebec	Estimate	49.8	50.2	X	X	12.3	35.2	20.5	44.3
		Margin of error	8.2	8.2	X	X	1.6	7.5	6.3	8.1
	Ontario	Estimate	95.1	3.9	X	X	11.0	35.5	28.4	36.1
		Margin of error	2.2	1.9	X	X	1.3	7.1	7.1	7.2
	Prairies	Estimate	71.0	20.9	7.2	8.1	11.5	37.2	26.7	36.1
		Margin of error	7.8	7.2	3.9	4.2	1.8	8.0	7.6	8.4
British Columbia	Estimate	71.1	27.6	X	X	8.3	40.8	35.6	23.6	
	Margin of error	7.6	7.4	X	X	0.9	8.0	7.8	7.0	
Territories	Estimate	X	X	X	X	12.5	29.6	27.0	43.5	
	Margin of error	X	X	X	X	3.1	12.6	11.2	12.1	
Rural or urban location	Rural	Estimate	61.6	33.6	4.8	4.3	13.0	31.0	26.0	42.9
		Margin of error	7.1	6.8	2.9	2.8	1.4	6.5	7.1	7.7
	Urban	Estimate	83.4	15.3	0.7	1.3	10.2	38.5	28.6	32.9
	Margin of error	3.1	3.0	0.6	1.0	0.9	4.6	4.2	4.5	
Export and non-export activities	Exporter	Estimate	84.4	15.2	X	X	9.5	36.2	32.0	31.8
		Margin of error	7.5	7.5	X	X	1.3	9.5	10.0	9.3
	Non-exporter	Estimate	76.7	20.9	2.0	2.3	11.1	36.4	27.5	36.1
	Margin of error	3.2	3.0	1.0	1.1	0.8	4.0	3.9	4.1	
Year that they started selling goods and services	2004-2003	Estimate	64.9	30.2	X	X	3.0	88.7	6.3	4.9
		Margin of error	10.3	9.9	X	X	1.3	7.6	6.2	4.9
	2002-1999	Estimate	81.9	16.0	X	X	4.9	81.8	12.7	5.5
		Margin of error	5.3	4.9	X	X	0.5	6.3	5.8	3.0
	Prior to 1999	Estimate	76.5	21.3	1.8	1.9	14.5	11.2	36.7	52.1
	Margin of error	3.8	3.7	1.1	1.2	0.9	2.5	4.8	5.0	
Female ownership	0%	Estimate	80.6	17.8	0.9	1.4	11.0	39.2	24.8	36.0
		Margin of error	3.8	3.7	0.7	1.1	1.2	5.4	4.8	5.5
	1 to 49%	Estimate	76.0	23.0	1.0	0.9	12.8	32.4	19.2	48.4
		Margin of error	8.0	7.9	0.9	0.9	1.8	9.7	7.3	10.6
	50%	Estimate	70.9	24.9	4.2	4.2	11.7	29.5	30.6	39.9
		Margin of error	7.8	7.5	3.2	3.2	1.5	8.0	7.7	8.6
	51% to 100%	Estimate	80.2	X	X	X	10.3	15.5	X	X
	Margin of error	19.7	X	X	X	2.1	14.0	X	X	
100%	Estimate	74.8	22.4	X	X	8.4	42.2	37.9	19.9	
	Margin of error	8.8	8.4	X	X	1.2	10.8	11.2	7.5	
Majority owner by age group	< 30	Estimate	72.5	27.5	X	X	3.6	95.2	X	X
		Margin of error	16.0	15.9	X	X	0.6	4.0	X	X
	30-39	Estimate	76.1	20.3	X	X	6.5	62.5	23.3	14.2
		Margin of error	8.0	7.5	X	X	1.4	9.2	6.9	7.6
	40-49	Estimate	77.2	20.3	1.9	2.5	9.8	33.6	33.6	32.8
		Margin of error	5.4	5.1	1.6	2.0	1.0	6.3	6.8	7.1
50-64	Estimate	78.7	19.2	1.6	1.6	13.5	26.9	25.6	47.4	
	Margin of error	4.7	4.5	1.4	1.4	1.5	5.8	5.9	6.5	
≥ 65	Estimate	76.4	22.9	X	X	16.7	16.6	31.6	51.7	
	Margin of error	11.2	11.2	X	X	3.1	7.6	12.2	12.3	
Innovation	Non-Innovative	Estimate	76.8	21.1	1.7	1.9	11.2	36.1	27.1	36.8
		Margin of error	3.1	3.0	0.9	1.0	0.8	3.9	3.7	4.0
	Innovative	Estimate	89.3	5.1	X	X	7.1	44.2	44.5	11.3
		Margin of error	8.6	3.8	X	X	1.2	15.2	16.2	8.5
Financial institution approached for debt	Chartered Bank	Estimate	94.5	X	X	X	8.3	51.6	26.2	22.2
		Margin of error	5.1	X	X	X	1.2	10.6	9.7	7.4
	Caisse populaire and Credit Union	Estimate	X	75.8	X	X	15.8	X	X	49.9
		Margin of error	X	21.4	X	X	5.0	X	X	19.5
	Crown corporation and Government program	Estimate	73.8	14.7	X	X	9.0	X	X	X
		Margin of error	18.3	10.7	X	X	3.5	X	X	X
Other supplier	Estimate	94.6	X	X	X	7.8	X	X	X	
	Margin of error	8.5	X	X	X	1.3	X	X	X	

Table 46
Satisfaction with the main financial institution

		Survey question: G4 On a scale of 1 to 7, where "1" stands for "very dissatisfied" and "7" stands for "very satisfied," how would you rate your level of satisfaction with (M1) with regard to:																				
		Convenience and accessibility				Service charges				Understanding of your business needs				Relation with account manager				Overall quality of service				
		Average 1-7	Disatisfied	Neutral opinion	Satisfied	Average 1-7	Disatisfied	Neutral opinion	Satisfied	Average 1-7	Disatisfied	Neutral opinion	Satisfied	Average 1-7	Disatisfied	Neutral opinion	Satisfied	Average 1-7	Disatisfied	Neutral opinion	Satisfied	
<i>Applies to SMEs that received a positive response to their lease request from the financing organization. Applies to their last request.</i>		Percentage				Percentage				Percentage				Percentage				Percentage				
SMEs by	All SMEs	Estimate	5.6	5.1	33.5	60.8	4.5	15.8	53.7	28.8	5.1	11.4	37.4	45.7	5.5	7.8	25.7	53.7	5.5	4.5	37.8	56.8
		Margin of error	0.1	2.1	3.9	4.0	0.1	2.8	3.9	3.5	0.1	2.8	3.9	4.0	0.1	2.0	3.5	4.1	0.1	2.0	3.9	4.0
Number of full-time equivalent employees by size group	0	Estimate	5.6	3.5	37.3	58.3	4.5	14.0	55.8	28.4	5.1	8.8	40.5	42.6	5.4	7.4	27.6	47.7	5.5	3.5	42.1	53.3
		Margin of error	0.2	2.5	3.9	4.0	0.2	3.8	5.1	5.1	0.2	3.4	5.9	6.7	0.2	2.9	5.5	5.9	0.2	2.4	6.0	6.0
	0.5 to 4	Estimate	5.6	7.7	27.7	64.4	4.5	18.1	48.3	32.3	5.1	15.1	32.7	48.4	5.8	6.6	23.4	58.5	5.6	4.8	35.4	59.5
		Margin of error	0.2	4.4	5.7	6.4	0.3	5.4	6.6	6.7	0.3	5.7	5.9	6.9	0.2	2.9	5.4	6.7	0.2	3.4	6.4	6.6
	5 to 19	Estimate	5.7	2.3	35.3	61.9	4.3	14.4	60.6	22.3	5.2	10.9	37.4	50.8	5.6	9.0	24.2	64.2	5.6	X	X	64.3
		Margin of error	0.3	2.3	10.2	10.2	0.3	6.3	8.9	6.4	0.4	8.0	10.3	10.4	0.4	7.8	8.8	10.2	0.3	X	X	8.7
20 to 99	Estimate	5.2	X	X	60.3	4.0	X	X	23.9	4.8	X	X	46.1	4.8	X	X	54.7	5.0	X	X	54.4	
	Margin of error	1.0	X	X	17.2	0.8	X	X	10.5	0.9	X	X	15.2	1.0	X	X	16.4	0.9	X	X	16.2	
100 to 499	Estimate	5.9	X	X	X	5.7	X	X	X	5.9	X	X	X	5.9	X	X	X	X	5.9	X	X	X
	Margin of error	1.0	X	X	X	0.9	X	X	X	1.0	X	X	X	1.0	X	X	X	1.0	X	X	X	
Industry	Agriculture/Primary	Estimate	5.7	X	X	65.0	4.6	16.8	45.3	36.1	5.8	5.9	26.1	64.5	6.0	X	X	70.9	5.8	X	X	63.3
		Margin of error	0.3	X	X	9.0	0.4	7.9	9.7	9.6	0.3	5.0	8.1	9.2	0.3	X	X	8.6	0.2	X	X	8.4
	Manufacturing	Estimate	5.6	4.8	34.4	59.7	4.8	11.2	54.0	30.9	5.1	9.7	40.9	46.1	5.4	7.9	28.3	58.6	5.6	1.7	38.2	60.1
		Margin of error	0.3	4.2	8.1	8.8	0.3	8.3	9.3	8.7	0.3	5.3	9.0	8.3	0.3	5.0	8.5	9.3	0.2	1.7	6.8	8.8
	Wholesale/Retail	Estimate	5.8	1.8	31.2	66.6	4.6	18.6	43.5	36.0	5.5	6.0	35.8	52.5	5.7	7.4	20.1	63.9	5.7	2.2	32.1	65.6
		Margin of error	0.2	1.7	7.7	7.7	0.3	8.1	7.2	8.3	0.3	7.5	8.1	9.2	0.2	7.2	7.9	9.2	0.2	2.7	7.8	7.7
	Professional services	Estimate	5.8	0.4	38.0	61.5	4.3	14.9	63.2	18.8	5.0	9.5	42.5	38.6	5.3	11.1	29.8	49.1	5.5	2.3	41.1	53.9
		Margin of error	0.2	0.3	8.9	8.9	0.3	6.2	8.5	6.7	0.3	5.4	8.6	8.3	0.3	5.9	8.3	8.8	0.2	2.3	8.7	8.9
	Knowledge-based industry	Estimate	5.2	8.3	42.3	49.4	4.2	21.5	49.8	28.5	4.6	9.1	49.7	36.6	4.9	10.3	38.2	37.6	5.1	6.1	49.0	44.9
		Margin of error	0.3	5.9	9.2	9.2	0.4	7.9	8.2	8.0	0.3	5.5	9.3	8.9	0.4	9.9	8.0	9.9	0.3	5.0	9.1	9.1
Tourism	Estimate	6.0	2.7	27.5	67.8	4.7	13.1	53.7	32.0	5.2	9.7	38.9	45.2	5.8	7.5	21.6	57.7	5.7	3.3	33.4	63.3	
	Margin of error	0.2	2.5	6.9	8.1	0.3	5.5	8.5	8.4	0.3	4.9	8.4	8.9	0.3	4.4	5.9	8.7	0.2	2.6	8.3	8.5	
Other industries	Estimate	5.5	8.4	33.3	57.9	4.4	14.9	57.2	26.4	4.9	16.2	36.8	42.1	5.5	7.5	26.6	48.0	5.4	7.0	38.9	52.9	
	Margin of error	0.2	4.7	7.7	8.0	0.3	5.3	7.5	6.9	0.3	6.0	7.7	7.8	0.3	7.1	8.1	8.1	0.3	4.5	7.7	8.0	
Region	Atlantic	Estimate	6.0	X	X	70.8	4.5	10.7	63.8	48.6	42.6	45.1	10.7	63.8	48.6	42.6	45.1	59.1	5.7	X	X	64.0
		Margin of error	0.2	X	X	2.9	0.3	6.2	7.9	6.8	0.3	5.3	8.1	8.4	0.2	1.4	7.9	8.2	0.2	X	X	8.3
	Quebec	Estimate	5.4	8.2	36.7	55.0	4.4	17.1	51.7	28.6	5.2	11.1	39.4	48.1	5.5	7.7	23.4	60.3	5.5	4.3	40.7	54.2
		Margin of error	0.3	5.3	7.9	8.3	0.3	6.1	8.2	7.2	0.3	5.9	8.1	8.2	0.3	4.4	8.7	8.1	0.3	3.9	8.0	8.1
	Ontario	Estimate	5.6	4.7	39.6	55.1	4.4	17.2	53.9	26.7	5.1	10.9	39.3	41.9	5.5	7.6	29.1	49.3	5.5	5.0	37.9	56.4
		Margin of error	0.2	3.5	7.7	7.7	0.3	5.2	7.3	6.3	0.3	4.7	7.4	7.4	0.2	4.5	7.7	8.2	0.3	3.8	7.3	7.7
	Prairies	Estimate	5.7	6.4	26.6	65.9	4.5	18.3	51.1	29.6	5.0	X	X	45.0	5.3	13.3	17.8	50.0	5.5	6.3	37.9	53.6
		Margin of error	0.3	5.8	7.3	8.4	0.4	7.1	8.6	7.8	0.4	X	X	8.3	0.4	8.9	8.3	8.5	0.3	8.7	8.5	8.7
British Columbia	Estimate	5.9	1.9	25.8	71.9	4.8	9.3	55.0	35.1	5.2	7.4	35.4	53.2	5.7	3.6	27.9	59.5	5.6	2.5	35.3	62.1	
	Margin of error	0.2	1.7	8.6	8.7	0.2	3.7	8.0	7.3	0.3	4.1	7.5	8.1	0.2	4.7	6.3	7.7	0.2	2.9	7.8	7.7	
Territories	Estimate	5.6	1.8	34.3	62.6	4.2	16.2	52.2	19.7	5.4	4.3	32.7	49.5	5.9	2.2	19.0	57.1	5.6	0.7	36.9	60.4	
	Margin of error	0.3	0.7	11.5	11.6	0.3	9.0	12.3	10.7	0.4	1.8	10.9	12.3	0.3	1.3	8.7	12.2	0.3	0.6	11.8	11.7	
Rural or urban location	Rural	Estimate	5.7	4.1	30.4	64.6	4.4	18.7	49.4	30.8	5.2	12.9	34.1	47.5	5.7	7.3	18.0	60.8	5.6	4.0	38.1	56.5
		Margin of error	0.2	3.5	7.3	7.5	0.3	5.5	7.6	6.7	0.3	6.1	7.3	7.5	0.3	4.4	4.7	7.7	0.2	3.5	7.7	7.7
Urban	Estimate	5.6	5.4	34.7	59.3	4.5	14.7	55.3	28.1	5.1	10.8	38.6	45.0	5.5	8.0	28.7	50.9	5.5	4.7	37.8	56.9	
	Margin of error	0.1	2.5	4.6	4.8	0.2	3.3	4.6	4.2	0.2	3.1	4.6	4.8	0.2	2.4	4.5	4.8	0.1	2.4	4.5	4.7	
Export and non-export activities	Exporter	Estimate	5.3	10.0	36.9	52.9	4.3	18.8	57.0	22.9	4.6	X	X	41.6	5.1	X	X	51.8	5.4	3.9	40.6	55.3
		Margin of error	0.4	7.8	9.7	10.3	0.4	9.2	10.3	8.6	0.4	X	X	10.1	0.4	X	X	10.2	0.3	3.5	10.2	10.2
Non-exporter	Estimate	5.7	4.6	33.2	61.6	4.5	15.5	53.4	29.3	5.2	10.8	37.2	46.1	5.6	7.1	25.6	53.8	5.5	4.6	37.5	56.9	
	Margin of error	0.1	2.1	4.2	4.3	0.2	3.0	4.3	3.8	0.2	2.9	4.2	4.3	0.2	2.2	3.8	4.4	0.1	2.3	4.2	4.3	
Year that they started selling goods and services	2004-2003	Estimate	5.7	5.1	30.5	61.8	4.2	19.8	51.5	26.3	5.2	6.9	46.5	39.5	5.7	4.9	23.2	58.1	5.4	4.3	42.7	50.7
		Margin of error	0.3	4.0	9.3	9.9	0.4	8.0	10.3	8.6	0.3	4.3	10.3	10.3	0.3	3.8	7.5	9.9	0.3	3.3	10.2	10.2
	2002-1999	Estimate	5.6	6.1	32.6	60.6	4.5	14.1	57.6	27.3	5.2	10.6	35.7	45.5	5.4	9.6	27.2	52.3	5.5	6.1	32.0	60.7
		Margin of error	0.2	4.1	7.7	8.0	0.3	5.0	7.9	7.2	0.3	4.6	7.7	8.0	0.3	4.1	7.4	8.1	0.2	4.0	7.2	7.7
Prior to 1999	Estimate	5.7	4.6	34.3	60.8	4.5	16.1	52.1	29.7	5.1	12.2	37.2	48.4	5.8	7.2	25.3	53.9	5.5	3.9	39.9	55.7	
	Margin of error	0.2	2.6	4.9	5.0	0.2	3.7	4.9	4.4	0.2	3.8	4.9	4.9	0.2	2.7	4.3	5.1	0.2	2.5	4.9	5.0	
Female ownership	0%	Estimate	5.6	5.1	34.6	59.9	4.5	14.0	55.7	27.8	5.1	10.4	37.8	45.1	5.4	8.7	26.3	51.0	5.4	4.9	40.7	53.4
		Margin of error	0.2	2.9	5.5	5.7	0.2	3.6	5.5	4.8	0.2	3.7	5.4	5.6	0.2	3.3	4.8	5.7	0.2	3.1	5.6	5.7
	1 to 49%	Estimate	5.6	X	X	61.7	4.4	19.9	52.1	27.9	5.1	14.2	34.6	47.5	5.8	X	X	58.2	5.5	X	X	60.7
		Margin of error	0.3	X	X	10.8	0.4	10.1	10.5	8.1	0.4	8.7	10.1	10.3	0.3	X	X	10.7	0.3	X	X	10.5
	50%	Estimate	5.8	4.4	28.8	66.2	4.6	19.0	42.6	37.4	5.3	11.7	36.3	48.6	5.7	6.3	22.6	61.2	5.7	2.6	34.4	61.3
	Margin of error	0.2	4.1	7.3	7.8	0.4	6.8	8.3														

Table 47
Relationship with account manager

Survey questions: G5a Do you have a designated account manager assigned by your main financial institution to manage your firm's banking relationship? G5b How many account managers have you had over the past three years? G6 Thinking about the last time your account manager changed, were you satisfied with the way the changeover was handled?			Designated account manager	Number of account managers in the last 3-year			Satisfied by account manager changeover handling	
Applies to all SMEs.			Percentage	Average number of managers	1 manager	2 managers	More than 2 managers	Percentage
					Percentage			
SMEs by ↓	All SMEs →	Estimate	48.1	1.6	57.2	28.3	14.6	75.0
		Margin of error	4.1	0.1	5.4	4.7	3.8	7.5
Number of full-time equivalent employees by size group	0	Estimate	39.9	1.6	54.7	29.2	16.1	77.0
		Margin of error	5.8	0.1	8.9	7.9	6.4	12.0
	0.5 to 4	Estimate	46.9	1.5	66.4	24.4	9.2	77.9
		Margin of error	6.8	0.1	8.4	7.6	4.1	9.8
	5 to 19	Estimate	73.6	1.7	50.8	33.3	15.9	73.8
		Margin of error	9.8	0.2	11.7	10.8	9.5	16.8
	20 to 99	Estimate	85.6	1.9	45.1	X	X	X
		Margin of error	10.4	0.4	16.6	X	X	X
	100 to 499	Estimate	X	1.5	X	X	X	X
		Margin of error	X	0.5	X	X	X	X
Industry	Agriculture/Primary	Estimate	58.2	1.8	44.2	37.1	18.7	81.0
		Margin of error	9.8	0.2	12.6	12.6	10.1	12.4
	Manufacturing	Estimate	52.7	2.0	57.6	X	X	61.8
		Margin of error	8.9	0.4	12.6	X	X	20.6
	Wholesale/Retail	Estimate	58.0	1.5	61.4	X	X	73.8
		Margin of error	8.0	0.1	10.1	X	X	14.3
	Professional services	Estimate	49.8	1.8	40.1	40.3	19.6	81.5
		Margin of error	8.9	0.2	11.4	11.6	9.8	12.2
	Knowledge-based industry	Estimate	36.7	1.7	51.9	31.8	16.3	83.5
		Margin of error	8.5	0.2	14.3	13.6	10.1	12.4
	Tourism	Estimate	36.9	1.4	71.6	18.9	X	87.9
		Margin of error	8.3	0.1	10.6	9.3	X	11.2
	Other industries	Estimate	44.8	1.5	63.2	23.9	12.9	68.1
		Margin of error	8.0	0.2	10.7	8.9	7.7	17.7
Region	Atlantic	Estimate	55.0	1.6	59.9	29.2	10.9	71.8
		Margin of error	8.4	0.2	11.1	10.2	6.4	16.2
	Quebec	Estimate	44.5	1.8	51.3	X	X	82.6
		Margin of error	8.1	0.2	11.5	X	X	15.7
	Ontario	Estimate	49.0	1.6	63.5	20.8	15.7	76.2
		Margin of error	7.7	0.2	9.3	7.0	7.1	13.5
	Prairies	Estimate	49.8	1.7	47.0	42.8	10.3	68.6
		Margin of error	8.6	0.1	10.9	11.5	5.1	16.9
	British Columbia	Estimate	45.6	1.5	59.8	29.6	10.6	74.5
		Margin of error	8.3	0.2	11.7	11.4	6.2	14.7
Territories	Estimate	56.5	1.4	68.7	24.8	6.4	89.5	
	Margin of error	12.5	0.2	12.1	10.8	4.0	7.9	
Rural or urban location	Rural	Estimate	46.2	1.7	52.2	32.0	15.9	85.7
		Margin of error	7.4	0.2	10.0	9.1	7.3	8.1
Urban	Estimate	48.9	1.6	59.0	26.9	14.1	70.4	
	Margin of error	4.8	0.1	6.4	5.5	4.4	9.7	
Export and non-export activities	Exporter	Estimate	67.9	1.9	50.4	X	X	80.0
		Margin of error	9.5	0.3	12.4	X	X	11.5
Non-exporter	Estimate	46.3	1.6	58.1	28.6	13.2	74.2	
	Margin of error	4.3	0.1	5.9	5.2	4.1	8.5	
Year that they started selling goods and services	2004-2003	Estimate	39.7	1.4	69.8	20.1	10.1	73.7
		Margin of error	9.3	0.2	11.7	10.1	7.6	18.5
	2002-1999	Estimate	47.5	1.6	53.7	33.7	12.6	80.3
		Margin of error	8.1	0.2	11.6	10.4	7.8	12.8
	Prior to 1999	Estimate	49.3	1.6	57.7	26.6	15.7	72.6
		Margin of error	5.0	0.1	6.4	5.6	4.6	9.6
Female ownership	0%	Estimate	46.9	1.6	58.5	28.0	13.6	72.6
		Margin of error	5.6	0.1	7.6	6.8	5.1	11.2
	1 to 49%	Estimate	50.4	1.8	56.1	23.4	20.5	71.7
		Margin of error	10.5	0.3	12.2	10.6	9.1	14.5
	50%	Estimate	48.6	1.7	52.4	32.2	15.3	82.6
		Margin of error	8.7	0.2	11.9	10.4	10.0	16.4
51% to 100%	Estimate	X	1.3	84.4	X	X	X	
	Margin of error	X	0.4	19.7	X	X	X	
100%	Estimate	48.2	1.7	55.1	30.5	14.4	74.4	
	Margin of error	11.0	0.2	13.7	12.6	8.9	16.3	
Majority owner by age group	< 30	Estimate	X	1.4	X	X	X	91.0
		Margin of error	X	0.3	X	X	X	15.2
	30-39	Estimate	47.9	1.7	53.1	32.2	14.7	75.6
		Margin of error	9.7	0.2	13.0	12.2	9.4	18.3
	40-49	Estimate	52.8	1.6	60.9	22.3	16.7	73.5
		Margin of error	7.1	0.2	8.9	7.0	6.7	12.5
	50-64	Estimate	45.5	1.6	57.2	33.2	9.6	70.5
		Margin of error	6.4	0.1	8.7	8.5	4.0	13.7
	≥ 65	Estimate	46.2	1.8	46.1	X	X	90.4
		Margin of error	12.3	0.3	18.0	X	X	8.7
Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate	48.2	1.6	58.8	28.0	13.2	73.9
		Margin of error	4.2	0.1	5.4	4.8	3.6	8.0
Innovative >20% R&D expenditure	Estimate	47.3	2.5	20.9	X	X	87.1	
	Margin of error	15.9	0.4	13.7	X	X	12.5	
Financial institution approached for debt	Chartered Bank	Estimate	65.7	1.7	53.0	29.8	17.2	66.4
		Margin of error	10.3	0.2	12.8	10.6	10.4	16.6
	Caisse populaire and Credit Union	Estimate	60.2	2.2	23.4	X	X	X
		Margin of error	18.7	0.3	14.1	X	X	X
	Crown corporation and Government program	Estimate	85.4	2.1	26.0	X	X	77.8
		Margin of error	11.3	0.3	19.1	X	X	23.5
Other supplier	Estimate	X	1.2	X	X	X	X	
	Margin of error	X	0.3	X	X	X	X	

