

SURVEY ON FINANCING AND GROWTH OF SMALL AND MEDIUM ENTERPRISES, 2014

Data tables

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Statistics Canada

Survey on Financing and Growth of Small and Medium Enterprises, 2014

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

Target population

These estimates were generated from the responses of enterprises that in 2014 employed between 1 and 499 employees and generated an annual gross revenue of \$30,000 or more.

Financing and leasing companies, 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.

Knowledge-Based industries (KBI) include firms in a number of technology sectors, such as telecommunications carriers, video production, and Information and Communications Technologies (ICT) industries include firms in a number of technology sectors, such as production of communications equipment, semiconductors and other electronic component, software publishers, and computer systems design. It excludes telecommunications services. It is a re-grouping of Statistics Canada's standard industry categories that is often used by Industry Canada and other organizations. The methodology report lists NAICS codes included in ICT.

Tourism industries include firms in a number of sectors, such as transportation, recreation and entertainment. It is a re-grouping of Statistics

Data collection

The sample size for this survey was 19,998 enterprises. The estimates were generated from the responses obtained from 10,397 SMEs. The response rate, as a percentage of in-scope businesses, is 61%. The survey collection took place from February to May 2015.

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 and Growth of SMEs estimates are based on sample results, they are subject to sampling error. The Coefficient of Variation (CV) and the Standard Error (SE) are statistical measures of the sampling error associated with a given estimate. The quality of the estimate increases as its CV or SE decreases. For percentage estimates, the SE is the indicator of the sampling error, while for other values, the CV is the indicator of the sampling error. The published tables show the sample estimates together with a letter value rating the quality of the estimate based on the CV or SE, along with the actual CV or SE.

Please use the following to understand the quality of the estimates provided in the tables:

Quality code	Coefficient of variation	Standard error - for percentages
A - Excellent	Up to 5%	Up to 2.5%
B - Good	5% up to 10%	2.5% up to 5%
C - Average	10% up to 15%	5% up to 7.5%
D - Mediocre	15% up to 20%	7.5% up to 10%
E - Poor, use with caution	20% up to 25%	10% up to 12.5%
F - Not reliable, do not use	25% or higher	12.5% or higher

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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Survey on Financing and Growth of Small and Medium Enterprises 2014

Table 1: Overall External Financing Request Rate and Reason for Not Seeking External Financing

Survey question(s):
 C.1. In 2014, did your business request a non-residential mortgage or refinancing of an existing non-residential mortgage?
 C.7. In 2014, did your business request a business line of credit or increase in the credit limit of the current line of credit?
 C.12. In 2014, did your business request a term loan?
 C.18. In 2014, did your business request a business credit card or increase in the credit limit of the current credit card?
 D.1. In 2014, did your business request a new contract to lease any material or equipment?
 E.1. In 2014, did your business purchase a product or service on credit provided by a supplier and pay that supplier at a later date?
 F.1. In 2014, did your business seek equity financing?
 G.1. In 2014, did your business request government grants, subsidies or non-repayable contributions?
 H.1. Why did your business not request external financing in 2014?
 Notes:
 C.1., C.7., C.12., C.18., D.1., E.1., F.1., G.1. and H.1. are applicable to all respondents.

For explanation of data accuracy and quality of estimates, see the "Notes" tab.

		Reason for not requesting external financing in 2014															
		Requested external financing in 2014		Did not request external financing in 2014		Financing not required		Thought the request would be turned down		Applying for financing is too difficult or time consuming		Cost of financing is too high		Unaware of financing sources available to the business		Other	
		%	95% CI	%	95% CI	%	95% CI	%	95% CI	%	95% CI	%	95% CI	%	95% CI	%	95% CI
All SMEs	1 to 499 employees	51.3	A 0.9	48.7	A 0.9	88.3	A 0.6	1.9	A 0.3	2.1	A 0.3	0.8	A 0.2	3.1	A 0.4	3.8	A 0.7
Employment Size	1 to 4 employees	42.8	A 1.0	57.2	A 1.0	87.4	A 0.5	1.9	A 0.4	2.5	A 0.4	1.0	A 0.2	3.6	A 0.4	3.6	A 0.7
	5 to 19 employees	57.9	A 2.4	42.1	A 2.4	89.0	A 1.3	2.2	A 0.5	X	X	X	X	2.3	A 0.5	4.4	A 0.7
	20 to 99 employees	68.7	A 1.4	31.3	A 1.4	93.0	A 1.3	X	X	2.0	A 0.8	X	X	X	X	2.5	A 0.7
	100 to 499 employees	71.2	B 4.9	28.8	B 4.9	86.4	F 14.1	X	X	X	X	0.0	A 0.0	X	X	8.3	F 14.8
Region	Atlantic	49.6	A 1.6	50.4	A 1.6	87.3	A 1.4	2.0	A 0.7	1.2	A 0.4	1.7	A 0.4	2.4	A 0.4	5.5	A 1.1
	Quebec	45.7	A 1.4	54.3	A 1.4	83.8	A 1.4	3.2	A 0.8	2.6	A 0.8	0.5	A 0.2	4.5	A 0.8	5.4	A 0.8
	Ontario	54.8	A 1.4	45.2	A 1.4	88.3	A 1.4	1.8	A 0.8	2.8	A 0.7	0.8	A 0.3	3.2	A 0.9	3.0	A 0.8
	Northern Ontario	62.6	C 8.9	37.4	C 8.9	89.2	C 8.3	X	X	X	X	X	X	5.3	C 8.3	3.6	A 2.1
	Southern Ontario	54.2	A 1.4	45.8	A 1.4	88.2	A 1.4	X	X	X	X	X	X	3.0	A 0.9	3.0	A 0.8
	Prairies	54.8	A 1.7	45.2	A 1.7	93.2	A 0.8	1.0	A 0.4	1.0	A 0.4	0.6	A 0.2	1.6	A 0.4	2.6	A 0.8
	Manitoba	64.2	A 2.3	35.8	A 2.3	91.5	A 2.2	1.4	A 0.7	X	X	X	X	X	X	X	X
	Saskatchewan	58.6	A 2.4	41.4	A 2.4	96.6	A 1.2	0.0	A 0.0	X	X	0.0	A 0.0	X	X	X	X
	Alberta	51.7	A 1.5	48.3	A 1.5	92.7	A 1.2	1.1	A 0.5	X	X	X	X	1.6	A 0.5	3.0	A 0.7
	British Columbia and Territories	47.3	B 5.8	52.7	B 5.8	89.8	A 1.5	1.3	A 0.5	1.5	A 0.4	1.3	A 0.5	2.6	A 0.7	3.6	A 1.0
CMA Level	St. John's	51.1	C 6.1	48.9	C 6.1	X	X	0.0	A 0.0	0.0	A 0.0	X	X	0.0	A 0.0	X	X
	Halifax	56.5	B 4.3	43.5	B 4.3	83.2	B 4.8	X	X	X	X	X	X	X	X	14.1	B 4.8
	Quebec	43.5	B 4.3	56.5	B 4.3	81.8	B 4.7	X	X	X	X	0.0	A 0.0	8.7	B 3.8	6.5	B 3.8
	Montreal	44.0	A 2.0	56.0	A 2.0	80.8	A 2.2	5.0	A 1.2	X	X	X	X	5.1	A 1.2	4.8	A 1.1
	Ottawa-Gatineau	51.7	C 5.4	48.3	C 5.4	89.8	C 6.4	X	X	X	X	X	X	X	X	1.1	A 0.8
	Toronto	51.6	A 1.8	48.4	A 1.8	89.4	A 1.5	2.3	A 0.8	1.6	A 0.4	1.6	A 0.4	2.6	A 0.4	2.5	A 0.7
	Kingston	46.0	F 17.8	54.0	F 17.8	X	X	X	X	0.0	A 0.0	0.0	A 0.0	0.0	A 0.0	X	X
	Hamilton	53.9	C 5.1	46.1	C 5.1	80.5	C 6.8	0.0	A 0.0	X	X	X	X	10.0	B 4.3	X	X
	St. Catharines-Niagara	62.5	C 6.8	37.5	C 6.8	X	X	0.0	A 0.0	X	X	0.0	A 0.0	0.0	A 0.0	X	X
	Kitchener-Cambridge-Waterloo	45.6	C 5.4	54.4	C 5.4	80.0	C 6.1	0.0	A 0.0	0.0	A 0.0	0.0	A 0.0	12.0	B 4.8	8.0	B 4.1
	London	58.9	C 5.9	41.1	C 5.9	94.0	C 5.1	X	X	X	X	0.0	A 0.0	0.0	A 0.0	X	X
	Windsor	57.1	F 13.8	42.9	F 13.8	78.1	F 14.2	X	X	X	X	0.0	A 0.0	0.0	A 0.0	X	X
	Thunder Bay	55.4	F 20.1	44.6	F 20.1	94.6	C 5.8	0.0	A 0.0	X	X	0.0	A 0.0	X	X	0.0	A 0.0
	Winnipeg	58.5	B 5.1	41.5	B 5.1	89.9	B 5.1	2.2	A 1.1	X	X	X	X	X	X	X	X
	Calgary	46.9	B 2.6	53.1	B 2.6	91.9	A 2.2	X	X	X	X	X	X	X	X	4.2	A 1.8
Edmonton	54.2	B 2.9	45.8	B 2.9	95.5	A 1.5	X	X	0.0	A 0.0	0.0	A 0.0	2.5	A 1.2	X	X	
Vancouver	43.7	A 2.2	56.3	A 2.2	87.9	A 2.1	1.7	A 0.8	X	X	X	X	2.9	A 1.1	5.3	A 1.9	
Victoria	48.9	C 5.5	51.1	C 5.5	X	X	0.0	A 0.0	X	X	0.0	A 0.0	X	X	0.0	A 0.0	
Industries	Agriculture, Forestry, Fishing and Hunting (NAICS 11), Mining and Oil and Gas Extraction (NAICS 21)	61.3	B 2.4	38.7	B 2.4	92.1	B 2.7	X	X	1.3	A 0.7	X	X	2.1	A 1.4	2.9	A 2.4
	Construction (NAICS 23)	62.9	A 1.5	37.1	A 1.5	86.1	A 1.8	3.0	A 0.9	1.8	A 0.7	0.9	A 0.3	4.9	A 1.2	3.3	A 0.8
	Manufacturing (NAICS 31-33)	59.7	A 2.3	40.3	A 2.3	82.9	A 2.3	X	X	4.7	A 1.3	X	X	4.1	A 1.1	5.0	A 1.3
	Wholesale Trade (NAICS 41)	61.0	B 2.4	39.0	B 2.4	89.1	A 2.1	X	X	2.0	A 0.8	X	X	2.9	A 1.2	3.8	A 1.2
	Retail Trade (NAICS 44-45)	53.8	A 1.7	46.2	A 1.7	87.9	A 1.6	1.8	A 0.8	2.6	A 0.8	1.1	A 0.5	1.8	A 0.8	4.8	A 1.8
	Transportation and Warehousing (NAICS 48-49)	50.8	B 4.3	49.2	B 4.3	88.5	A 2.2	1.3	A 0.7	1.1	A 0.6	2.6	A 1.1	4.2	A 1.4	2.2	A 0.9
	Professional, Scientific and Technical Services (NAICS 54)	39.8	A 1.8	60.2	A 1.8	92.1	A 1.6	X	X	1.3	A 0.6	X	X	2.5	A 0.9	2.6	A 0.9
	Accommodation and Food Services (NAICS 72)	43.2	C 6.7	56.8	C 6.7	82.3	C 5.6	4.0	A 1.1	2.5	A 1.4	1.0	A 0.5	3.4	B 2.8	6.7	A 1.9
	Other Services (NAICS 81)	53.2	A 2.3	46.8	A 2.3	90.0	A 2.3	X	X	2.4	A 0.9	X	X	3.0	A 1.2	1.4	A 0.7
	Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)	40.8	A 1.7	59.2	A 1.7	89.7	A 1.4	1.3	A 0.5	2.0	A 0.7	0.6	A 0.3	2.7	A 0.7	3.8	A 1.0
	Tourism	41.8	B 5.3	58.2	B 5.3	91.1	A 2.1	X	X	X	X	X	X	2.3	A 1.5	4.3	A 1.4
	Special industry aggregations																
	Information and Communication Technologies (ICT)	40.9	B 3.7	59.1	B 3.7	87.1	B 3.3	0.0	A 0.0	X	X	X	X	4.0	A 1.4	5.0	A 2.1
	Knowledge-Based Industries (KBI)	46.2	C 5.2	53.8	C 5.2	96.1	A 1.8	0.0	A 0.0	0.0	A 0.0	0.0	A 0.0	X	X	X	X
	Rural	57.0	B 3.6	43.0	B 3.6	89.6	A 1.8	1.5	A 0.5	1.6	A 0.5	0.4	A 0.2	3.4	A 0.8	3.5	A 0.8
Urban	49.8	A 0.8	50.2	A 0.8	88.0	A 0.7	2.0	A 0.3	2.2	A 0.3	0.9	A 0.3	3.0	A 0.4	3.9	A 0.4	
Export Status	Exporter	60.7	C 6.3	39.3	C 6.3	88.8	B 3.3	2.4	A 1.0	X	X	X	X	2.9	A 1.1	4.1	A 1.4
	Non-exporter	50.0	A 0.7	50.0	A 0.7	88.2	A 0.7	1.9	A 0.3	X	X	X	X	3.1	A 0.8	3.8	A 0.8
Growth	High Growth Firms (20% or more growth per year)	68.7	A 2.3	31.3	A 2.3	89.9	A 2.2	X	X	X	X	X	X	2.5	A 1.0	2.5	A 1.1
	Medium Growth Firms (11% to 19% growth per year)	57.8	A 2.0	42.2	A 2.0	84.9	A 2.2	X	X	X	X	X	X	5.1	A 1.4	5.5	A 1.3
	Slow Growth Firms (1% to 10% growth per year)	49.9	A 1.8	50.1	A 1.8	90.9	A 1.0	1.4	A 0.4	1.8	A 0.4	0.8	A 0.3	2.7	A 0.8	2.4	A 0.8
	No Growth Firms (0% growth per year)	41.2	A 1.6	58.8	A 1.6	88.8	A 1.4	1.7	A 0.5	1.9	A 0.5	0.9	A 0.3	2.5	A 0.8	4.1	A 1.0
	Negative Growth Firms (Less than 0% growth per year)	46.1	A 2.4	53.9	A 2.4	83.6	B 2.6	3.4	A 0.9	1.9	A 1.1	0.7	A 0.4	3.2	A 2.1	7.2	A 1.9
Age of Business	2012-2014 (2 years or younger)	58.0	A 2.2	42.0	A 2.2	80.6	A 2.5	4.6	A 1.2	4.6	A 1.4	1.6	A 0.7	3.9	A 1.2	4.8	A 1.3
	2004-2011 (3 to 10 years old)	51.3	A 1.3	48.7	A 1.3	85.1	A 1.4	2.4	A 0.5	2.5	A 0.6	1.2	A 0.4	4.1	A 1.2	4.7	A 0.7
	1994-2003 (11 to 20 years old)	49.8	B 2.6	50.2	B 2.6	90.5	A 1.4	1.7	A 0.4	1.7	A 0.5	1.0	A 0.3	2.6	A 0.9	2.5	A 0.7
	Prior to 1994 (more than 20 years old)	50.8	A 1.2	49.2	A 1.2	90.6	A 1.0	1.3	A 0.5	1.6	A 0.4	0.3	A 0.1	2.4	A 0.4	3.8	A 0.8
Innovation Activities developed or introduced	New or significantly improved good or service	63.9	A 1.3	36.1	A 1.3	82.7	A 1.3	2.5	A 0.8	3.6	A 0.9	1.3	A 0.5	3.7	A 0.9	6.2	A 1.3
	New or significantly improved process or method	65.8	A 1.5	34.2	A 1.5	83.5	A 1.5	2.2	A 0.7	3.5	A 1.0	1.3	A 0.5	3.7	A 1.0	5.8	A 1.5
	A new organizational method in your business practices, workplace organization or external relations	65.8	A 1.5	34.2	A 1.5	83.5	A 1.5	2.8	A 0.8	2.3	A 0.7	1.0	A 0.4	4.3	A 1.0	6.1	A 1.4
	A new way of selling your goods or services	63.3	A 1.6	36.7	A 1.6	84.7	A 1.3	2.5	A 0.7	2.9	A 0.8	0.6	A 0.3	4.1	A 1.1	5.2	A 1.3
	At least one of the 4 above innovations	61.7	A 1.1	38.3	A 1.1	84.6	A 1.3	2.5	A 0.8	3.1	A 0.8	1.0	A 0.3	4.0	A 0.8	4.9	A 0.8
Non-Innovator (none of the above)	44.1	A 0.9	55.9	A 0.9	90.2	A 0.9	1.5	A 0.4	1.5	A 0.4	0.9	A 0.3	2.6	A 0.8	3.3	A 0.8	
Intellectual Property	Holds IP	61.5	A 1.4	38.5	A 1.4	84.5	A 1.6	1.5	A 0.5	X	X	X	X	4.2	A 0.9	6.3	A 1.5
	Holds Formal IP	64.1	A 1.9	35.9	A 1.9	85.1	A 2.3	2.4	A 0.8	X	X	X	X	3.4	A 1.0	6.0	A 1.5
	No IP	48.7	A 0.8	51.3	A 0.8	89.1	A 0.7	1.9	A 0.3	X	X	X	X	2.9	A 0.7	3.3	A 0.7
Procurement	Did business with Federal government	67.3	A 2.2	32.7	A 2.2	86.1	B 2.8	X	X	X	X	0.0	A 0.0	X	X	8.0	A 2.2
	<30 years old	63.2	B 4.5	36.8	B 4.5	73.2	C 6.9	X	X	10.2	C 5.8	X	X	4.6	A 2.3	X	X
Age of Primary Decision Maker	30 to 39 years old	60.6	A 1.8	39.4	A 1.8	86.2	A 2.1	3.1	A 0.8	2.1	A 1.3	1.5	A 0.7				

Table 2: Provider of Debt Financing

Survey question(s):
C.25. In 2014, who provided debt financing that was requested? (Respondents could choose multiple response categories)

Notes:

All questions above are applicable only to those that made a request for external financing in 2014.

For explanation of data accuracy and quality of estimates, see the "Notes" tab.

		Provider of external financing						
		Domestic chartered bank		Credit union/ caisses populaires		Government institution		
		%	Quality	%	Quality	%	Quality	
All SMEs	1 to 499 employees	71.6	A 1.5	24.7	A 1.0	6.2	A 0.6	
Employment Size	1 to 4 employees	69.0	A 2.0	27.6	A 1.9	5.8	A 0.9	
	5 to 19 employees	70.1	A 1.9	24.7	A 1.2	7.2	A 1.5	
	20 to 99 employees	78.3	A 2.5	20.1	A 2.1	5.2	A 1.0	
	100 to 499 employees	89.5	D 9.2	10.7	D 9.0	4.1	C 7.2	
Region	Atlantic	75.2	B 2.8	16.1	A 2.0	11.3	A 2.0	
	Quebec	47.9	B 2.6	47.1	B 2.9	8.4	A 1.4	
	Ontario	89.8	A 1.6	7.6	A 1.5	3.1	A 1.8	
		Northern Ontario	70.2	E 10.0	27.2	E 10.0	3.2	C 6.0
		Southern Ontario	92.0	A 1.4	5.4	A 1.2	3.0	A 0.8
	Prairies	73.2	A 1.8	23.9	A 1.8	7.0	A 1.1	
		Manitoba	47.6	B 4.2	50.7	B 4.2	10.0	B 2.8
		Saskatchewan	49.9	B 4.1	40.2	B 4.1	17.0	B 4.1
		Alberta	87.8	A 1.8	11.0	A 1.8	3.2	A 0.9
		British Columbia and Territories	68.9	B 3.1	28.4	B 3.0	5.8	A 1.4
CMA Level	St. John's	100.0	A 0.0	0.0	A 0.0	0.0	A 0.0	
	Halifax	88.2	C 5.6	8.2	B 4.4	X	X 1	
	Quebec	38.7	C 7.8	59.3	C 7.8	5.5	B 3.0	
	Montreal	65.0	B 3.8	28.9	B 3.8	8.8	A 2.1	
	Ottawa-Gatineau	78.1	E 11.9	12.5	D 9.4	9.0	C 6.7	
	Toronto	96.7	A 1.0	2.2	A 1.0	0.9	A 0.8	
	Kingston	94.7	C 6.8	X	X	0.0	A 0.8	
	Hamilton	95.4	B 4.4	0.0	A 0.0	0.0	A 0.0	
	St. Catharines-Niagara	82.9	C 7.2	14.3	C 6.4	X	X 1	
	Kitchener-Cambridge-Waterloo	81.0	F 14.9	X	X	19.7	F 14.8	
	London	88.3	D 7.8	15.1	D 8.3	X	X 1	
	Windsor	78.7	F 16.1	17.5	D 10.0	X	X 1	
	Thunder Bay	85.8	D 9.8	14.2	D 9.8	X	X 1	
	Winnipeg	63.0	C 5.8	36.8	C 5.8	3.5	A 1.5	
	Calgary	95.8	A 1.9	4.8	A 2.0	X	X 1	
Edmonton	87.8	B 3.7	11.4	B 3.0	X	X 1		
Vancouver	73.6	B 4.1	24.8	B 4.1	4.5	A 1.8		
Victoria	80.9	D 9.5	19.1	D 9.5	0.0	A 0.0		
Industries	Agriculture, Forestry, Fishing and Hunting (NAICS 11), Mining and Oil and Gas Extraction (NAICS 21)	55.2	C 6.5	32.7	B 4.8	19.7	B 3.2	
	Construction (NAICS 23)	66.6	B 2.4	33.0	B 2.4	4.0	A 1.8	
	Manufacturing (NAICS 31-33)	71.8	B 5.0	22.2	B 4.5	11.3	A 2.5	
	Wholesale Trade (NAICS 41)	79.6	B 3.2	17.0	B 3.0	6.2	A 1.8	
	Retail Trade (NAICS 44-45)	72.6	B 3.0	23.0	B 2.8	4.4	A 1.5	
	Transportation and Warehousing (NAICS 48-49)	72.4	C 6.0	24.6	C 5.5	4.1	B 3.1	
	Professional, Scientific and Technical Services (NAICS 54)	82.6	B 2.8	15.1	B 2.4	3.4	A 1.1	
	Accommodation and Food Services (NAICS 72)	66.7	B 4.4	28.0	B 4.0	4.8	A 1.5	
	Other Services (NAICS 81)	74.4	B 3.8	24.4	B 3.7	5.6	A 1.9	
	Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)	79.4	B 2.8	18.5	B 2.4	2.4	A 1.7	
	Special industry aggregations	Tourism	60.2	C 6.4	33.0	C 5.0	7.7	C 5.8
		Information and Communication Technologies (ICT)	84.8	C 6.2	12.1	C 5.7	X	X 1
		Knowledge-Based Industries (KBI)	87.0	F 15.8	17.3	F 15.2	X	X 1
	Location	Rural	55.3	B 2.7	38.1	B 2.7	11.5	A 1.4
		Urban	76.9	A 1.5	20.3	A 1.2	4.5	A 0.6
Export Status	Exporter	76.2	B 3.5	17.3	B 3.0	10.6	A 1.1	
	Non-exporter	70.8	A 1.8	26.0	A 1.2	5.4	A 0.8	
Growth	High Growth Firms (20% or more growth per year)	75.0	B 3.1	18.7	B 2.8	10.0	A 1.5	
	Medium Growth Firms (11% to 19% growth per year)	69.2	B 3.2	27.9	B 3.0	5.6	A 1.9	
	Slow Growth Firms (1% to 10% growth per year)	71.4	A 1.8	25.2	A 1.9	6.0	A 0.9	
	No Growth Firms (0% growth per year)	64.8	B 3.4	31.9	B 3.4	5.3	A 1.5	
	Negative Growth Firms (Less than 0% growth per year)	71.3	C 6.2	23.0	B 4.9	3.9	A 1.6	
Age of Business	2012-2014 (2 years or younger)	77.5	B 2.8	20.8	B 2.7	5.7	A 1.8	
	2004-2011 (3 to 10 years old)	72.8	A 2.1	23.5	A 2.0	6.2	A 1.1	
	1994-2003 (11 to 20 years old)	70.5	A 2.1	25.1	A 2.1	5.8	A 1.2	
	Prior to 1994 (more than 20 years old)	69.6	A 2.2	26.7	A 2.1	6.6	A 1.8	
Innovation Activities developed or introduced	New or significantly improved good or service	73.8	A 2.1	22.8	A 2.0	8.2	A 1.1	
	New or significantly improved process or method	72.9	A 2.0	22.7	A 2.0	9.8	A 1.9	
	A new organizational method in your business practices, workplace organization or external relations	72.6	A 2.0	24.9	A 2.1	7.6	A 1.1	
	A new way of selling your goods or services	74.3	A 2.2	22.3	A 2.1	8.6	A 1.3	
	At least one of the 4 above innovations	72.0	A 1.7	24.2	A 1.9	7.6	A 0.8	
	Non-Innovator (none of the above)	69.6	A 1.9	26.6	A 1.9	5.1	A 0.9	
Intellectual Property	Holds IP	75.4	A 2.4	21.2	A 2.0	6.6	A 1.1	
	Holds Formal IP	73.0	B 3.0	22.3	B 3.4	7.2	A 1.6	
	No IP	69.3	A 1.9	26.8	A 1.7	6.3	A 0.8	
Procurement	Did business with Federal government	87.6	B 2.9	11.7	B 2.9	X	X 1	
	<30 years old	70.7	C 6.4	31.1	C 6.0	6.7	B 3.0	
Age of Primary Decision Maker	30 to 39 years old	69.7	B 2.8	26.2	A 2.0	6.5	A 1.3	
	40 to 49 years old	72.8	A 2.3	22.9	A 2.1	6.9	A 1.1	
	50 to 64 years old	70.8	A 1.9	26.0	A 1.9	5.5	A 0.9	
	65+ years old	76.6	B 3.9	18.5	B 3.5	6.4	B 2.9	
Highest Level of Education Attained by the Primary Decision Maker	Less than high school	53.3	B 4.0	39.6	B 4.0	6.5	A 2.4	
	High school	70.6	B 2.8	25.7	B 2.6	7.3	A 1.4	
	College/Cegep/Trade School	68.4	A 2.1	27.6	A 1.9	6.1	A 1.2	
	Bachelor's degree	78.2	A 2.1	20.2	A 2.0	6.1	A 1.8	
	Master's degree or above	80.9	B 3.0	14.4	B 3.1	4.4	A 1.1	
Place of birth	In Canada	69.2	A 1.9	27.0	A 1.9	6.7	A 0.7	
	Outside Canada	82.2	B 2.6	14.9	A 2.0	3.9	A 1.0	
Female Ownership	0%	71.5	A 1.8	25.7	A 1.8	4.9	A 0.8	
	1% to 49%	71.6	B 3.0	24.3	B 3.1	8.2	A 1.1	
	50%	74.6	A 2.4	20.1	A 2.1	9.4	A 1.5	
	51% to 99%	73.6	E 11.8	23.0	E 11.8	4.5	A 2.4	
	100%	65.4	B 3.6	29.8	B 3.2	4.5	A 1.4	
Co-operatives	Co-operatives	23.5	A 1.8	73.2	A 1.8	9.2	A 1.2	

Source: Statistics Canada, Survey on Financing and Growth of Small and Medium Enterprises, 2014

Figures may not add to totals due to rounding.

Tourism, ICT and KBI industries are separate industry categories. Industries which make up the Tourism, ICT and KBI categories are also included in their respective sector categories.

... not applicable

Table 3: Debt Financing

Survey question(s):
 C.1. In 2014, did your business request a non-residential mortgage or refinancing of an existing non-residential mortgage?
 C.7. In 2014, did your business request a business line of credit or increase in the credit limit of the current line of credit?
 C.12. In 2014, did your business request a term loan?
 C.18. In 2014, did your business request a business credit card or increase in the credit limit of the current credit card?
 C.3. What was the outcome of this mortgage request?
 C.9. What was the outcome of this business line of credit or increase in the current credit limit request?
 C.14. What was the outcome of this term loan request?
 C.20. What was the outcome of this request for a business credit card or increase in the credit limit of the current credit card?

Notes:
 C.1, C.7, C.12, and C.18, are applicable to all respondents.
 C.3, C.9, C.14, and C.20, are applicable only to those that requested debt financing in 2014.

For explanation of data accuracy and quality of estimates, see the "Notes" tab.

		Requested debt financing in 2014		Outcome of largest debt financing request												
				Approved						Request was rejected	Request is still under review	Request was withdrawn				
				Full amount was authorized		Partial amount was authorized		Overall approval rate (full or partial)								
%	Count	%	Count	%	Count	%	Count	%	Count	%	Count					
All SMEs	1 to 499 employees	28.1	A 03	77.4	A 14	4.7	A 03	82.1	A 15	12.8	A 05	2.4	A 03	2.7	A 03	
	1 to 4 employees	22.6	A 05	75.8	A 14	4.7	A 03	80.5	A 16	13.9	A 15	1.4	A 04	4.2	A 03	
	5 to 19 employees	31.8	A 14	76.5	A 13	4.9	A 07	81.4	A 15	13.9	A 14	2.8	A 05	1.9	A 03	
	20 to 99 employees	41.0	A 18	81.4	A 18	4.7	A 10	86.1	A 18	9.1	A 13	X	X	X	X	
	100 to 499 employees	44.9	C 03	92.9	B 34	3.2	A 20	96.1	B 27	1.9	A 10	X	X	X	X	
Employment Size	Atlantic	24.7	A 15	82.0	A 24	3.9	A 01	85.8	A 23	10.9	A 20	1.2	A 08	2.1	A 10	
	Quebec	32.8	A 15	81.4	A 24	3.8	A 03	85.2	A 19	10.2	A 17	1.9	A 05	2.7	A 03	
	Ontario	25.9	A 15	75.2	A 23	5.0	A 03	80.1	A 21	16.2	A 20	2.3	A 08	1.4	A 06	
		Northern Ontario	34.5	C 03	77.9	C 03	7.8	B 31	85.7	B 48	12.4	B 42	X	X	X	X
		Southern Ontario	25.3	A 12	74.9	A 24	4.7	A 10	79.6	A 23	16.5	A 22	X	X	X	X
	Prairies	30.7	A 19	79.6	A 18	5.2	A 03	84.8	A 19	9.2	A 15	3.0	A 07	3.0	A 03	
		Manitoba	35.9	A 23	86.3	B 28	4.2	A 10	90.5	A 24	6.2	A 20	X	X	X	X
		Saskatchewan	32.0	A 23	84.0	B 31	4.7	A 19	88.7	B 27	7.0	A 21	X	X	X	X
		Alberta	29.1	A 15	76.5	A 23	5.6	A 13	82.1	A 20	10.7	A 17	3.1	A 09	4.1	A 11
		British Columbia and Territories	25.1	A 22	70.3	B 23	5.4	A 14	75.7	B 28	15.8	A 22	2.8	A 03	5.7	A 13
Region	St. John's	19.0	B 43	X	X	X	X	76.3	E 003	X	X	X	X	0.0	A 00	
	Halifax	25.5	B 35	X	X	X	X	79.3	C 02	X	X	0.0	A 00	X	X	
	Quebec	34.2	B 41	X	X	X	X	90.3	B 43	X	X	0.0	A 00	X	X	
	Montreal	28.7	A 16	83.2	B 23	2.8	A 01	86.0	A 25	6.7	A 10	3.5	A 12	3.8	A 14	
	Ottawa-Gatineau	30.6	C 03	X	X	X	X	80.3	D 78	16.4	C 70	X	X	X	X	
	Toronto	23.1	A 14	74.8	B 30	6.3	A 18	81.1	B 28	14.6	A 25	X	X	X	X	
	Kingston	24.3	F 38.4	77.2	F 29.0	0.0	A 00	77.2	F 29.0	X	X	X	X	0.0	A 00	
	Hamilton	14.7	B 34	80.7	D 9.0	0.0	A 00	80.7	D 9.0	X	X	0.0	A 00	X	X	
	St. Catharines-Niagara	23.4	C 03	X	X	X	X	86.5	D 73	X	X	X	X	X	X	
	Kitchener-Cambridge-Waterloo	19.2	B 45	X	X	X	X	71.0	E 10.2	X	X	0.0	A 00	X	X	
	London	28.4	C 03	87.4	C 03	0.0	A 00	87.4	C 03	X	X	0.0	A 00	X	X	
	Windsor	35.8	E 11.4	X	X	X	X	64.1	F 15.8	35.9	F 15.8	0.0	A 00	0.0	A 00	
	Thunder Bay	30.2	F 18.3	X	X	X	X	82.2	D 10.0	X	X	X	X	0.0	A 00	
	Winnipeg	30.5	B 29	X	X	X	X	89.3	B 38	X	X	4.9	B 26	X	X	
	Calgary	23.0	A 22	74.2	B 40	5.5	B 27	79.8	B 43	12.3	B 33	X	X	X	X	
	Edmonton	32.5	B 28	77.1	B 42	6.7	B 27	83.7	B 36	9.0	B 28	3.9	A 17	3.4	A 10	
	Vancouver	21.2	A 16	65.4	B 46	9.6	B 31	75.0	B 42	13.5	B 32	3.5	A 17	8.1	B 29	
Victoria	25.2	B 47	X	X	X	X	68.9	E 10.3	X	X	X	X	0.0	A 00		
CMA Level	Agriculture, Forestry, Fishing and Hunting (NAICS 11), Mining and Oil and Gas Extraction (NAICS 21)	41.1	B 27	87.6	A 21	5.1	A 14	92.8	A 15	5.9	A 14	0.6	A 03	0.7	A 05	
	Construction (NAICS 23)	34.4	A 15	75.9	A 22	6.7	A 13	82.6	A 20	12.9	A 19	2.9	A 08	1.6	A 08	
	Manufacturing (NAICS 31-33)	30.4	A 24	79.5	B 35	4.0	A 22	83.5	B 25	11.9	B 26	1.9	A 08	2.7	A 17	
	Wholesale Trade (NAICS 41)	32.1	A 23	85.2	A 24	5.4	A 13	90.6	A 19	5.7	A 10	2.3	A 10	1.4	A 06	
	Retail Trade (NAICS 44-45)	25.9	A 14	76.1	B 24	3.7	A 13	79.9	B 24	14.4	A 23	2.2	A 08	3.5	A 13	
	Transportation and Warehousing (NAICS 48-49)	33.3	B 45	77.2	B 43	3.9	A 15	81.1	B 48	14.8	B 35	1.6	A 03	2.5	A 13	
	Professional, Scientific and Technical Services (NAICS 54)	22.4	A 15	78.5	B 31	4.2	A 16	82.7	B 28	10.0	A 22	2.2	A 08	5.0	A 13	
	Accommodation and Food Services (NAICS 72)	26.3	B 35	69.9	B 42	4.4	A 14	74.4	B 40	21.1	B 38	2.0	A 13	2.5	A 13	
	Other Services (NAICS 81)	26.9	A 20	70.4	B 45	4.4	A 17	74.8	B 44	18.7	B 45	2.9	A 15	3.6	A 14	
	Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)	21.3	A 14	76.9	B 32	3.6	A 12	80.4	B 32	12.3	B 29	3.5	A 13	3.8	A 13	
		Tourism	25.4	B 30	70.8	C 03	4.1	A 21	74.9	C 03	15.3	C 03	4.4	A 24	5.4	B 34
		Information and Communication Technologies (ICT)	22.8	B 32	X	X	X	X	82.1	C 03	X	X	0.0	A 00	X	X
		Knowledge-Based Industries (KBI)	25.9	B 50	X	X	X	X	78.3	C 74	14.6	C 03	X	X	X	X
	Industries	Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)	21.3	A 14	76.9	B 32	3.6	A 12	80.4	B 32	12.3	B 29	3.5	A 13	3.8	A 13
		Tourism	25.4	B 30	70.8	C 03	4.1	A 21	74.9	C 03	15.3	C 03	4.4	A 24	5.4	B 34
Special industry aggregations	Information and Communication Technologies (ICT)	22.8	B 32	X	X	X	X	82.1	C 03	X	X	0.0	A 00	X	X	
	Knowledge-Based Industries (KBI)	25.9	B 50	X	X	X	X	78.3	C 74	14.6	C 03	X	X	X	X	
Location	Rural	33.6	A 24	77.8	A 19	5.8	A 10	83.6	A 17	12.8	A 19	1.2	A 04	2.4	A 07	
	Urban	26.7	A 07	77.3	A 12	4.4	A 05	81.7	A 17	12.8	A 18	2.7	A 04	2.8	A 04	
Export Status	Exporter	34.7	B 33	80.7	A 22	4.5	A 13	85.2	A 20	10.3	A 19	2.6	A 03	1.9	A 07	
	Non-exporter	27.2	A 07	76.9	A 12	4.7	A 05	81.6	A 17	13.2	A 19	2.3	A 03	2.9	A 04	
Growth	High Growth Firms (20% or more growth per year)	43.3	A 25	73.2	B 33	6.0	A 14	79.1	B 31	15.3	B 28	2.3	A 09	6.0	A 12	
	Medium Growth Firms (11% to 19% growth per year)	34.3	A 19	79.1	B 31	2.1	A 08	81.2	B 30	13.1	B 29	3.6	A 11	2.0	A 07	
	Slow Growth Firms (1% to 10% growth per year)	27.6	A 11	81.5	A 14	4.3	A 07	85.8	A 12	9.0	A 10	2.4	A 05	2.8	A 08	
	No Growth Firms (0% growth per year)	18.0	A 11	77.8	B 28	5.0	A 15	82.8	B 28	14.4	A 21	X	X	X	X	
	Negative Growth Firms (Less than 0% growth per year)	21.2	A 22	72.4	B 48	4.9	A 16	77.4	B 46	15.9	B 45	X	X	X	X	
Age of Business	2012-2014 (2 years or younger)	36.9	A 21	69.9	B 31	6.2	B 29	74.7	B 28	20.8	B 27	2.2	A 03	2.3	A 03	
	2004-2011 (3 to 10 years old)	30.8	A 13	72.7	A 21	5.0	A 09	77.7	A 19	15.5	A 18	2.8	A 07	4.0	A 08	
	1994-2003 (11 to 20 years old)	27.1	A 17	79.3	A 20	4.6	A 09	83.8	A 18	11.7	A 17	2.1	A 08	2.4	A 03	
	Prior to 1994 (more than 20 years old)	24.8	A 10	83.7	A 14	3.9	A 07	87.6	A 14	8.4	A 12	2.1	A 05	1.8	A 03	
	New or significantly improved good or service	36.8	A 14	75.5	A 21	5.8	A 13	81.3	A 15	13.1	A 19	3.0	A 07	2.6	A 07	
Innovation Activities developed or introduced	New or significantly improved process or method	39.0	A 16	75.5	A 21	6.7	A 13	82.2	A 17	12.0	A 19	2.9	A 08	2.8	A 07	
	A new organizational method in your business practices, workplace organization or external relations	39.4	A 15	75.6	A 19	6.0	A 11	81.6	A 17	12.7	A 14	3.0	A 07	2.7	A 08	
	A new way of selling your goods or services	35.5	A 15	75.7	A 21	6.7	A 11	82.4	A 18	13.1	A 14	2.5	A 08	2.0	A 08	
	At least one of the 4 above innovations	35.3	A 15	75.8	A 19	5.6	A 08	81.4	A 15	13.1	A 17	X	X	X	X	
	Non-Innovator (none of the above)	23.2	A 08	79.2	A 16	3.8	A 08	83.0	A 15	12.4	A 19	X	X	X	X	
Intellectual Property	Holds IP	33.6	A 14	76.0	A 20	5.8	A 10	81.8	A 18	10.6	A 15	X	X	X	X	
	Holds Formal IP	36.1	A 20	77.2	B 28	5.8	A 14	82.9	A 24	9.8	A 19	3.5	A 11	3.8	A 11	
Procurement	No IP	26.8	A 07	77.9	A 12	4.4	A 08	82.3	A 12	13.5	A 15	X	X	X	X	
	Did business with Federal government	38.4	A 21	81.4	B 24	6.2	A 16	87.6	A 25	X	X	5.6	A 13	X	X	
Age of Primary Decision Maker	<30 years old	42.1	B 42	66.0	C 03	5.6	B 34	71.6	C 03	21.6	B 50	X	X	X	X	
	30 to 39 years old	41.4	A 18	69.9	A 24	8.1	A 14	78.0	A 22	15.7	A 23	3.1	A 08	3.2	A 10	
	40 to 49 years old	31.0	A 20	77.4	A 20	3.6	A 08	81.0	A 19	12.3	A 19	2.8	A 07	3.8	A 09	
	50 to 64 years old	25.3	A 08	81.1	A 18	3.3	A 08	84.4	A 15	11.7	A 15	1.8	A 04	2.0	A 05	
	65+ years old	16.7	A 10	79.7	B 35	8.0	A 23	87.8	B 28	10.1	B 22	X	X	X	X	
Highest Level of Education Attained by the Primary Decision Maker	Less than high school	27.8	B 45	80.4	B 30	3.7	A 14	84.0	B 25	10.1	A 2					

Table 4: Debt Financing by Instrument Type

Survey questions:
 C.1. In 2014, did your business request a non-residential mortgage or refinancing of an existing non-residential mortgage?
 C.7. In 2014, did your business request a business line of credit or increase in the credit limit of the current line of credit?
 C.12. In 2014, did your business request a term loan?
 C.16. In 2014, did your business request a business credit card or increase in the credit limit of the current credit card?
 C.3. What was the outcome of this mortgage request?
 C.9. What was the outcome of this business line of credit or increase in the current credit limit request?
 C.14. What was the outcome of this term loan request?
 C.20. What was the outcome of this request for a business credit card or increase in the credit limit of the current credit card?

Notes:
 C.1, C.7, C.12 and C.16 are applicable to all respondents.
 C.3 is applicable only to those that requested a non-residential mortgage or refinancing of an existing non-residential mortgage in 2014.
 C.9 is applicable only to those that requested a business line of credit or increase in the credit limit of the current line of credit in 2014.
 C.14 is applicable only to those that requested a term loan in 2014.
 C.20 is applicable only to those that requested a business credit card or increase in the credit limit of the current credit card in 2014.
 * Overall approval rates include both full and partial approvals.

For explanation of data accuracy and quality of estimates, see the "Notes" tab.

		Request rate					Overall approval rate*															
		Type of debt financing				Overall	Type of debt financing				Overall											
		Non-residential mortgage	Line of credit	Term loan	Credit card		Non-residential mortgage	Line of credit	Term loan	Credit card												
%	DAIR ¹	%	DAIR ¹	%	DAIR ¹	%	DAIR ¹	%	DAIR ¹	%	DAIR ¹	%	DAIR ¹									
All SMEs	1 to 499 employees	4.3	0.3	13.8	0.5	6.9	0.4	11.2	0.5	28.1	0.7	79.8	2.1	76.6	1.5	85.8	2.1	88.3	1.4	84.9	0.9	
	1 to 4 employees	2.9	0.3	11.2	0.3	4.6	0.4	9.2	0.4	22.6	0.8	X	X	75.2	2.4	X	X	87.1	2.3	82.8	1.8	
Employment Size	5 to 19 employees	5.2	0.7	14.8	0.8	8.4	0.8	13.3	1.0	31.8	1.4	80.6	3.8	76.8	2.5	85.7	3.8	87.0	2.9	84.5	1.3	
	20 to 99 employees	8.1	0.8	21.8	1.1	12.3	1.1	13.9	1.4	41.0	1.8	84.2	3.8	77.1	2.8	91.4	2.8	X	X	89.5	1.4	
	100 to 499 employees	8.3	0.8	23.4	1.2	13.2	1.2	16.8	1.8	44.9	2.0	82.0	3.8	76.0	2.8	90.0	3.8	87.5	2.8	87.5	1.8	
Region	Atlantic	3.3	0.3	11.5	0.3	7.6	0.8	7.8	0.8	24.7	1.3	72.9	2.7	80.0	1.8	89.5	2.8	95.7	1.8	87.9	2.1	
	Quebec	7.8	0.8	16.6	1.0	8.4	0.8	11.3	1.0	32.8	1.3	85.6	3.8	79.9	2.8	93.8	2.8	91.9	2.1	87.8	1.5	
	Ontario	3.0	0.3	13.4	0.5	5.5	0.4	11.4	0.8	25.9	1.2	79.7	2.7	74.2	1.3	78.5	1.5	84.6	1.8	83.2	1.5	
		Northern Ontario	4.8	0.4	16.6	0.5	10.4	0.3	12.9	0.8	34.5	0.8	X	X	81.8	0.8	84.5	0.5	80.3	0.5	87.9	0.5
		Southern Ontario	2.8	0.3	13.1	0.4	5.1	0.4	11.2	0.8	25.3	1.2	X	X	73.5	1.4	77.5	0.8	85.0	1.8	82.7	0.5
		Prairies	4.0	0.4	14.8	0.8	8.9	0.8	12.5	0.8	30.7	1.0	73.5	0.8	79.0	2.4	88.5	2.8	93.0	1.8	87.9	1.3
		Manitoba	3.8	0.8	15.9	1.8	14.0	1.8	12.9	1.8	35.9	2.8	X	X	80.8	1.8	X	X	93.4	1.8	92.5	1.8
		Saskatchewan	5.3	1.8	15.8	1.8	11.5	1.8	10.5	1.8	32.0	2.8	91.4	2.8	82.6	1.8	82.6	1.8	92.2	1.8	89.4	1.8
		Alberta	3.7	0.8	14.0	1.8	7.1	0.8	13.0	1.8	29.1	1.8	X	X	77.5	1.8	82.7	1.8	93.1	1.8	86.2	1.8
		British Columbia and Territories	3.6	0.8	11.5	1.8	5.1	0.8	10.8	1.8	25.1	2.8	75.2	0.8	71.7	0.8	76.7	0.8	82.7	1.8	77.8	2.8
		St. John's	X	X	14.3	0.8	X	X	4.4	1.8	19.0	0.8	X	X	68.6	0.8	X	X	100.0	0.8	76.3	0.8
		Halifax	2.7	1.8	12.0	2.8	4.2	1.8	13.0	2.8	25.5	1.8	X	X	69.6	0.8	X	X	X	X	83.1	0.8
		Quebec	7.7	2.8	19.3	3.8	7.6	2.8	8.0	2.8	34.2	4.8	X	X	X	X	X	X	100.0	0.8	92.0	0.8
		Montreal	4.1	0.8	13.5	1.8	6.6	0.8	11.7	1.8	28.7	1.8	78.6	0.8	82.5	1.8	89.7	0.8	92.5	1.8	88.6	0.8
		Ottawa-Gatineau	3.0	0.8	15.4	0.8	7.5	0.8	15.6	0.8	30.6	0.8	X	X	74.9	0.8	X	X	77.3	0.8	82.3	0.8
	Toronto	2.1	0.8	11.4	0.8	4.1	0.8	10.9	0.8	23.1	0.8	69.7	0.8	80.1	0.8	86.0	0.8	88.3	0.8	83.2	0.8	
	Kingston	1.3	0.8	10.6	0.8	6.2	0.8	9.1	0.8	24.3	0.8	100.0	0.8	59.1	0.8	100.0	0.8	X	X	85.8	0.8	
	Hamilton	X	X	6.6	2.8	3.1	1.8	6.6	2.8	14.7	1.8	X	X	64.8	1.8	100.0	0.8	X	X	X	X	
	St. Catharines-Niagara	0.8	1.8	10.3	3.8	4.6	2.8	13.6	5.8	23.4	0.8	X	X	X	X	X	X	X	X	87.0	0.8	
	Kitchener-Cambridge-Waterloo	3.7	1.8	8.0	3.8	7.6	3.8	4.4	4.4	19.2	0.8	X	X	64.7	0.8	X	X	X	X	71.0	0.8	
	London	5.2	2.8	10.3	3.8	7.3	3.8	12.1	4.8	28.4	0.8	X	X	69.7	0.8	100.0	0.8	X	X	89.0	0.8	
	Windsor	7.3	1.8	24.0	0.8	9.1	0.8	12.7	0.8	35.8	0.8	X	X	51.8	0.8	X	X	X	X	64.2	0.8	
	Thunder Bay	3.8	2.8	13.9	0.8	9.7	0.8	11.3	0.8	30.2	0.8	X	X	74.3	0.8	X	X	X	X	82.2	0.8	
	Winnipeg	2.8	1.8	13.5	2.8	6.7	1.8	15.8	2.8	30.5	2.8	100.0	0.8	74.7	0.8	100.0	0.8	89.9	0.8	92.0	0.8	
	Calgary	1.9	0.8	12.0	1.8	3.3	0.8	11.0	1.8	23.0	0.8	61.0	0.8	75.0	0.8	83.0	0.8	X	X	81.8	0.8	
	Edmonton	4.8	1.8	14.9	1.8	6.1	1.8	15.2	2.8	32.5	2.8	58.3	1.8	82.2	0.8	80.0	0.8	X	X	86.4	0.8	
	Vancouver	3.0	0.8	9.7	1.8	4.2	0.8	9.5	1.8	21.2	1.8	X	X	69.5	0.8	81.1	0.8	88.7	0.8	75.8	0.8	
	Victoria	4.6	2.8	10.0	3.8	4.6	1.8	11.4	3.8	25.2	4.8	X	X	X	X	X	X	X	X	68.0	0.8	
Industries	Agriculture, Forestry, Fishing and Hunting (NAICS 11)	11.1	2.8	21.0	2.8	15.2	2.8	9.0	2.8	41.1	2.8	93.9	3.8	92.4	2.8	95.8	1.8	93.9	2.8	94.9	1.8	
	Construction (NAICS 23)	3.2	0.8	18.2	1.8	8.4	0.8	15.5	1.8	34.4	1.8	81.4	0.8	76.2	1.8	89.7	0.8	90.4	1.8	85.8	1.8	
	Manufacturing (NAICS 31-33)	4.6	1.8	15.4	2.8	9.2	1.8	11.4	2.8	30.4	2.8	82.2	2.8	74.2	1.8	88.9	3.8	90.0	3.8	86.2	2.8	
	Wholesale Trade (NAICS 41)	3.6	0.8	19.9	3.8	7.4	1.8	12.8	1.8	32.1	2.8	X	X	88.4	2.8	78.1	0.8	98.4	1.8	92.7	1.8	
	Retail Trade (NAICS 44-45)	3.9	0.8	12.2	1.8	6.2	0.8	10.0	1.8	25.9	1.8	78.0	2.8	71.8	0.8	83.8	2.8	88.6	2.8	82.4	1.8	
	Transportation and Warehousing (NAICS 48-49)	3.7	0.8	16.2	1.8	10.5	1.8	12.9	2.8	33.3	0.8	X	X	72.9	0.8	84.3	0.8	83.7	0.8	84.8	0.8	
	Professional, Scientific and Technical Services (NAICS 54)	2.7	0.8	11.0	1.8	3.5	0.8	10.0	1.8	22.4	1.8	57.2	0.8	82.0	0.8	87.5	0.8	87.9	0.8	85.5	0.8	
	Accommodation and Food Services (NAICS 72)	6.3	1.8	11.5	1.8	6.7	1.8	9.4	2.8	26.3	0.8	75.1	0.8	58.2	0.8	84.8	0.8	77.4	0.8	78.6	0.8	
	Other Services (NAICS 81)	3.3	1.8	13.1	1.8	5.7	1.8	11.9	1.8	26.9	2.8	X	X	72.9	0.8	70.7	0.8	80.3	0.8	76.5	0.8	
	Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)	4.1	0.8	8.8	1.8	3.9	0.8	9.5	1.8	21.3	1.8	75.2	0.8	75.0	0.8	77.9	0.8	89.4	0.8	82.8	0.8	
	Tourism	5.3	1.8	10.9	2.8	5.7	1.8	10.3	2.8	25.4	0.8	66.7	0.8	64.4	0.8	76.5	0.8	88.4	0.8	83.2	0.8	
	Special industry aggregations																					
		Information and Communication Technologies (ICT)	2.9	1.8	11.7	2.8	2.9	1.8	11.7	2.8	22.8	0.8	X	X	80.0	0.8	X	X	X	X	84.6	0.8
		Knowledge-Based Industries (KBI)																				
	Location	Rural	2.6	1.8	9.1	2.8	5.0	2.8	15.1	5.8	25.9	0.8	X	X	71.4	0.8	X	X	88.0	0.8	80.7	0.8
		Urban	6.4	0.8	16.6	1.8	11.3	1.8	11.3	1.8	33.6	2.8	84.4	3.8	76.7	2.8	93.0	1.8	86.4	2.8	87.3	1.8
	Export Status	Exporter	3.8	0.8	13.1	2.8	5.8	2.8	11.2	2.8	26.7	2.8	78.0	2.8	76.6	1.8	81.9	2.8	88.7	2.8	84.1	1.8
		Non-exporter	4.2	0.8	13.2	0.8	6.4	0.8	11.0	0.8	27.2	0.8	80.0	2.8	75.6	1.8	86.5	2.8	96.4	1.8	84.4	1.8
	Growth	High Growth Firms (20% or more growth per year)	5.3	1.8	25.4	2.8	8.6	1.8	19.7	2.8	43.3	2.8	74.3	0.8	73.4	0.8	91.9	0.8	83.4	0.8	83.4	0.8
		Medium Growth Firms (11% to 19% growth per year)	5.7	0.8	16.5	1.8	9.8	1.8	13.4	1.8	34.3	1.8	77.4	2.8	75.8	1.8	80.0	0.8	88.4	0.8	84.2	0.8
		Slow Growth Firms (1% to 10% growth per year)	4.6	0.8	12.8	0.8	7.0	0.8	10.3	0.8	27.6	1.8	82.9	0.8	81.0	0.8	90.3	0.8	92.3	0.8	87.7	1.8
		No Growth Firms (0% growth per year)	2.6	0.8	8.4	0.8	4.5	0.8	6.9	0.8	18.0	1.8	87.7	0.8	79.7	0.8	86.8	0.8	85.1	0.8	86.7	0.8
		Negative Growth Firms (Less than 0% growth per year)	5.2	0.8	10.8	2.8	5.2	0.8	5.7	1.8	21.2	2.8	72.0	0.8	72.4	0.8	84.8	0.8	93.0	0.8	80.8	0.8
	Age of Business	2012-2014 (2 years or younger)	2.5	0.8	18.9	1.8	7.9	1.8														

Survey on Financing and Growth of Small and Medium Enterprises 2014

Table 5: Amount of Debt Financing Requested and Authorized
 Survey questions:
 C1: For your business, largest request for a non-residential mortgage or refinancing of an existing non-residential mortgage in 2014, when was the dollar amount requested?
 C2: For your business, largest request for a non-residential mortgage or refinancing of an existing non-residential mortgage in 2014, when was the dollar amount authorized?
 C3: For your business, largest request for a term loan in 2014, when was the dollar amount requested?
 C4: For your business, largest request for a term loan in 2014, when was the dollar amount authorized?
 C5: What was the dollar amount of the mortgage request?
 C6: What was the dollar amount of the mortgage authorized?
 C7: What was the dollar amount of the term loan request?
 C8: What was the dollar amount of the term loan authorized?
 C9: What was the dollar amount of the credit card request?
 C10: What was the dollar amount of the credit card authorized?
 C11: What was the dollar amount of the total debt financing request?
 C12: What was the dollar amount of the total debt financing authorized?
 C13: C1, C3, C5, C7, C9, C11, C13 and C15 are applicable only to those that requested debt financing in 2014.

For explanation of data accuracy and quality of estimates, see the "Notes" tab.

All SMEs	Total amount requested	Total amount authorized	Non-residential mortgage										Term loan										Type of debt financing										Overall debt financing									
			Average amount requested		Average amount authorized		Total amount requested		Total amount authorized		Average amount requested		Average amount authorized		Total amount requested		Total amount authorized		Line of credit		Credit card		Total amount requested		Total amount authorized		Average amount requested		Average amount authorized		Total amount requested		Total amount authorized									
			\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%										
9,311,588,075	2,658,947,956	1,033,588,715	29,871.1	22,872.2	34,219.1	85.5	6,778,296,698	5,965,338,694	166,320.0	145,000.0	145,000.0	82.0	4,978,225,529	2,811,926,669	79,009.0	65,803.0	84.4	4,186,363,183	15,520.0	19,822.0	91.0	32,532,612,161	19,822.0	32,532,612,161	100.0	19,822.0	100.0	32,532,612,161	100.0	19,822.0	100.0											
2,458,947,956	1,033,588,715	29,871.1	22,872.2	34,219.1	85.5	6,778,296,698	5,965,338,694	166,320.0	145,000.0	145,000.0	82.0	4,978,225,529	2,811,926,669	79,009.0	65,803.0	84.4	4,186,363,183	15,520.0	19,822.0	91.0	32,532,612,161	19,822.0	32,532,612,161	100.0	19,822.0	100.0	32,532,612,161	100.0	19,822.0	100.0												
3,078,040,013	1,275,503,158	286,272.4	286,272.4	3,148,219.1	88.2	4,829,837,511	3,744,988,472	188,350.0	168,350.0	168,350.0	89.4	3,388,428,081	2,327,702,262	244,750.0	222,733.0	91.0	3,059,445,269	337,106.0	24,520.0	23,001.0	93.8	8,007,639,736	24,520.0	8,007,639,736	100.0	24,520.0	100.0	8,007,639,736	100.0	24,520.0	100.0											
2,266,762,496	2,119,837,644	47,923.2	47,923.2	2,199,571.9	84.8	2,199,571,922	2,048,406.0	239,699.0	239,699.0	239,699.0	92.2	4,306,386,457	3,740,568,933	314,722.0	273,610.0	86.1	3,913,938,007	342,650,362	38,271.0	38,271.0	94.0	4,309,863,644	38,271.0	4,309,863,644	100.0	38,271.0	100.0	4,309,863,644	100.0	38,271.0	100.0											
1,239,439,274	1,224,810,935	1,607,471.0	1,607,471.0	1,688,628.0	98.8	7,801,018,988	6,966,858.0	1,111,161.0	1,111,161.0	1,111,161.0	97.7	4,341,251,028	3,346,211,944	1,311,661.0	977.0	7,843,364.0	5,765,186.0	42,800.0	42,800.0	97.8	5,127,984,796	42,800.0	5,127,984,796	100.0	42,800.0	100.0	5,127,984,796	100.0	42,800.0	100.0												
407,627,608	383,948,010	28,371.0	28,371.0	383,948.0	89.1	383,948.0	326,409,255.0	11,965.0	11,965.0	11,965.0	88.6	775,946,869.0	708,506,134.0	161,770.0	147,719.0	89.0	775,946.869	81,566,308.0	18,940.0	18,940.0	96.6	8,165,844,783.0	18,940.0	8,165,844,783.0	100.0	18,940.0	100.0	8,165,844,783.0	100.0	18,940.0	100.0											
2,607,697,626	1,980,980,900	307,300.0	307,300.0	2,307,300.0	92.9	1,762,491,608	1,822,974,041	103,138.0	103,138.0	103,138.0	92.5	2,927,266,026	2,705,557,000	141,477.0	120,790.0	92.4	3,027,738,842	266,152,001.0	20,879.0	20,879.0	96.9	6,659,855,339	20,879.0	6,659,855,339	100.0	20,879.0	100.0	6,659,855,339	100.0	20,879.0	100.0											
2,347,302,150	1,876,475,435	358,302.0	358,302.0	2,066,388.21	88.0	2,066,388.21	1,674,746,154	174,804.0	174,804.0	174,804.0	81.0	1,529,611,430	1,424,767,832	103,883.0	148,833.0	78.3	440,810,962	380,688,208	17,940.0	17,940.0	86.4	10,384,112,816	17,940.0	10,384,112,816	100.0	17,940.0	100.0	10,384,112,816	100.0	17,940.0	100.0											
260,907,521	259,493,235	302,200.0	302,200.0	348,076.0	96.1	308,819,026	288,919,917	17,804.0	17,804.0	17,804.0	93.9	284,440,987	264,424,111	10,027.0	10,027.0	100.0	10,027.0	33,396,264	27,082,255	17,083.0	17,083.0	81.1	891,271,498	17,083.0	891,271,498	100.0	17,083.0	100.0	891,271,498	100.0	17,083.0	100.0										
2,008,308,670	2,007,600.0	278,753.0	278,753.0	2,786,753.0	77.9	1,729,070,196	1,396,736,377	127,956.0	127,956.0	127,956.0	78.8	2,426,161,753	2,080,343,721	200,410.0	183,763.0	91.7	4,027,414,666	333,603,654	17,906.0	17,906.0	98.1	4,492,541,318	17,906.0	4,492,541,318	100.0	17,906.0	100.0	4,492,541,318	100.0	17,906.0	100.0											
1,848,341,768	1,744,483,356	400,209.0	400,209.0	1,816,224,653	98.7	1,816,224,653	1,628,773,334	106,599.0	106,599.0	106,599.0	89.7	3,388,428,081	3,427,707,262	244,750.0	222,733.0	91.0	3,059,445,269	337,106.0	24,520.0	23,001.0	93.8	8,007,639,736	24,520.0	8,007,639,736	100.0	24,520.0	100.0	8,007,639,736	100.0	24,520.0	100.0											
217,007,998	215,771,346	330,091.0	330,091.0	319,599.0	99.4	217,225,331	206,998,775	10,233.0	10,233.0	10,233.0	98.1	401,320,984	443,407,012	166,788.0	158,989.0	96.0	307,819,319	331,102.0	16,400.0	16,400.0	97.0	387,432,910	16,400.0	387,432,910	100.0	16,400.0	100.0	387,432,910	100.0	16,400.0	100.0											
343,949,008	337,624,786	338,600.0	338,600.0	452,417,033	100.0	452,417,033	338,600.0	144,246.0	144,246.0	144,246.0	84.0	623,986,102	642,843,661	150,480.0	140,480.0	93.4	623,986.102	34,609,207	21,000.0	21,000.0	91.0	31,640,601.0	21,000.0	31,640,601.0	100.0	21,000.0	100.0	31,640,601.0	100.0	21,000.0	100.0											
1,296,354,386	1,203,077,174	533,144.0	533,144.0	1,452,881,289	100.0	1,452,881,289	1,024,708,733	209,333.0	209,333.0	209,333.0	89.7	3,500,412,825	2,721,656,703	288,244.0	261,369.0	92.0	279,118,513	269,754,614	27,018.0	27,018.0	96.6	3,709,566,813	27,018.0	3,709,566,813	100.0	27,018.0	100.0	3,709,566,813	100.0	27,018.0	100.0											
1,112,621,620	1,062,327,771	333,628.0	333,628.0	1,202,628,000	100.0	1,202,628,000	702,442,670	168,673.0	168,673.0	168,673.0	92.2	1,729,856,008	1,474,116,024	144,477.0	131,477.0	91.6	2,043,366,062	1,683,901.0	21,168.0	21,168.0	89.0	3,929,366,963	21,168.0	3,929,366,963	100.0	21,168.0	100.0	3,929,366,963	100.0	21,168.0	100.0											
2,347,302,150	1,876,475,435	358,302.0	358,302.0	2,066,388.21	88.0	2,066,388.21	1,674,746,154	174,804.0	174,804.0	174,804.0	81.0	1,529,611,430	1,424,767,832	103,883.0	148,833.0	78.3	440,810,962	380,688,208	17,940.0	17,940.0	86.4	10,384,112,816	17,940.0	10,384,112,816	100.0	17,940.0	100.0	10,384,112,816	100.0	17,940.0	100.0											
260,907,521	259,493,235	302,200.0	302,200.0	348,076.0	96.1	308,819,026	288,919,917	17,804.0	17,804.0	17,804.0	93.9	284,440,987	264,424,111	10,027.0	10,027.0	100.0	10,027.0	33,396,264	27,082,255	17,083.0	17,083.0	81.1	891,271,498	17,083.0	891,271,498	100.0	17,083.0	100.0	891,271,498	100.0	17,083.0	100.0										
2,008,308,670	2,007,600.0	278,753.0	278,753.0	2,786,753.0	77.9	1,729,070,196	1,396,736,377	127,956.0	127,956.0	127,956.0	78.8	2,426,161,753	2,080,343,721	200,410.0	183,763.0	91.7	4,027,414,666	333,603,654	17,906.0	17,906.0	98.1	4,492,541,318	17,906.0	4,492,541,318	100.0	17,906.0	100.0	4,492,541,318	100.0	17,906.0	100.0											
1,848,341,768	1,744,483,356	400,209.0	400,209.0	1,816,224,653	98.7	1,816,224,653	1,628,773,334	106,599.0	106,599.0	106,599.0	89.7	3,388,428,081	3,427,707,262	244,750.0	222,733.0	91.0	3,059,445,269	337,106.0	24,520.0	23,001.0	93.8	8,007,639,736	24,520.0	8,007,639,736	100.0	24,520.0	100.0	8,007,639,736	100.0	24,520.0	100.0											
217,007,998	215,771,346	330,091.0	330,091.0	319,599.0	99.4	217,225,331	206,998,775	10,233.0	10,233.0	10,233.0	98.1	401,320,984	443,407,012	166,788.0	158,989.0	96.0	307,819,319	331,102.0	16,400.0	16,400.0	97.0	387,432,910	16,400.0	387,432,910	100.0	16,400.0	100.0	387,432,910	100.0	16,400.0	100.0											
343,949,008	337,624,786	338,600.0	338,600.0	452,417,033	100.0	452,417,033	338,600.0	144,246.0	144,246.0	144,246.0	84.0	623,986,102	642,843,661	150,480.0	140,480.0	93.4	623,986.102	34,609,207	21,000.0	21,000.0	91.0	31,640,601.0	21,000.0	31,640,601.0	100.0	21,000.0	100.0	31,640,601.0	100.0	21,000.0	100.0											
1,296,354,386	1,203,077,174	533,144.0	533,144.0	1,452,881,289	100.0	1,452,881,289	1,024,708,733	209,333.0	209,333.0	209,333.0	89.7	3,500,412,825	2,721,656,703	288,244.0	261,369.0	92.0	279,118,513	269,754,614	27,018.0	27,018.0	96.6	3,709,566,813	27,018.0	3,709,566,813	100.0	27,018.0	100.0	3,709,566,813	100.0	27,018.0	100.0											
1,112,621,620	1,062,327,771	333,628.0	333,628.0	1,202,628,000	100.0	1,202,628,000	702,442,670	168,673.0	168,673.0	168,673.0	92.2	1,729,856,008	1,474,116,024	144,477.0	131,477.0	91.6	2,043,366,062	1,683,901.0	21,168.0	21,168.0	89.0	3,929,366,963	21,168.0	3,929,366,963	100.0	21,168.0	100.0	3,929,366,963	100.0	21,168.0	100.0											
2,347,302,150	1,876,475,435	358,302.0	358,302.0	2,066,388.21	88.0	2,066,388.21	1,674,746,154	174,804.0	174,804.0	174,804.0	81.0	1,529,611,430	1,424,767,832	103,883.0</																												

Table 6: Debt Financing Terms and Conditions

Survey questions:
 C.5. What was the annual interest rate on this mortgage?
 C.6. What was the length of term of this mortgage (in months)?
 C.11. What was the annual interest rate on this business line of credit or increase in the current credit limit?
 C.16 and C.17. What was the annual interest rate on this term loan?
 C.17. What was the length of term of this term loan (in months)?
 C.22. What was the annual interest rate on this business credit card or increase in the credit card limit?
 C.24. In 2014, what collateral did your business provide to obtain new debt financing (mortgages, term loans, line of credit, business credit card)? (Respondents could choose multiple response categories)

Notes:
 C.5 and C.6 are applicable only to those that were approved for a non-residential mortgage in 2014.
 C.11 is applicable only to those that were approved for a new business line of credit in 2014.
 C.16 and C.17 are applicable only to those that were approved for term loans in 2014.
 C.22 is applicable only to those that were approved for a new business credit card or increase in the current credit card limit in 2014.
 C.24 is only applicable for those who were approved for a non-residential mortgage, term loan, business line of credit or a business credit card in 2014

For explanation of data accuracy and quality of estimates, see the "Notes" tab.

	Non-residential mortgage		Line of credit		Term loan		Credit card		Collateral		
	Average interest rate	Average length of term	Average interest rate	Average interest rate	Average length of term	Average interest rate	Was asked to provide some type of collateral	Type			
								Business asset	Personal asset	Other	
	%	Months	%	%	Months	%	%	%	%	%	
All SMEs	4.7 ^a 2.1 ^b	118 ^a 7.4 ^b	5.2 ^a 1.9 ^b	5.2 ^a 1.9 ^b	60 ^a 4.4 ^b	17.3 ^a 1.3 ^b	66.6 ^a 1.4 ^b	76.6 ^a 1.3 ^b	40.1 ^a 1.9 ^b	8.2 ^a 0.4 ^b	
Employment Size											
1 to 4 employees	4.7 ^a 2.1 ^b	125 ^a 7.4 ^b	5.6 ^a 2.4 ^b	5.3 ^a 2.3 ^b	63 ^a 4.5 ^b	17.2 ^a 1.3 ^b	61.9 ^a 1.4 ^b	66.7 ^a 1.3 ^b	46.7 ^a 2.3 ^b	7.3 ^a 0.3 ^b	
5 to 19 employees	4.9 ^a 2.3 ^b	114 ^a 6.9 ^b	5.1 ^a 2.0 ^b	5.5 ^a 2.3 ^b	59 ^a 4.3 ^b	17.0 ^a 1.3 ^b	67.6 ^a 1.3 ^b	80.7 ^a 1.3 ^b	40.1 ^a 1.3 ^b	7.7 ^a 0.3 ^b	
20 to 99 employees	4.5 ^a 1.3 ^b	116 ^a 8.9 ^b	4.7 ^a 2.4 ^b	4.7 ^a 2.3 ^b	57 ^a 4.4 ^b	18.2 ^a 2.3 ^b	74.1 ^a 1.3 ^b	88.0 ^a 1.3 ^b	29.5 ^a 1.3 ^b	10.2 ^a 1.3 ^b	
100 to 499 employees	4.6 ^a 1.1 ^b	102 ^a 10.1 ^b	4.8 ^a 1.9 ^b	4.3 ^a 1.5 ^b	50 ^a 5.0 ^b	18.6 ^a 1.1 ^b	76.6 ^a 1.1 ^b	86.3 ^a 1.1 ^b	23.3 ^a 0.7 ^b	12.9 ^a 0.4 ^b	
Region											
Atlantic	4.8 ^a 4.1 ^b	120 ^a 10.1 ^b	5.2 ^a 2.7 ^b	5.5 ^a 3.4 ^b	61 ^a 5.5 ^b	17.7 ^a 3.1 ^b	63.4 ^a 3.1 ^b	75.1 ^a 3.1 ^b	39.2 ^a 3.1 ^b	3.8 ^a 1.1 ^b	
Quebec	4.9 ^a 3.4 ^b	118 ^a 10.1 ^b	5.8 ^a 3.3 ^b	5.6 ^a 2.3 ^b	57 ^a 4.9 ^b	16.2 ^a 2.3 ^b	68.3 ^a 2.3 ^b	78.2 ^a 2.3 ^b	36.7 ^a 2.3 ^b	12.5 ^a 0.4 ^b	
Ontario	4.8 ^a 4.4 ^b	101 ^a 24.6 ^b	5.0 ^a 1.3 ^b	5.1 ^a 4.3 ^b	67 ^a 13.4 ^b	18.4 ^a 2.4 ^b	64.4 ^a 1.3 ^b	72.5 ^a 1.3 ^b	42.3 ^a 1.3 ^b	5.3 ^a 0.6 ^b	
Northern Ontario	4.3 ^a 0.9 ^b	126 ^a 26.1 ^b	5.4 ^a 7.9 ^b	5.2 ^a 0.9 ^b	69 ^a 7.4 ^b	18.6 ^a 3.3 ^b	69.0 ^a 7.4 ^b	78.7 ^a 6.4 ^b	40.8 ^a 6.4 ^b	3.9 ^a 2.3 ^b	
Southern Ontario	4.9 ^a 4.4 ^b	97 ^a 27.1 ^b	5.0 ^a 2.1 ^b	5.0 ^a 2.1 ^b	67 ^a 24.4 ^b	18.4 ^a 2.3 ^b	63.9 ^a 2.3 ^b	71.7 ^a 2.3 ^b	42.5 ^a 2.3 ^b	3.7 ^a 1.1 ^b	
Prairies	4.5 ^a 1.3 ^b	154 ^a 1.3 ^b	4.8 ^a 1.9 ^b	5.0 ^a 1.1 ^b	57 ^a 4.9 ^b	17.4 ^a 2.3 ^b	67.5 ^a 2.3 ^b	80.5 ^a 2.3 ^b	39.1 ^a 2.3 ^b	9.6 ^a 1.3 ^b	
Manitoba	5.1 ^a 4.1 ^b	96 ^a 18.0 ^b	4.7 ^a 4.3 ^b	4.7 ^a 2.7 ^b	55 ^a 1.4 ^b	18.4 ^a 2.9 ^b	71.2 ^a 1.3 ^b	82.2 ^a 3.9 ^b	39.9 ^a 1.3 ^b	5.5 ^a 2.9 ^b	
Saskatchewan	4.7 ^a 1.4 ^b	190 ^a 16.9 ^b	5.0 ^a 1.3 ^b	5.3 ^a 1.3 ^b	63 ^a 11.6 ^b	17.9 ^a 4.5 ^b	74.4 ^a 4.1 ^b	88.4 ^a 2.9 ^b	35.6 ^a 1.3 ^b	8.4 ^a 3.3 ^b	
Alberta	4.3 ^a 1.3 ^b	156 ^a 11.3 ^b	4.8 ^a 4.3 ^b	5.0 ^a 2.4 ^b	56 ^a 5.5 ^b	17.0 ^a 2.4 ^b	64.3 ^a 2.4 ^b	77.1 ^a 2.4 ^b	40.0 ^a 1.4 ^b	11.3 ^a 2.1 ^b	
British Columbia and Territories	4.1 ^a 3.1 ^b	105 ^a 16.9 ^b	5.2 ^a 3.3 ^b	5.2 ^a 3.8 ^b	56 ^a 3.1 ^b	16.2 ^a 1.4 ^b	68.8 ^a 3.1 ^b	77.4 ^a 3.1 ^b	43.7 ^a 3.1 ^b	9.3 ^a 2.4 ^b	
St. John's	X ^a X ^b	X ^a X ^b	5.1 ^a 1.4 ^b	X ^a X ^b	X ^a X ^b	16.2 ^a 1.3 ^b	74.0 ^a 10.1 ^b	71.6 ^a 10.1 ^b	29.8 ^a 10.1 ^b	X ^a X ^b	
Halifax	X ^a X ^b	X ^a X ^b	4.7 ^a 5.1 ^b	5.4 ^a 10.6 ^b	66 ^a 8.1 ^b	19.5 ^a 6.6 ^b	59.5 ^a 6.6 ^b	75.1 ^a 6.6 ^b	40.9 ^a 6.6 ^b	0.0 ^a 0.6 ^b	
Quebec	4.7 ^a 0.9 ^b	148 ^a 24.4 ^b	5.6 ^a 7.9 ^b	4.7 ^a 8.9 ^b	59 ^a 11.9 ^b	17.1 ^a 7.1 ^b	61.2 ^a 7.1 ^b	76.2 ^a 7.1 ^b	44.6 ^a 7.1 ^b	20.9 ^a 5.7 ^b	
Montreal	4.5 ^a 1.9 ^b	99 ^a 16.1 ^b	5.8 ^a 1.9 ^b	5.3 ^a 4.1 ^b	52 ^a 1.9 ^b	16.4 ^a 3.4 ^b	65.5 ^a 3.4 ^b	73.0 ^a 3.4 ^b	44.6 ^a 3.4 ^b	8.5 ^a 1.3 ^b	
Ottawa-Gatineau	5.9 ^a 12.1 ^b	177 ^a 16.4 ^b	5.1 ^a 24.6 ^b	6.0 ^a 4.3 ^b	54 ^a 20.9 ^b	17.6 ^a 8.3 ^b	60.1 ^a 8.3 ^b	60.1 ^a 8.3 ^b	55.9 ^a 8.3 ^b	6.2 ^a 0.3 ^b	
Toronto	4.6 ^a 4.1 ^b	93 ^a 18.4 ^b	5.4 ^a 3.9 ^b	5.3 ^a 5.9 ^b	77 ^a 18.4 ^b	19.0 ^a 1.9 ^b	58.4 ^a 1.9 ^b	61.7 ^a 1.9 ^b	51.6 ^a 1.9 ^b	4.0 ^a 1.4 ^b	
Kingston	5.2 ^a 14.4 ^b	95 ^a 27.1 ^b	3.7 ^a 14.7 ^b	4.5 ^a 16.9 ^b	53 ^a 26.1 ^b	16.7 ^a 16.9 ^b	77.5 ^a 21.4 ^b	85.0 ^a 16.9 ^b	16.3 ^a 26.9 ^b	X ^a X ^b	
Hamilton	X ^a X ^b	X ^a X ^b	3.8 ^a 4.4 ^b	4.2 ^a 10.9 ^b	54 ^a 9.3 ^b	17.4 ^a 6.1 ^b	74.3 ^a 11.1 ^b	82.2 ^a 10.1 ^b	49.4 ^a 10.1 ^b	X ^a X ^b	
St. Catharines-Niagara	4.5 ^a 10.1 ^b	83 ^a 10.1 ^b	4.4 ^a 1.4 ^b	4.5 ^a 11.2 ^b	61 ^a 21.9 ^b	17.9 ^a 6.1 ^b	58.8 ^a 10.1 ^b	83.2 ^a 10.1 ^b	21.8 ^a 10.1 ^b	0.0 ^a 0.6 ^b	
Kitchener-Cambridge-Waterloo	5.4 ^a 9.8 ^b	83 ^a 15.6 ^b	4.8 ^a 7.9 ^b	4.3 ^a 10.6 ^b	55 ^a 21.7 ^b	20.1 ^a 1.6 ^b	58.8 ^a 15.6 ^b	96.5 ^a 15.6 ^b	30.2 ^a 15.6 ^b	X ^a X ^b	
London	5.5 ^a 7.9 ^b	21 ^a 34.4 ^b	4.8 ^a 7.9 ^b	5.0 ^a 7.9 ^b	61 ^a 10.9 ^b	17.3 ^a 7.9 ^b	64.0 ^a 10.9 ^b	83.7 ^a 10.9 ^b	41.1 ^a 10.9 ^b	X ^a X ^b	
Windsor	4.1 ^a 2.1 ^b	51 ^a 2.1 ^b	4.7 ^a 2.1 ^b	3.6 ^a 2.1 ^b	62 ^a 2.1 ^b	18.5 ^a 10.1 ^b	81.2 ^a 10.1 ^b	87.3 ^a 10.1 ^b	39.6 ^a 10.1 ^b	0.0 ^a 0.6 ^b	
Thunder Bay	4.9 ^a 1.3 ^b	185 ^a 2.1 ^b	4.5 ^a 1.3 ^b	4.5 ^a 1.3 ^b	47 ^a 1.3 ^b	19.2 ^a 4.5 ^b	80.0 ^a 4.5 ^b	86.8 ^a 4.5 ^b	29.6 ^a 4.5 ^b	6.8 ^a 2.3 ^b	
Winnipeg	4.2 ^a 5.1 ^b	69 ^a 23.9 ^b	5.1 ^a 4.4 ^b	5.0 ^a 4.9 ^b	58 ^a 12.3 ^b	18.5 ^a 3.3 ^b	65.0 ^a 3.3 ^b	71.8 ^a 3.3 ^b	49.8 ^a 3.3 ^b	X ^a X ^b	
Calgary	4.6 ^a 1.3 ^b	113 ^a 24.6 ^b	5.2 ^a 1.4 ^b	4.8 ^a 1.5 ^b	44 ^a 1.4 ^b	17.1 ^a 1.5 ^b	61.1 ^a 1.5 ^b	69.7 ^a 1.5 ^b	50.0 ^a 1.5 ^b	12.3 ^a 4.9 ^b	
Edmonton	4.8 ^a 7.1 ^b	165 ^a 22.9 ^b	5.1 ^a 5.3 ^b	5.0 ^a 4.9 ^b	71 ^a 14.7 ^b	16.3 ^a 4.9 ^b	55.9 ^a 4.9 ^b	84.0 ^a 4.9 ^b	39.6 ^a 4.9 ^b	8.9 ^a 3.3 ^b	
Vancouver	3.9 ^a 1.9 ^b	76 ^a 24.4 ^b	5.0 ^a 4.4 ^b	4.9 ^a 6.9 ^b	58 ^a 24.4 ^b	16.6 ^a 6.9 ^b	63.3 ^a 6.9 ^b	72.1 ^a 6.9 ^b	56.2 ^a 6.9 ^b	11.9 ^a 4.7 ^b	
Victoria	X ^a X ^b	X ^a X ^b	4.3 ^a 10.1 ^b	4.3 ^a 10.1 ^b	51 ^a 10.1 ^b	18.3 ^a 5.2 ^b	78.3 ^a 5.2 ^b	77.4 ^a 5.2 ^b	37.1 ^a 5.2 ^b	0.0 ^a 0.6 ^b	
Industries											
Agriculture, Forestry, Fishing and Hunting (NAICS 11)	4.6 ^a 6.1 ^b	141 ^a 11.6 ^b	4.5 ^a 2.4 ^b	5.0 ^a 5.2 ^b	65 ^a 20.1 ^b	16.1 ^a 5.2 ^b	81.0 ^a 5.2 ^b	93.4 ^a 5.2 ^b	24.3 ^a 5.2 ^b	4.9 ^a 1.1 ^b	
Mining and Oil and Gas Extraction (NAICS 21)	5.2 ^a 1.9 ^b	94 ^a 17.2 ^b	5.2 ^a 2.8 ^b	5.5 ^a 2.8 ^b	54 ^a 18.2 ^b	17.5 ^a 2.8 ^b	63.8 ^a 2.8 ^b	68.9 ^a 2.8 ^b	49.8 ^a 2.8 ^b	7.2 ^a 1.8 ^b	
Construction (NAICS 23)	4.5 ^a 1.1 ^b	144 ^a 4.9 ^b	5.2 ^a 10.1 ^b	5.1 ^a 4.9 ^b	56 ^a 4.9 ^b	17.9 ^a 5.9 ^b	70.7 ^a 5.9 ^b	83.9 ^a 5.9 ^b	38.0 ^a 5.9 ^b	8.5 ^a 2.9 ^b	
Manufacturing (NAICS 31-33)	4.7 ^a 1.1 ^b	125 ^a 14.9 ^b	5.0 ^a 3.7 ^b	5.2 ^a 3.9 ^b	63 ^a 3.4 ^b	17.5 ^a 3.4 ^b	66.0 ^a 3.4 ^b	77.0 ^a 3.4 ^b	37.5 ^a 3.4 ^b	10.5 ^a 2.9 ^b	
Wholesale Trade (NAICS 44-45)	5.2 ^a 6.1 ^b	100 ^a 12.9 ^b	5.6 ^a 4.4 ^b	5.2 ^a 3.4 ^b	53 ^a 1.4 ^b	16.4 ^a 5.4 ^b	66.7 ^a 5.4 ^b	82.9 ^a 5.4 ^b	32.0 ^a 5.4 ^b	11.2 ^a 2.1 ^b	
Retail Trade (NAICS 44-45)	4.8 ^a 6.9 ^b	141 ^a 11.6 ^b	5.5 ^a 11.2 ^b	5.4 ^a 4.3 ^b	56 ^a 5.4 ^b	16.7 ^a 5.4 ^b	70.9 ^a 5.4 ^b	76.6 ^a 5.4 ^b	34.2 ^a 5.4 ^b	10.1 ^a 3.3 ^b	
Transportation and Warehousing (NAICS 48-49)	4.8 ^a 4.4 ^b	151 ^a 11.6 ^b	5.1 ^a 5.3 ^b	5.4 ^a 6.4 ^b	75 ^a 9.4 ^b	18.4 ^a 3.6 ^b	57.3 ^a 3.6 ^b	54.0 ^a 3.6 ^b	59.0 ^a 3.6 ^b	11.5 ^a 3.3 ^b	
Professional, Scientific and Technical Services (NAICS 54)	4.6 ^a 4.3 ^b	76 ^a 24.4 ^b	6.3 ^a 8.1 ^b	5.2 ^a 4.4 ^b	61 ^a 7.1 ^b	17.4 ^a 4.4 ^b	66.9 ^a 4.4 ^b	76.8 ^a 4.4 ^b	39.6 ^a 4.4 ^b	7.9 ^a 2.4 ^b	
Accommodation and Food Services (NAICS 72)	4.9 ^a 2.9 ^b	157 ^a 17.4 ^b	5.7 ^a 4.1 ^b	5.8 ^a 4.4 ^b	58 ^a 7.1 ^b	16.6 ^a 4.4 ^b	62.8 ^a 4.4 ^b	75.5 ^a 4.4 ^b	47.3 ^a 4.4 ^b	3.7 ^a 1.1 ^b	
Other Services (NAICS 81)											
Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)	4.3 ^a 4.1 ^b	112 ^a 13.1 ^b	4.9 ^a 3.4 ^b	5.0 ^a 4.9 ^b	62 ^a 8.4 ^b	17.4 ^a 3.2 ^b	63.8 ^a 3.2 ^b				

Survey on Financing and Growth of Small and Medium Enterprises 2014

Table 7: Intended Use of Debt Financing

Survey question(s):
C.23. When you requested debt financing (non-residential mortgage, term loan, business line of credit, business credit card), what were the intended uses of this financing in 2014?

Notes:
C.23. is applicable only to those that requested debt financing in 2014.

For explanation of data accuracy and quality of estimates, see the "Notes" tab.

		Intended use of debt financing									
		Land and buildings	Vehicles/rolling stock	Computer hardware or software	Other machinery or equipment	Working capital/operating capital such as inventory or paying suppliers	Research and development	Debt consolidations	To enter a new market	Other purpose	
		%	%	%	%	%	%	%	%	%	%
All SMEs	1 to 499 employees	16.9	18.6	15.7	27.0	61.9	5.5	8.1	7.9	10.4	
Employment Size	1 to 4 employees	15.4	20.9	16.4	27.3	62.3	5.3	8.8	6.4	7.7	
	5 to 19 employees	16.6	16.9	15.7	25.4	61.7	5.3	7.4	9.1	12.0	
	20 to 99 employees	20.5	17.1	13.8	28.8	61.7	6.5	8.1	9.1	13.7	
	100 to 499 employees	22.4	16.9	17.6	35.6	59.4	6.3	6.6	7.5	11.6	
Region	Atlantic	17.1	22.0	8.7	24.7	56.6	4.0	5.8	6.0	10.2	
	Quebec	15.1	16.5	15.5	22.1	61.9	6.1	7.7	7.8	11.4	
	Ontario	15.9	16.7	17.3	27.3	64.4	6.1	8.8	8.8	9.6	
	Northern Ontario	17.6	24.7	15.2	38.7	49.9	2.3	9.0	4.6	15.2	
	Southern Ontario	15.7	15.8	17.5	26.1	65.9	6.5	8.8	9.3	9.0	
	Prairies	18.9	21.1	13.6	32.7	59.3	3.7	7.4	6.9	10.5	
	Manitoba	21.8	17.8	13.6	34.1	54.7	3.0	7.4	6.3	11.3	
	Saskatchewan	23.3	17.2	6.3	27.2	56.7	8.4	8.4	6.5	7.2	
	Alberta	16.8	23.2	15.6	33.7	61.4	3.0	7.0	7.2	11.1	
	British Columbia and Territories	19.3	21.8	18.8	27.7	62.3	6.3	9.4	8.3	10.4	
CMA Level	St. John's	29.7	26.8	X	24.0	63.8	0.0	0.0	X	X	
	Halifax	18.2	13.5	8.9	17.6	61.9	X	X	X	10.1	
	Quebec	9.7	17.4	11.6	23.2	74.6	X	6.3	8.8	X	
	Montreal	10.4	10.5	20.9	19.6	64.0	8.5	5.1	11.5	13.4	
	Ottawa-Gatineau	21.9	8.3	20.1	23.5	75.6	11.3	10.0	10.1	4.8	
	Toronto	11.9	14.4	22.9	66.4	80.0	8.0	7.3	10.0	11.5	
	Kingston	12.3	23.3	X	21.7	59.1	13.6	X	X	X	
	Hamilton	14.8	X	24.0	18.4	58.9	X	X	8.3	X	
	St. Catharines-Niagara	7.4	15.4	13.3	20.7	65.6	18.8	X	7.1	X	
	Kitchener-Cambridge-Waterloo	16.6	15.4	26.1	40.4	55.3	X	19.2	X	X	
	London	12.4	16.9	21.4	38.2	54.1	X	X	X	9.3	
	Windsor	20.9	17.1	7.7	29.6	66.4	X	9.4	X	X	
	Thunder Bay	19.9	23.2	14.7	24.3	60.8	X	14.1	X	11.5	
	Winnipeg	24.2	18.9	20.8	30.7	57.6	6.7	4.7	9.2	15.9	
	Calgary	18.3	22.6	17.2	31.3	66.5	6.6	5.1	10.6	10.4	
	Edmonton	20.9	19.0	18.2	29.3	58.9	6.3	4.1	5.5	13.1	
Vancouver	18.2	16.6	24.0	24.1	59.0	8.6	6.5	10.5	13.0		
Victoria	29.6	10.6	X	31.6	56.6	X	18.1	0.0	12.9		
Industries	Agriculture, Forestry, Fishing and Hunting (NAICS 11)	26.0	22.9	6.9	44.9	50.2	3.1	8.0	2.6	9.3	
	Mining and Oil and Gas Extraction (NAICS 21)	12.5	26.6	9.7	30.6	67.6	4.7	5.5	7.1	8.3	
	Construction (NAICS 23)	12.0	8.4	15.2	35.2	63.7	14.1	8.6	14.6	6.5	
	Manufacturing (NAICS 31-33)	11.5	14.8	13.0	19.2	66.4	7.4	5.5	10.9	12.3	
	Wholesale Trade (NAICS 41)	17.8	18.4	15.5	18.3	70.3	2.8	10.0	7.1	8.2	
	Retail Trade (NAICS 44-45)	7.7	49.1	11.9	23.8	48.6	X	4.6	8.4	7.1	
	Transportation and Warehousing (NAICS 48-49)	11.3	8.1	31.6	14.6	63.8	10.1	6.1	8.0	14.7	
	Professional, Scientific and Technical Services (NAICS 54)	29.2	5.7	10.3	27.4	55.1	4.1	16.1	7.3	12.4	
	Accommodation and Food Services (NAICS 72)	16.3	18.6	20.0	35.6	66.7	X	9.0	11.4	9.7	
	Other Services (NAICS 81)										
	Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)	21.4	13.0	24.2	22.6	58.1	5.6	8.6	6.9	14.6	
	Tourism	29.0	12.6	12.5	19.5	48.1	X	12.3	7.5	14.8	
	Special industry aggregations	X	X	41.0	17.9	59.0	23.1	X	17.9	15.4	
	Knowledge-Based Industries (KBI)	6.9	13.4	28.2	23.6	60.9	11.1	X	11.7	11.7	
Location	Rural	21.2	25.2	11.0	34.1	54.0	2.9	8.2	6.1	7.0	
	Urban	15.5	16.5	17.2	24.8	64.4	6.3	8.1	8.5	11.5	
Export Status	Exporter	17.0	14.7	22.6	25.5	59.7	12.3	8.0	15.7	11.0	
	Non-exporter	16.9	19.3	14.6	27.3	62.3	4.4	8.1	6.6	10.3	
Growth	High Growth Firms (20% or more growth per year)	15.2	20.1	13.7	25.6	66.5	9.2	6.8	13.6	8.1	
	Medium Growth Firms (11% to 19% growth per year)	17.9	18.1	17.1	29.7	60.0	5.6	7.9	9.2	13.8	
	Slow Growth Firms (1% to 10% growth per year)	18.7	19.6	16.5	29.4	59.1	4.8	8.0	6.7	9.5	
	No Growth Firms (0% growth per year)	14.7	15.8	9.3	17.2	59.3	3.5	6.6	4.7	11.3	
Age of Business	Negative Growth Firms (Less than 0% growth per year)	17.0	16.9	8.5	21.0	59.9	3.5	15.8	7.1	10.0	
	2012-2014 (2 years or younger)	11.9	16.7	22.8	29.7	73.6	7.0	6.9	8.6	13.0	
	2004-2011 (3 to 10 years old)	15.9	19.2	15.0	26.4	65.5	7.0	9.6	9.3	7.3	
	1994-2003 (11 to 20 years old)	15.8	18.0	16.2	25.7	58.2	5.1	7.6	8.8	10.3	
	Prior to 1994 (more than 20 years old)	20.2	19.2	14.0	27.8	57.5	3.8	7.3	5.6	12.8	
Innovation Activities developed or introduced	New or significantly improved good or service	13.4	17.2	20.0	30.0	67.1	10.2	8.7	13.6	10.0	
	New or significantly improved process or method	14.8	18.7	20.2	31.4	65.4	11.2	10.0	12.3	8.9	
	A new organizational method in your business practices, workplace organization or external relations	16.1	20.5	22.8	29.5	64.7	8.0	7.9	11.8	10.2	
	A new way of selling your goods or services	13.8	18.5	20.5	29.7	66.4	10.4	9.5	14.4	9.9	
	At least one of the 4 above innovations	14.8	18.2	18.9	29.1	65.7	7.6	8.6	10.5	9.7	
Intellectual Property	Non-Innovator (none of the above)	17.9	19.9	12.2	24.3	58.8	3.5	7.1	4.7	11.1	
	Holds IP	15.1	15.8	21.4	26.3	63.6	10.9	6.8	13.7	12.6	
	Holds Formal IP	16.0	15.6	17.7	25.8	63.4	12.9	7.7	14.4	10.1	
Procurement	No IP	16.7	20.1	13.8	27.0	62.0	3.8	8.2	5.7	9.6	
	Did business with Federal government	18.0	13.0	16.1	25.5	62.1	6.8	8.7	8.1	16.8	
	<30 years old	18.0	21.3	19.5	32.7	67.7	8.8	7.3	6.0	15.3	
	30 to 39 years old	15.5	21.8	17.0	34.3	66.2	6.3	7.0	9.0	10.9	
	40 to 49 years old	15.9	18.7	17.4	25.3	61.3	6.4	8.8	8.8	10.2	
Highest Level of Education Attained by the Primary Decision Maker	50 to 64 years old	17.8	17.0	14.0	25.7	60.8	4.4	7.0	7.1	9.6	
	65+ years old	18.4	18.4	14.9	20.5	57.1	4.8	15.0	7.0	12.6	
	Less than high school	17.3	21.6	7.9	25.9	54.7	2.8	7.6	7.4	9.8	
	High school	15.8	23.5	10.4	25.9	60.1	2.9	8.2	5.0	12.4	
	College/Cegep/Trade School	15.6	20.5	12.7	29.2	60.0	5.0	8.8	8.3	8.5	
Place of birth	Bachelor's degree	18.8	16.1	23.2	27.2	67.4	8.1	7.1	9.2	9.4	
	Master's degree or above	18.2	7.5	24.6	23.6	64.4	8.4	8.3	10.1	14.0	
	In Canada	16.9	19.9	14.9	27.1	61.5	5.0	8.0	7.3	11.2	
Female Ownership	Outside Canada	16.9	13.5	19.0	26.6	63.5	7.6	8.5	10.3	7.2	
	0%	14.5	21.0	15.2	25.1	61.9	5.3	8.1	7.1	10.6	
	1% to 49%	22.7	15.9	13.7	30.5	58.1	4.9	4.0	9.5	10.2	
	50%	19.9	18.5	17.4	29.7	59.8	5.2	9.8	7.9	9.0	
	51% to 99%	14.9	19.8	19.4	20.4	60.5	7.6	11.0	9.8	17.9	
Co-operatives	100%	17.1	9.8	16.8	28.8	70.7	7.4	8.9	9.7	11.0	
	Co-operatives	32.7	14.2	19.1	28.4	49.4	3.7	9.9	14.2	18.5	

Source: Statistics Canada, Survey on Financing and Growth of Small and Medium Enterprises, 2014

Figures may not add to totals due to rounding.

Tourism, ICT and KBI industries are separate industry categories. Industries which make up the Tourism, ICT and KBI categories are also included in their respective sector categories.

... not applicable

Table 8: Reasons Given by Credit Provider for Turning Down Debt Financing Request

Survey question(s):
 C.4. What reasons were given by the credit provider for turning down the request for this mortgage? (Respondents could choose multiple response categories)
 C.10. What reasons were given by the credit provider for turning down the request for this business line of credit or increase in the current credit limit? (Respondents could choose multiple response categories)
 C.15. What reasons were given by the credit provider for turning down the request for this term loan? (Respondents could choose multiple response categories)
 C.21. What reasons were given by the credit provider for turning down this request for a business credit card or increase in the current credit card limit? (Respondents could choose multiple response categories)

Notes:
 C.4, C.10, C.15 and C.21. are applicable only to those that requested debt financing and were turned down in 2014.

For explanation of data accuracy and quality of estimates, see the "Notes" tab.

		Reason given by credit provider							
		Insufficient sales or cash-flow	Insufficient collateral	Poor or lack of credit experience or history	Project was considered too risky	Business operates in an unstable industry	Other reason	No reason given by credit provider	
		% Quant Qual	% Quant Qual	% Quant Qual	% Quant Qual	% Quant Qual	% Quant Qual	% Quant Qual	
All SMEs	1 to 499 employees	35.1 ^{D 33}	30.3 ^{B 24}	22.2 ^{B 17}	26.9 ^{B 24}	19.5 ^{A 24}	31.2 ^{C 31}	8.9 ^{A 21}	
Employment Size	1 to 4 employees	35.0 ^{C 52}	27.4 ^{B 42}	22.7 ^{B 43}	22.0 ^{B 44}	X ^{X X}	36.7 ^{C 51}	8.8 ^{B 38}	
	5 to 19 employees	35.3 ^{C 51}	29.8 ^{B 44}	24.2 ^{B 42}	26.5 ^{B 42}	21.7 ^{B 40}	27.3 ^{B 41}	9.2 ^{B 38}	
	20 to 99 employees	X ^{X X}	X ^{X X}	14.5 ^{B 42}	X ^{X X}	40.1 ^{C 67}	X ^{X X}	8.7 ^{B 42}	
	100 to 499 employees	X ^{X X}	X ^{X X}	0.0 ^{A 00}	X ^{X X}	X ^{X X}	X ^{X X}	0.0 ^{A 00}	
Region	Atlantic	44.5 ^{D 93}	37.7 ^{D 91}	24.3 ^{D 74}	33.3 ^{D 88}	30.5 ^{D 82}	26.4 ^{D 79}	0.0 ^{A 00}	
	Quebec	27.3 ^{C 81}	41.0 ^{C 63}	26.8 ^{C 61}	23.9 ^{C 67}	19.9 ^{C 54}	27.0 ^{C 60}	8.5 ^{B 41}	
	Ontario	36.0 ^{C 60}	25.1 ^{B 44}	14.2 ^{B 37}	22.6 ^{B 46}	18.8 ^{B 41}	32.2 ^{C 54}	11.6 ^{B 38}	
	Northern Ontario	31.9 ^{E 107}	19.1 ^{D 86}	16.0 ^{D 82}	34.3 ^{E 109}	17.7 ^{D 88}	42.3 ^{E 115}	X ^{X X}	
	Southern Ontario	36.4 ^{C 64}	25.7 ^{B 48}	14.0 ^{B 33}	21.4 ^{C 51}	18.9 ^{B 44}	31.2 ^{C 58}	X ^{X X}	
	Prairies	28.9 ^{C 65}	29.8 ^{C 54}	22.1 ^{C 58}	38.5 ^{C 61}	19.3 ^{B 47}	32.6 ^{C 62}	X ^{X X}	
	Manitoba	51.6 ^{F 159}	65.2 ^{F 162}	0.0 ^{A 00}	37.1 ^{F 149}	X ^{X X}	23.1 ^{E 124}	0.0 ^{A 00}	
	Saskatchewan	41.2 ^{F 145}	48.4 ^{F 148}	X ^{X X}	20.2 ^{E 108}	X ^{X X}	35.0 ^{F 146}	0.0 ^{A 00}	
Alberta	22.7 ^{C 61}	20.4 ^{C 56}	X ^{X X}	41.9 ^{D 76}	18.8 ^{C 54}	33.8 ^{D 73}	X ^{X X}		
British Columbia and Territories	43.6 ^{C 76}	30.0 ^{C 64}	37.3 ^{C 68}	29.1 ^{C 64}	18.1 ^{C 58}	33.0 ^{C 61}	9.8 ^{B 48}		
CMA Level	St. John's	X ^{X X}	X ^{X X}	X ^{X X}	X ^{X X}	X ^{X X}	X ^{X X}	0.0 ^{A 00}	
	Halifax	X ^{X X}	X ^{X X}	42.5 ^{F 184}	X ^{X X}	X ^{X X}	X ^{X X}	X ^{X X}	
	Quebec	X ^{X X}	X ^{X X}	0.0 ^{A 00}	X ^{X X}	0.0 ^{A 00}	0.0 ^{A 00}	0.0 ^{A 00}	
	Montreal	39.6 ^{F 139}	48.4 ^{F 143}	18.4 ^{D 99}	X ^{X X}	20.2 ^{E 103}	18.6 ^{D 95}	0.0 ^{A 00}	
	Ottawa-Gatineau	33.7 ^{F 158}	X ^{X X}	X ^{X X}	X ^{X X}	X ^{X X}	14.9 ^{D 98}	X ^{X X}	
	Toronto	48.6 ^{D 95}	31.6 ^{C 73}	17.5 ^{C 63}	24.7 ^{C 69}	15.1 ^{C 52}	30.9 ^{D 84}	X ^{X X}	
	Kingston	X ^{X X}	X ^{X X}	X ^{X X}	0.0 ^{A 00}	X ^{X X}	0.0 ^{A 00}	0.0 ^{A 00}	
	Hamilton	0.0 ^{A 00}	X ^{X X}	0.0 ^{A 00}	0.0 ^{A 00}	0.0 ^{A 00}	X ^{X X}	0.0 ^{A 00}	
	St. Catharines-Niagara	X ^{X X}	0.0 ^{A 00}	X ^{X X}	X ^{X X}	0.0 ^{A 00}	X ^{X X}	0.0 ^{A 00}	
	Kitchener-Cambridge-Waterloo	X ^{X X}	X ^{X X}	0.0 ^{A 00}	X ^{X X}	X ^{X X}	X ^{X X}	0.0 ^{A 00}	
	London	X ^{X X}	X ^{X X}	0.0 ^{A 00}	X ^{X X}	X ^{X X}	X ^{X X}	X ^{X X}	
	Windsor	42.2 ^{F 181}	47.5 ^{F 184}	X ^{X X}	X ^{X X}	X ^{X X}	X ^{X X}	X ^{X X}	
	Thunder Bay	X ^{X X}	X ^{X X}	0.0 ^{A 00}	69.3 ^{F 209}	X ^{X X}	X ^{X X}	X ^{X X}	
	Winnipeg	X ^{X X}	X ^{X X}	0.0 ^{A 00}	X ^{X X}	X ^{X X}	X ^{X X}	0.0 ^{A 00}	
	Calgary	X ^{X X}	X ^{X X}	41.0 ^{F 134}	44.8 ^{F 132}	17.2 ^{D 83}	X ^{X X}	X ^{X X}	
	Edmonton	X ^{X X}	X ^{X X}	X ^{X X}	41.9 ^{F 168}	X ^{X X}	61.0 ^{F 192}	0.0 ^{A 00}	
Vancouver	43.6 ^{E 114}	25.1 ^{D 80}	24.8 ^{F 104}	41.4 ^{E 116}	17.9 ^{D 85}	30.6 ^{F 108}	X ^{X X}		
Victoria	X ^{X X}	X ^{X X}	X ^{X X}	0.0 ^{A 00}	X ^{X X}	X ^{X X}	X ^{X X}		
Industries	Agriculture, Forestry, Fishing and Hunting (NAICS 11), Mining and Oil and Gas Extraction (NAICS 21)	X ^{X X}	26.4 ^{D 88}	X ^{X X}	26.4 ^{D 90}	19.0 ^{C 74}	34.2 ^{E 105}	X ^{X X}	
	Construction (NAICS 23)	42.9 ^{C 72}	23.3 ^{C 58}	18.8 ^{C 54}	8.2 ^{B 29}	13.5 ^{B 49}	35.8 ^{C 66}	12.8 ^{B 50}	
	Manufacturing (NAICS 31-33)	51.3 ^{D 100}	36.3 ^{E 101}	20.4 ^{D 89}	22.7 ^{D 98}	19.0 ^{D 89}	30.9 ^{D 88}	8.9 ^{B 39}	
	Wholesale Trade (NAICS 41)	27.0 ^{E 111}	26.5 ^{D 92}	X ^{X X}	51.9 ^{E 120}	21.2 ^{E 102}	39.9 ^{E 116}	X ^{X X}	
	Retail Trade (NAICS 44-45)	47.3 ^{D 92}	39.8 ^{D 74}	23.0 ^{C 64}	29.6 ^{C 72}	12.2 ^{B 48}	25.7 ^{C 68}	12.0 ^{C 62}	
	Transportation and Warehousing (NAICS 48-49)	34.7 ^{D 93}	34.3 ^{E 110}	42.1 ^{E 112}	26.4 ^{D 85}	16.7 ^{C 62}	12.9 ^{C 56}	X ^{X X}	
	Professional, Scientific and Technical Services (NAICS 54)	X ^{X X}	48.5 ^{E 112}	22.8 ^{D 94}	32.0 ^{E 104}	20.5 ^{D 92}	34.6 ^{E 104}	X ^{X X}	
	Accommodation and Food Services (NAICS 72)	29.1 ^{C 69}	29.5 ^{C 70}	18.2 ^{C 58}	55.7 ^{D 92}	41.4 ^{D 83}	23.6 ^{E 101}	X ^{X X}	
	Other Services (NAICS 81)	35.3 ^{F 132}	34.1 ^{E 112}	30.2 ^{E 103}	28.1 ^{F 135}	11.9 ^{D 92}	38.6 ^{E 111}	X ^{X X}	
	Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)	33.3 ^{E 114}	18.1 ^{C 65}	20.4 ^{C 63}	12.0 ^{C 51}	17.0 ^{C 74}	37.2 ^{D 100}	12.0 ^{D 81}	
	Tourism	45.0 ^{F 181}	11.7 ^{C 75}	20.2 ^{E 114}	25.1 ^{F 127}	29.4 ^{F 140}	29.7 ^{F 243}	X ^{X X}	
	Special industry aggregations	X ^{X X}	X ^{X X}	X ^{X X}	X ^{X X}	0.0 ^{A 00}	66.7 ^{F 192}	0.0 ^{A 00}	
	Knowledge-Based Industries (KBI)	X ^{X X}	56.5 ^{F 182}	X ^{X X}	X ^{X X}	X ^{X X}	48.1 ^{F 196}	0.0 ^{A 00}	
Location	Rural	26.2 ^{B 49}	26.7 ^{C 53}	20.7 ^{B 49}	19.3 ^{B 42}	20.2 ^{B 49}	33.2 ^{C 53}	6.1 ^{B 28}	
	Urban	38.0 ^{B 40}	31.5 ^{B 34}	22.7 ^{B 30}	29.4 ^{B 35}	19.3 ^{B 29}	30.5 ^{B 38}	9.8 ^{B 24}	
Export Status	Exporter	39.2 ^{C 71}	29.5 ^{C 68}	20.7 ^{C 61}	22.9 ^{C 60}	13.1 ^{B 43}	31.9 ^{C 68}	6.1 ^{B 38}	
	Non-exporter	34.4 ^{B 38}	30.4 ^{B 31}	22.5 ^{B 28}	27.5 ^{B 31}	20.5 ^{B 27}	31.0 ^{B 33}	9.3 ^{A 23}	
Growth	High Growth Firms (20% or more growth per year)	29.5 ^{D 80}	34.4 ^{D 82}	33.3 ^{D 88}	12.4 ^{B 45}	X ^{X X}	21.5 ^{C 59}	X ^{X X}	
	Medium Growth Firms (11% to 19% growth per year)	19.0 ^{D 84}	21.5 ^{C 75}	17.5 ^{C 64}	24.4 ^{C 71}	X ^{X X}	48.3 ^{E 114}	X ^{X X}	
	Slow Growth Firms (1% to 10% growth per year)	32.7 ^{C 56}	31.5 ^{B 46}	9.7 ^{B 27}	32.1 ^{C 67}	18.6 ^{B 42}	35.0 ^{B 50}	10.1 ^{B 31}	
	No Growth Firms (0% growth per year)	52.6 ^{D 89}	27.3 ^{D 74}	18.2 ^{C 67}	22.2 ^{C 71}	24.8 ^{C 73}	23.8 ^{D 78}	9.1 ^{B 44}	
Age of Business	Negative Growth Firms (Less than 0% growth per year)	53.0 ^{F 126}	30.6 ^{D 95}	18.5 ^{C 70}	25.7 ^{D 88}	31.5 ^{D 88}	22.4 ^{D 86}	X ^{X X}	
	2012-2014 (2 years or younger)	36.4 ^{C 65}	30.9 ^{C 84}	40.1 ^{C 63}	36.0 ^{C 65}	16.6 ^{B 50}	31.8 ^{C 62}	5.8 ^{B 28}	
	2004-2011 (3 to 10 years old)	35.4 ^{C 67}	36.2 ^{C 64}	21.3 ^{B 48}	23.4 ^{B 50}	21.3 ^{B 47}	31.3 ^{C 67}	8.0 ^{B 30}	
	1994-2003 (11 to 20 years old)	32.9 ^{C 73}	25.3 ^{B 50}	18.7 ^{B 48}	27.8 ^{C 65}	16.0 ^{B 40}	30.9 ^{C 59}	7.2 ^{B 28}	
Innovation Activities developed or introduced	Prior to 1994 (more than 20 years old)	35.7 ^{C 63}	25.0 ^{C 51}	24.9 ^{C 64}	24.9 ^{C 64}	22.6 ^{B 43}	30.7 ^{C 67}	10.6 ^{C 61}	
	New or significantly improved good or service	30.1 ^{B 42}	36.1 ^{C 61}	22.9 ^{B 43}	27.7 ^{B 45}	20.7 ^{B 42}	36.3 ^{C 58}	5.3 ^{A 21}	
	New or significantly improved process or method	34.4 ^{C 54}	35.4 ^{C 64}	21.4 ^{D 48}	30.0 ^{C 62}	25.7 ^{C 51}	29.9 ^{C 58}	6.4 ^{B 29}	
	A new organizational method in your business practices, workplace organization or external relations	33.3 ^{C 51}	32.7 ^{B 50}	27.5 ^{B 48}	30.7 ^{B 49}	17.4 ^{B 38}	30.1 ^{B 50}	4.7 ^{A 22}	
	A new way of selling your goods or services	33.7 ^{C 58}	27.9 ^{B 49}	20.2 ^{B 42}	27.2 ^{C 52}	15.3 ^{B 39}	30.9 ^{C 60}	4.2 ^{A 19}	
Intellectual Property	At least one of the 4 above innovations	36.0 ^{B 40}	32.7 ^{B 34}	21.8 ^{B 33}	28.7 ^{B 38}	19.9 ^{B 32}	33.6 ^{B 43}	5.0 ^{A 18}	
	Non-Innovator (none of the above)	32.1 ^{C 52}	26.3 ^{B 44}	22.5 ^{D 42}	22.5 ^{B 45}	18.0 ^{B 39}	29.0 ^{B 43}	14.7 ^{B 42}	
	Holds IP	31.9 ^{C 65}	36.3 ^{C 61}	27.5 ^{C 60}	31.1 ^{C 56}	21.6 ^{C 54}	34.3 ^{C 56}	4.8 ^{B 35}	
	Holds Formal IP	47.4 ^{D 82}	31.1 ^{C 71}	21.9 ^{C 68}	32.1 ^{D 76}	25.0 ^{C 67}	32.6 ^{C 75}	X ^{X X}	
Procurement	No IP	35.0 ^{B 38}	27.7 ^{B 32}	20.5 ^{B 29}	24.2 ^{B 33}	18.2 ^{B 24}	30.6 ^{B 37}	10.9 ^{B 24}	
	Did business with Federal government	50.0 ^{F 170}	62.5 ^{F 184}	X ^{X X}	0.0 ^{A 00}	0.0 ^{A 00}	X ^{X X}	0.0 ^{A 00}	
	<30 years old	X ^{X X}	16.1 ^{D 78}	X ^{X X}	31.3 ^{E 121}	X ^{X X}	45.0 ^{F 127}	X ^{X X}	
	30 to 39 years old	26.4 ^{C 58}	42.0 ^{C 63}	30.6 ^{C 63}	32.5 ^{D 68}	27.9 ^{C 60}	31.1 ^{C 57}	11.2 ^{B 40}	
	40 to 49 years old	33.8 ^{C 61}	33.8 ^{B 48}	21.4 ^{B 44}	23.7 ^{B 44}	18.7 ^{B 44}	31.2 ^{C 51}	X ^{X X}	
Highest Level of Education Attained by the Primary Decision Maker	50 to 64 years old	39.1 ^{C 62}	24.1 ^{B 42}	16.5 ^{B 35}	24.3 ^{C 51}	17.3 ^{B 35}	31.7 ^{C 58}	9.5 ^{B 32}	
	65+ years old	X ^{X X}	21.6 ^{F 130}	X ^{X X}	36.1 ^{E 120}	X ^{X X}	16.8 ^{D 79}	X ^{X X}	
	Less than high school	28.3 ^{D 94}	27.4 ^{D 89}	20.6 ^{D 92}	31.4 ^{D 92}	32.4 ^{E 102}	16.4 ^{C 68}	27.4 ^{E 103}	
	High school	31.7 ^{C 59}	39.3 ^{C 63}	24.5 ^{C 58}	26.6 ^{C 51}	23.6 ^{C 52}	29.3 ^{C 58}	10.0 ^{B 49}	
Place of birth	College/Cegep/Trade School	35.1 ^{C 60}	21.8 ^{B 48}	24.9 ^{B 40}	27.7 ^{C 58}	16.0 ^{B 41}	32.6 ^{C 58}	X ^{X X}	
	Bachelor's degree	34.9 ^{D 75}	28.8 ^{C 64}	16.2 ^{B 44}	26.5 ^{C 59}	19.0 ^{C 52}	33.9 ^{C 64}	8.3 ^{B 37}	
	Master's degree or above	44.5 ^{C 75}	41.2 ^{C 75}	21.8 ^{C 58}	23.7 ^{C 56}	16.8 ^{C 50}	32.9 ^{C 73}	X ^{X X}	
Female Ownership	In Canada	33.4 ^{B 37}	29.7 ^{B 33}	23.7 ^{B 31}	24.2 ^{B 33}	19.7 ^{B 29}	30.6 ^{B 38}	10.5 ^{B 27}	
	Outside Canada	39.8 ^{C 68}	31.9 ^{C 54}	18.2 ^{B 43}	34.6 ^{C 68}	18.9 ^{B 43}	32.8 ^{C 67}	4.4 ^{A 23}	
	0%	36.4 ^{D 44}	29.6 ^{B 39}	25.0 ^{B 37}	25.2 ^{B 34}	20.4 ^{B 33}	32.0 ^{B 38}	9.3 ^{B 29}	
	1% to 49%	23.3 ^{C 69}	X ^{X X}	X ^{X X}	32.2 ^{D 84}	22.2 ^{C 65}	X ^{X X}	20.9 ^{E 104}	
	50%	38.9 ^{C 64}	30.5 ^{C 67}	19.3 ^{B 49}	27.9 ^{C 58}	15.4 ^{B 41}	34.5 ^{C 65}	X ^{X X}	

Table 9: Lease Financing

Survey question(s):
 D.1. In 2014, did your business seek a new contract to lease any material or equipment?
 D.3. What was the outcome of this lease financing request?

Notes:

D.1. is applicable to all respondents.

D.3. is applicable only to those that requested lease financing in 2014.

For explanation of data accuracy and quality of estimates, see the "Notes" tab.

		Requested lease financing in 2014		Outcome of lease financing request						
				Approved						
				Full amount was authorized		Partial amount was authorized		Overall approval rate (full or partial)		
%	Qualif. SEF	%	Qualif. SEF	%	Qualif. SEF	%	Qualif. SEF			
All SMEs	1 to 499 employees	7.9	A 0.5	96.1	A 0.8	2.1	A 0.6	98.2	A 0.8	
Employment Size	1 to 4 employees	4.8	A 0.4	95.3	A 1.0	3.5	A 1.7	98.9	A 0.8	
	5 to 19 employees	10.1	A 0.7	95.8	A 1.0	1.3	A 0.8	97.1	A 1.0	
	20 to 99 employees	14.0	A 1.1	97.2	A 1.0	2.1	A 0.8	99.4	A 0.8	
	100 to 499 employees	19.5	B 4.2	99.5	A 0.5	0.0	A 0.0	99.5	A 0.5	
Region	Atlantic	8.5	A 0.8	96.2	A 1.8	2.9	A 1.3	99.1	A 0.8	
	Quebec	7.2	A 0.7	X	X	X	X	97.1	A 1.1	
	Ontario	8.5	A 0.7	97.6	A 1.8	2.1	A 1.5	99.6	A 0.8	
		Northern Ontario	10.2	B 3.8	99.7	A 0.7	0.0	A 0.0	99.7	A 0.7
		Southern Ontario	8.4	A 0.7	97.4	A 1.4	2.2	A 1.4	99.6	A 0.8
		Prairies	8.1	A 0.8	95.6	A 1.7	2.8	A 1.2	98.4	A 1.0
		Manitoba	7.7	A 1.2	X	X	X	X	95.2	B 3.8
		Saskatchewan	7.7	A 1.2	X	X	X	X	100.0	A 0.8
		Alberta	8.3	A 0.8	X	X	X	X	98.8	A 1.2
		British Columbia and Territories	6.6	A 0.8	X	X	X	X	94.8	B 2.8
CMA Level	St. John's	11.5	B 3.9	91.9	D 7.8	0.0	A 0.0	91.9	D 7.8	
	Halifax	11.1	B 2.7	X	X	X	X	100.0	A 0.8	
	Quebec	5.8	A 1.9	100.0	A 0.8	0.0	A 0.0	100.0	A 0.8	
	Montreal	7.3	A 1.6	95.8	B 2.8	0.0	A 0.0	95.8	B 2.8	
	Ottawa-Gatineau	7.1	B 2.6	100.0	A 0.8	0.0	A 0.0	100.0	A 0.8	
	Toronto	8.5	A 0.9	X	X	X	X	99.2	A 0.7	
	Kingston	8.7	D 7.8	100.0	A 0.8	0.0	A 0.0	100.0	A 0.8	
	Hamilton	11.4	B 3.9	100.0	A 0.8	0.0	A 0.0	100.0	A 0.8	
	St. Catharines-Niagara	9.4	B 3.6	99.4	A 0.8	0.0	A 0.0	99.4	A 0.8	
	Kitchener-Cambridge-Waterloo	13.9	B 3.5	X	X	X	X	100.0	A 0.8	
	London	6.2	B 2.8	100.0	A 0.8	0.0	A 0.0	100.0	A 0.8	
	Windsor	9.3	C 6.0	X	X	X	X	100.0	A 0.8	
	Thunder Bay	6.7	B 3.0	100.0	A 0.8	0.0	A 0.0	100.0	A 0.8	
	Winnipeg	8.6	A 1.7	X	X	X	X	91.9	C 6.4	
	Calgary	6.8	A 1.5	X	X	X	X	95.4	B 4.2	
	Edmonton	9.5	A 1.7	X	X	X	X	100.0	A 0.8	
Vancouver	7.4	A 1.1	93.5	B 4.4	0.0	A 0.0	93.5	B 4.4		
Victoria	3.9	A 1.8	100.0	A 0.8	0.0	A 0.0	100.0	A 0.8		
Industries	Agriculture, Forestry, Fishing and Hunting (NAICS 11), Mining and Oil and Gas Extraction (NAICS 21)	7.0	A 1.1	X	X	X	X	99.9	A 0.8	
	Construction (NAICS 23)	9.4	A 0.9	97.8	A 1.0	1.6	A 0.8	99.4	A 0.8	
	Manufacturing (NAICS 31-33)	9.2	A 1.4	X	X	X	X	96.9	A 2.0	
	Wholesale Trade (NAICS 41)	7.9	A 1.5	X	X	X	X	100.0	A 0.8	
	Retail Trade (NAICS 44-45)	5.1	A 0.7	97.4	A 2.8	0.0	A 0.0	97.4	A 2.8	
	Transportation and Warehousing (NAICS 48-49)	13.9	A 1.7	95.3	A 2.2	4.4	A 2.1	99.7	A 0.8	
	Professional, Scientific and Technical Services (NAICS 54)	6.5	A 0.8	X	X	X	X	99.2	A 0.7	
	Accommodation and Food Services (NAICS 72)	3.8	A 0.7	X	X	X	X	92.1	C 5.9	
	Other Services (NAICS 81)	8.1	A 1.2	95.5	B 2.8	0.0	A 0.0	95.5	B 2.8	
	Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)	9.3	A 1.0	94.1	B 2.7	4.0	A 2.4	98.1	A 1.3	
		Tourism	5.5	A 1.5	X	X	X	X	100.0	A 0.8
		Information and Communication Technologies (ICT)	8.2	A 2.1	100.0	A 0.8	0.0	A 0.0	100.0	A 0.8
		Knowledge-Based Industries (KBI)	6.7	B 2.6	X	X	X	X	100.0	A 0.8
			8.1	A 0.9	97.3	A 1.0	2.6	A 1.0	99.8	A 0.7
Location	Urban	7.8	A 0.4	95.8	A 1.0	2.0	A 0.8	97.8	A 0.7	
Export Status	Exporter	9.6	A 1.3	X	X	X	X	97.7	A 1.3	
	Non-exporter	7.6	A 0.4	X	X	X	X	98.3	A 0.8	
Growth	High Growth Firms (20% or more growth per year)	12.9	A 1.6	X	X	X	X	94.7	B 2.8	
	Medium Growth Firms (11% to 19% growth per year)	10.3	A 1.1	X	X	X	X	99.4	A 0.8	
	Slow Growth Firms (1% to 10% growth per year)	7.9	A 0.9	96.6	A 1.8	2.1	A 1.5	98.7	A 0.7	
	No Growth Firms (0% growth per year)	4.6	A 0.6	X	X	X	X	98.7	A 1.2	
	Negative Growth Firms (Less than 0% growth per year)	5.9	A 1.0	X	X	X	X	96.7	A 2.2	
Age of Business	2012-2014 (2 years or younger)	8.4	A 1.1	X	X	X	X	100.0	A 0.8	
	2004-2011 (3 to 10 years old)	7.6	A 0.9	92.2	A 2.5	4.1	A 1.5	96.3	A 1.4	
	1994-2003 (11 to 20 years old)	7.0	A 0.7	X	X	X	X	99.0	A 0.8	
	Prior to 1994 (more than 20 years old)	8.5	A 0.6	98.3	A 0.8	0.4	A 0.2	98.7	A 0.7	
Innovation Activities developed or introduced	New or significantly improved good or service	11.0	A 0.7	97.2	A 1.0	0.9	A 0.4	98.1	A 0.8	
	New or significantly improved process or method	11.2	A 0.9	97.8	A 1.0	0.9	A 0.4	98.7	A 0.8	
	A new organizational method in your business practices, workplace organization or external relations	12.1	A 0.9	96.6	A 1.2	1.3	A 0.8	97.9	A 1.0	
	A new way of selling your goods or services	12.0	A 1.0	96.6	A 1.3	2.0	A 1.0	98.6	A 0.8	
	At least one of the 4 above innovations	10.3	A 0.8	X	X	X	X	98.2	A 0.7	
	Non-Innovator (none of the above)	6.2	A 0.4	X	X	X	X	98.3	A 0.8	
			10.2	A 0.8	X	X	X	X	98.4	A 0.8
Intellectual Property	Holds IP	9.8	A 1.2	X	X	X	X	98.8	A 0.8	
	Holds Formal IP	7.3	A 0.4	X	X	X	X	98.2	A 0.7	
	No IP	7.3	A 0.4	X	X	X	X	98.2	A 0.7	
Procurement	Did business with Federal government	13.6	A 1.6	X	X	X	X	100.0	A 0.8	
Age of Primary Decision Maker	<30 years old	9.6	A 2.4	X	X	X	X	96.9	B 3.0	
	30 to 39 years old	10.5	A 1.0	X	X	X	X	97.7	A 1.8	
	40 to 49 years old	8.7	A 0.8	96.5	A 1.5	0.9	A 0.4	97.4	A 1.5	
	50 to 64 years old	7.0	A 0.9	97.2	A 1.0	1.4	A 0.7	98.7	A 0.8	
	65+ years old	6.2	A 0.6	99.9	A 0.1	0.0	A 0.0	99.9	A 0.1	
			7.8	A 1.6	X	X	X	X	99.7	A 0.8
Highest Level of Education Attained by the Primary Decision Maker	Less than high school	8.5	A 0.7	95.7	A 1.8	2.6	A 1.0	98.3	A 1.1	
	High school	7.2	A 0.8	X	X	X	X	98.1	A 1.1	
	College/Cegep/Trade School	8.2	A 0.7	94.8	A 2.0	2.9	A 1.0	97.8	A 1.1	
	Bachelor's degree	7.6	A 0.9	X	X	X	X	98.3	A 1.1	
	Master's degree or above	8.3	A 0.4	X	X	X	X	98.6	A 0.8	
Place of birth	Outside Canada	6.4	A 0.7	X	X	X	X	96.5	A 1.8	
Female Ownership	0%	8.0	A 0.9	94.9	A 1.4	2.9	A 1.1	97.8	A 0.8	
	1% to 49%	10.0	A 1.1	X	X	X	X	98.7	A 1.3	
	50%	7.8	A 0.7	96.9	A 1.8	2.2	A 1.0	99.1	A 0.7	
	51% to 99%	7.0	A 1.7	100.0	A 0.8	0.0	A 0.0	100.0	A 0.8	
	100%	5.9	A 0.8	X	X	X	X	97.7	A 1.8	
Co-operatives	Co-operatives	6.2	A 0.8	100.0	A 0.8	..	..	100.0	A 0.8

Source: Statistics Canada, Survey on Financing and Growth of Small and Medium Enterprises, 2014
 Figures may not add to totals due to rounding.

Tourism, ICT and KBI industries are separate industry categories. Industries which make up the Tourism, ICT and KBI categories are also included in their respective sector categories.

... not applicable

Table 10: Amount of Lease Financing Requested and Authorized

Survey question(s):
 D.2. For your business' largest request for lease financing in 2014, what was the total value of the asset you requested to lease?
 D.3. What was the outcome of this lease financing request?

Notes:

D.2 and D.3. are applicable only to those that requested lease financing in 2014.

For explanation of data accuracy and quality of estimates, see the "Notes" tab.

		Lease financing				
		Total amount requested	Total amount authorized	Average amount requested	Average amount authorized	Total amount authorized-to-requested
		\$	\$	\$	\$	%
All SMEs	1 to 499 employees	4,709,117,772	4,630,919,834	97,284	95,669	98.3
Employment Size	1 to 4 employees	1,036,893,083	X	65,501	X	X
	5 to 19 employees	1,737,568,256	1,711,438,497	82,464	81,224	98.5
	20 to 99 employees	1,259,892,040	1,225,185,941	131,090	127,479	97.2
	100 to 499 employees	674,764,394	X	356,252	X	X
Region	Atlantic	314,947,076	307,953,397	84,338	82,465	97.8
	Quebec	735,205,545	721,832,170	76,113	74,729	98.2
	Ontario	2,134,421,221	2,095,071,815	111,695	109,636	98.2
	Northern Ontario	212,327,935	X	130,575	X	X
	Southern Ontario	1,922,093,286	X	109,939	X	X
	Prairies	1,076,022,329	1,063,546,089	110,779	109,495	98.8
	Manitoba	120,742,218	115,020,414	63,766	79,796	95.3
	Saskatchewan	189,625,737	188,984,790	120,834	120,426	99.7
Alberta	765,654,374	759,540,884	114,235	113,323	99.2	
British Columbia and Territories	448,521,602	442,516,363	72,463	71,493	98.7	
CMA Level	St. John's	42,740,912	40,663,412	100,288	95,413	95.1
	Halifax	58,997,434	57,033,577	83,407	80,631	96.7
	Quebec	53,932,460	53,932,460	74,410	74,410	100.0
	Montreal	292,821,546	290,250,213	72,842	72,202	99.1
	Ottawa-Gatineau	87,261,926	87,261,926	60,891	60,891	100.0
	Toronto	848,977,623	817,354,217	107,868	103,850	96.3
	Kingston	95,194,878	95,194,878	358,441	358,441	100.0
	Hamilton	129,652,123	129,652,123	99,302	99,302	100.0
	St. Catharines-Niagara	51,931,563	51,931,563	84,426	84,426	100.0
	Kitchener-Cambridge-Waterloo	67,689,784	67,689,784	97,006	95,871	98.8
	London	33,410,548	33,410,548	68,331	68,331	100.0
	Windsor	68,460,469	66,390,469	137,713	133,549	97.0
	Thunder Bay	16,712,219	16,712,219	87,792	87,792	100.0
	Winnipeg	56,981,148	X	66,535	X	X
Calgary	115,028,482	110,533,029	63,672	61,183	96.1	
Edmonton	275,120,969	273,502,932	132,053	131,277	99.4	
Vancouver	176,824,503	176,824,503	58,140	58,140	100.0	
Victoria	14,857,687	14,857,687	45,037	45,037	100.0	
Industries	Agriculture, Forestry, Fishing and Hunting (NAICS 11), Mining and Oil and Gas Extraction (NAICS 21)	479,382,499	X	177,362	X	X
	Construction (NAICS 23)	1,005,510,210	998,329,367	106,466	105,706	99.3
	Manufacturing (NAICS 31-33)	519,807,435	493,077,435	143,579	136,196	94.9
	Wholesale Trade (NAICS 41)	300,614,349	X	105,630	X	X
	Retail Trade (NAICS 44-45)	275,549,852	275,549,852	69,485	69,485	100.0
	Transportation and Warehousing (NAICS 48-49)	828,914,608	819,504,073	181,161	179,104	98.9
	Professional, Scientific and Technical Services (NAICS 54)	174,825,225	171,065,959	38,633	37,802	97.8
	Accommodation and Food Services (NAICS 72)	84,376,146	72,834,421	38,740	33,441	86.3
	Other Services (NAICS 81)	157,834,552	155,263,219	43,524	42,815	98.4
	Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)	882,302,896	868,000,662	80,786	79,476	98.4
	Tourism	142,960,293	141,773,245	94,128	93,346	99.2
	Special industry aggregations	81,750,492	81,750,492	53,214	53,214	100.0
	Knowledge-Based Industries (KBI)	58,609,753	56,927,988	74,133	72,005	97.1
	Location	Rural	1,310,356,203	1,296,081,951	128,728	127,326	98.9
Urban		3,398,761,569	3,334,837,883	88,911	87,239	98.1
Export Status	Exporter	846,852,635	814,505,078	121,975	117,316	96.2
	Non-exporter	3,862,265,137	3,816,414,757	93,150	92,044	98.8
Growth	High Growth Firms (20% or more growth per year)	569,952,530	564,902,516	87,601	86,825	99.1
	Medium Growth Firms (11% to 19% growth per year)	777,236,745	772,730,356	119,060	118,370	99.4
	Slow Growth Firms (1% to 10% growth per year)	2,079,387,263	2,052,873,514	93,992	92,793	98.7
	No Growth Firms (0% growth per year)	363,366,229	357,567,182	75,750	74,541	98.4
	Negative Growth Firms (Less than 0% growth per year)	320,278,846	293,026,512	83,383	76,288	91.5
Age of Business	2012-2014 (2 years or younger)	531,503,825	X	134,119	X	X
	2004-2011 (3 to 10 years old)	1,369,305,429	1,341,210,387	98,677	96,652	97.9
	1994-2003 (11 to 20 years old)	907,108,215	X	81,308	X	X
	Prior to 1994 (more than 20 years old)	1,901,200,303	1,863,646,601	97,950	96,015	98.0
	New or significantly improved good or service	1,497,774,769	1,464,394,391	92,743	90,676	97.8
Innovation Activities developed or introduced	New or significantly improved process or method	1,296,827,718	1,267,523,353	113,556	110,990	97.7
	A new organizational method in your business practices, workplace organization or external relations	1,338,277,507	1,301,617,401	100,492	97,739	97.3
	A new way of selling your goods or services	1,195,817,182	1,185,276,381	88,524	87,743	99.1
	At least one of the 4 above innovations	2,490,346,202	2,448,523,620	100,490	98,802	98.3
	Non-Innovator (none of the above)	2,035,587,820	2,004,083,798	97,703	96,191	98.5
Intellectual Property	Holds Formal IP	1,149,566,808	1,112,126,992	91,419	88,442	96.7
	No IP	569,103,520	541,860,293	93,453	88,980	95.2
Procurement	Did business with Federal government	69,423,569	68,441,085	68,182	67,217	98.6
	<30 years old	226,691,711	X	201,706	X	X
Age of Primary Decision Maker	30 to 39 years old	810,624,629	784,135,962	97,916	94,717	96.7
	40 to 49 years old	1,431,989,064	1,418,428,962	102,579	101,608	99.1
	50 to 64 years old	1,845,105,646	1,812,508,727	90,056	88,465	98.2
	65+ years old	394,706,723	X	86,653	X	X
Highest Level of Education Attained by the Primary Decision Maker	Less than high school	379,907,567	374,909,867	98,114	96,824	98.7
	High school	1,348,578,913	1,324,227,989	112,472	110,441	98.2
	College/Cegep/Trade School	1,186,058,970	1,178,289,710	87,168	86,597	99.3
	Bachelor's degree	1,303,087,798	1,290,383,649	107,239	106,193	99.0
Place of birth	Master's degree or above	491,484,524	463,106,619	72,431	68,249	94.2
	In Canada	3,849,305,523	3,785,138,097	97,974	96,341	98.3
Female Ownership	Outside Canada	859,812,249	845,781,737	94,310	92,771	98.4
	0%	2,693,571,867	2,629,619,383	102,213	99,786	97.6
	1% to 49%	723,370,728	X	107,147	X	X
	50%	909,354,242	898,812,598	95,765	94,655	98.8
Co-operatives	51% to 99%	40,427,130	40,427,130	42,820	42,820	100.0
	100%	342,393,806	X	70,418	X	X
Co-operatives	6,782,190	6,782,190	148,219	148,219	100.0	

Source: Statistics Canada, Survey on Financing and Growth of Small and Medium Enterprises, 2014

Figures may not add to totals due to rounding.

Tourism, ICT and KBI industries are separate industry categories. Industries which make up the Tourism, ICT and KBI categories are also included in their respective sector categories.

... not applicable

Table 11: Intended Use of Lease Financing

Survey question(s):
D.4. What type of asset did your business intend to acquire through this lease?

Notes:

D.4. is applicable only to those that requested lease financing in 2014.

For explanation of data accuracy and quality of estimates, see the "Notes" tab.

		Intended use of lease financing											
		Vehicles			Computer hardware or software			Other machinery or equipment			Other material		
		%	Quality	Weight	%	Quality	Weight	%	Quality	Weight	%	Quality	Weight
All SMEs	1 to 499 employees	39.3	A 2.1		10.0	A 1.4		45.8	B 2.1		4.8	A 0.9	
Employment Size	1 to 4 employees	41.9	B 4.0		8.2	A 2.4		44.6	B 4.0		5.4	A 1.8	
	5 to 19 employees	36.1	B 3.2		12.4	B 2.7		47.1	B 3.4		4.3	A 1.2	
	20 to 99 employees	41.0	B 4.0		8.1	A 2.0		47.0	B 4.2		3.9	A 1.8	
	100 to 499 employees	45.1	F 12.7		8.6	C 5.8		36.5	D 9.9		9.8	C 5.9	
Region	Atlantic	30.1	B 4.5		12.1	B 3.5		52.7	C 6.1		5.2	A 2.7	
	Quebec	46.1	B 4.7		9.7	B 2.8		38.0	B 4.5		6.2	A 2.3	
	Ontario	37.8	B 4.0		9.4	B 3.0		48.7	B 4.2		4.1	A 1.5	
		Northern Ontario	26.2	F 18.1		X	X		62.2	F 17.5		X	X
		Southern Ontario	38.9	B 4.1		X	X		47.4	D 4.2		X	X
		Prairies	40.9	B 5.8		8.9	A 2.4		45.8	B 3.5		4.4	A 1.4
		Manitoba	29.0	C 7.2		X	X		53.6	D 8.5		X	X
		Saskatchewan	26.8	C 6.7		X	X		58.0	D 8.6		X	X
		Alberta	46.7	B 6.0		X	X		41.3	B 4.8		X	X
		British Columbia and Territories	36.5	C 6.3		12.9	B 3.8		45.4	C 5.7		5.3	A 2.0
CMA Level	St. John's	X	X		0.0	A 0.0		X	X		0.0	A 0.0	
	Halifax	X	X		X	X		64.6	E 11.7		0.0	A 0.0	
	Quebec	72.3	F 14.0		0.0	A 0.0		X	X		X	X	
	Montreal	37.1	C 6.7		17.4	C 5.7		37.6	C 7.2		7.9	B 3.9	
	Ottawa-Gatineau	27.2	F 13.4		X	X		63.5	F 14.6		X	X	
	Toronto	39.0	C 5.6		10.5	B 3.0		45.5	C 5.5		5.0	A 2.1	
	Kingston	X	X		X	X		54.3	F 16.3		0.0	A 0.0	
	Hamilton	X	X		X	X		45.9	F 17.1		0.0	A 0.0	
	St. Catharines-Niagara	48.1	F 19.7		0.0	A 0.0		51.9	F 19.7		0.0	A 0.0	
	Kitchener-Cambridge-Waterloo	67.4	F 13.1		X	X		X	X		0.0	A 0.0	
	London	X	X		X	X		39.6	F 23.4		X	X	
	Windsor	X	X		X	X		80.5	F 16.3		0.0	A 0.0	
	Thunder Bay	X	X		X	X		77.0	F 29.8		X	X	
	Winnipeg	X	X		X	X		48.9	E 10.1		X	X	
	Calgary	39.8	D 9.4		X	X		48.8	D 9.6		X	X	
	Edmonton	54.2	D 9.6		12.9	C 7.5		32.9	D 8.9		0.0	A 0.0	
	Vancouver	46.4	D 7.8		X	X		29.9	C 8.8		X	X	
Victoria	X	X		0.0	A 0.0		X	X		X	X		
Industries	Agriculture, Forestry, Fishing and Hunting (NAICS 11), Mining and Oil and Gas Extraction (NAICS 21)	32.1	C 6.8		0.0	A 0.0		58.2	C 7.5		9.7	B 4.4	
	Construction (NAICS 23)	58.1	B 4.8		X	X		38.0	B 4.6		X	X	
	Manufacturing (NAICS 31-33)	22.6	D 8.9		X	X		74.0	D 8.3		X	X	
	Wholesale Trade (NAICS 41)	45.3	D 8.6		X	X		42.9	D 7.9		X	X	
	Retail Trade (NAICS 44-45)	37.2	C 6.3		21.9	C 5.8		30.1	C 8.7		10.8	B 4.9	
	Transportation and Warehousing (NAICS 48-49)	66.2	C 5.4		1.1	A 0.0		29.4	C 5.5		3.2	A 1.4	
	Professional, Scientific and Technical Services (NAICS 54)	15.4	B 4.1		35.2	C 6.4		40.4	C 7.5		9.0	B 3.4	
	Accommodation and Food Services (NAICS 72)	24.4	D 8.0		X	X		55.9	D 9.9		X	X	
	Other Services (NAICS 81)	29.7	C 7.7		X	X		63.2	C 7.2		X	X	
	Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)	34.7	C 5.2		12.9	B 5.0		47.9	C 5.8		4.5	A 2.1	
		Tourism	41.1	E 11.2		X	X		42.7	E 11.5		X	X
		Information and Communication Technologies (ICT)	X	X		50.0	F 13.5		X	X		X	X
		Knowledge-Based Industries (KBI)	39.8	F 20.7		X	X		20.6	F 30.4		X	X
	Location	Rural	39.8	B 4.8		4.6	A 1.8		51.6	B 4.9		4.0	A 1.6
Urban		39.2	A 2.4		11.5	A 1.6		44.3	A 2.5		5.0	A 1.4	
Export Status	Exporter	35.0	B 4.6		12.4	B 3.4		47.3	B 4.8		5.3	A 2.0	
	Non-exporter	40.0	A 2.4		9.6	A 1.7		45.6	A 2.4		4.8	A 1.6	
Growth	High Growth Firms (20% or more growth per year)	35.7	C 6.0		12.7	B 3.8		48.6	C 5.7		3.0	A 1.6	
	Medium Growth Firms (11% to 19% growth per year)	43.7	C 5.8		18.0	C 5.1		35.8	C 5.1		2.5	A 1.1	
	Slow Growth Firms (1% to 10% growth per year)	36.7	B 3.2		9.6	A 1.8		49.0	B 3.5		4.8	A 1.3	
	No Growth Firms (0% growth per year)	55.6	C 6.0		3.8	B 2.6		34.4	C 5.8		6.3	B 2.8	
	Negative Growth Firms (Less than 0% growth per year)	32.2	C 7.5		6.0	E 11.2		53.7	D 9.1		8.2	B 4.7	
Age of Business	2012-2014 (2 years or younger)	38.9	C 6.5		6.6	B 3.2		46.5	C 6.7		8.0	B 4.1	
	2004-2011 (3 to 10 years old)	43.8	B 4.0		10.0	A 2.3		42.1	B 4.0		4.1	A 1.5	
	1994-2003 (11 to 20 years old)	36.9	B 4.6		14.3	B 4.4		44.1	B 4.8		4.7	A 1.4	
	Prior to 1994 (more than 20 years old)	37.5	B 3.4		8.2	A 2.0		49.4	B 3.9		4.8	A 1.6	
Innovation Activities developed or introduced	New or significantly improved good or service	36.0	B 3.2		14.5	A 2.4		44.3	E 9.5		5.2	A 1.9	
	New or significantly improved process or method	30.8	B 4.2		11.4	B 2.7		54.0	B 4.4		3.8	A 1.6	
	A new organizational method in your business practices, workplace organization or external relations	38.3	B 3.9		14.1	B 3.0		44.0	B 3.9		3.5	A 1.5	
	A new way of selling your goods or services	41.8	B 4.2		14.7	B 3.1		39.5	E 9.5		4.0	A 1.7	
	At least one of the 4 above innovations	39.5	B 2.9		X	X		44.2	B 2.9		X	X	
	Non-Innovator (none of the above)	41.3	B 3.4		X	X		47.0	B 3.4		X	X	
Intellectual Property	Holds IP	37.7	B 4.0		X	X		38.0	D 4.3		X	X	
	Holds Formal IP	42.1	C 6.2		20.9	C 5.7		33.0	C 6.2		4.0	A 2.2	
	No IP	41.3	B 2.6		X	X		48.3	B 2.6		X	X	
Procurement	Did business with Federal government	45.6	C 6.2		X	X		42.1	C 6.5		X	X	
	<30 years old	X	X		X	X		53.6	F 12.7		0.0	A 0.0	
	30 to 39 years old	44.2	C 5.1		X	X		41.8	B 5.8		X	X	
	40 to 49 years old	42.9	B 4.1		11.4	A 2.5		39.6	B 4.5		6.1	A 1.8	
	50 to 64 years old	35.2	B 3.1		7.5	A 2.5		51.8	B 3.3		5.5	A 1.9	
65+ years old	X	X		15.4	C 6.8		43.6	C 7.5		X	X		
Highest Level of Education Attained by the Primary Decision Maker	Less than high school	55.2	C 7.5		X	X		40.0	C 7.1		X	X	
	High school	43.4	B 4.1		X	X		49.3	E 11.2		X	X	
	College/Cegep/Trade School	42.1	B 4.1		8.9	B 2.6		46.6	B 4.5		2.3	A 1.2	
	Bachelor's degree	35.0	B 4.1		11.2	B 4.0		45.0	B 4.4		8.8	A 2.4	
	Master's degree or above	25.2	C 6.2		26.8	C 5.2		43.0	C 6.0		5.0	A 2.3	
Place of birth	In Canada	39.1	A 2.3		9.7	A 1.4		45.8	A 2.4		5.4	A 1.6	
	Outside Canada	40.2	C 5.2		11.3	C 5.2		46.0	C 5.5		2.5	A 1.4	
Female Ownership	0%	42.4	B 2.8		9.4	A 2.2		43.5	B 2.8		4.7	A 1.2	
	1% to 49%	36.9	C 5.9		5.6	A 2.0		50.3	C 5.9		7.1	B 3.1	
	50%	42.1	B 4.5		8.6	A 2.5		46.5	B 4.8		2.8	A 1.4	
	51% to 99%	20.4	D 8.4		X	X		59.3	E 10.6		X	X	
	100%	24.1	C 6.2		X	X		48.5	C 7.4		X	X	
Co-operatives	Co-operatives	34.6	B 4.9		X	X		42.3	C 5.1		X	X	

Source: Statistics Canada, Survey on Financing and Growth of Small and Medium Enterprises, 2014

Figures may not add to totals due to rounding.

Tourism, ICT and KBI industries are separate industry categories. Industries which make up the Tourism, ICT and KBI categories are also included in their respective sector categories.

... not applicable

Table 12: Trade Credit Financing

Survey question(s):

- E.1. In 2014, did your business purchase a product or service on credit provided by a supplier and pay that supplier at a later date?
- E.2. What was the outcome of your business' largest request for trade credit financing in 2014?
- E.3. Please indicate the value of the largest trade credit provided.

Notes:

- E.1 is applicable to all respondents.
- E.2 is applicable only to those that requested trade credit financing in 2014.
- E.3 is applicable only to those that were approved for trade credit financing in 2014.

For explanation of data accuracy and quality of estimates, see the "Notes" tab.

		Requested trade credit financing in 2014		Outcome of trade credit financing request						
				Approved						
				Approval rate		Total amount of trade credit provided		Average amount of trade credit provided		
		%	Count	\$	Count	\$	Count			
All SMEs	1 to 499 employees	29.4	A 0.6	98.3	A 0.4	16,328,836,627	B 10.0	91,030	B 9.7	
Employment Size	1 to 4 employees	24.1	A 0.9	97.7	A 0.5	2,539,601,882	F 27.6	32,551	F 26.3	
	5 to 19 employees	34.0	A 2.0	98.7	A 1.4	5,743,609,857	B 8.5	81,005	B 8.8	
	20 to 99 employees	38.8	A 1.5	98.7	A 0.5	5,670,506,828	B 9.7	215,180	B 9.1	
	100 to 499 employees	42.1	C 5.3	100.0	A 0.4	2,375,118,060	F 54.2	578,769	F 48.4	
Region	Atlantic	28.0	A 1.4	99.0	A 0.4	748,767,855	C 10.9	61,498	C 10.5	
	Quebec	12.1	A 1.0	97.0	A 1.2	1,284,121,832	C 14.3	81,295	C 12.9	
	Ontario	36.8	A 1.4	98.3	A 0.9	7,421,890,966	E 20.6	91,373	D 20.0	
		Northern Ontario	36.5	C 7.5	99.7	A 0.3	606,948,050	F 241.1	104,775	F 229.2
		Southern Ontario	36.9	A 1.4	98.2	A 0.9	6,814,942,915	C 10.4	90,344	C 10.3
		Prairies	35.5	A 1.1	99.1	A 0.4	4,319,729,720	B 8.7	102,284	B 9.5
		Manitoba	40.9	A 2.4	100.0	A 0.6	632,448,862	D 17.6	82,150	D 17.5
		Saskatchewan	41.3	A 2.4	100.0	A 0.6	689,778,089	D 15.2	81,944	C 13.8
	Alberta	32.8	A 1.3	98.6	A 0.4	2,997,502,769	C 11.6	114,776	C 11.4	
	British Columbia and Territories	29.2	A 2.5	97.4	A 1.9	2,554,326,255	C 14.9	91,393	C 14.6	
CMA Level	St. John's	34.1	C 5.4	100.0	A 0.4	131,769,673	F 32.7	104,736	F 39.4	
	Halifax	35.5	B 4.1	100.0	A 0.4	160,295,140	E 20.2	70,613	B 17.5	
	Quebec	9.6	B 2.7	100.0	A 0.4	114,026,210	F 59.3	94,517	F 52.8	
	Montreal	13.9	A 1.4	97.2	A 1.4	688,547,053	D 19.5	90,286	D 18.1	
	Ottawa-Gatineau	32.3	C 6.7	98.1	D 9.7	442,707,158	F 37.7	69,436	F 41.3	
	Toronto	35.5	A 1.7	97.5	A 0.9	3,555,540,469	C 14.9	110,894	C 14.3	
	Kingston	28.4	F 14.7	100.0	A 0.4	44,257,759	F 162.7	50,872	F 143.4	
	Hamilton	33.3	B 4.4	100.0	A 0.6	370,225,238	F 35.2	96,962	F 36.0	
	St. Catharines-Niagara	41.8	C 6.8	100.0	A 0.6	232,303,134	F 23.8	84,225	F 30.9	
	Kitchener-Cambridge-Waterloo	33.1	B 5.5	93.8	B 4.3	170,812,867	F 32.4	68,698	F 28.1	
	London	42.3	C 6.4	100.0	A 0.9	358,950,570	F 36.5	108,498	F 39.3	
	Windsor	33.0	F 13.1	100.0	A 0.4	134,632,390	F 60.5	76,406	F 98.1	
	Thunder Bay	33.8	F 28.7	100.0	A 0.4	155,146,233	F 48.3	161,645	F 348.4	
	Winnipeg	39.5	B 3.0	100.0	A 0.6	303,783,838	E 24.9	76,108	E 24.4	
	Calgary	31.9	A 2.4	98.2	A 1.4	905,288,320	D 18.5	109,090	D 18.1	
Edmonton	34.0	B 2.6	97.7	A 1.3	1,056,172,531	E 23.9	145,661	E 23.8		
Vancouver	28.4	A 2.4	98.1	A 1.9	1,429,412,912	E 20.9	116,974	E 20.2		
Victoria	33.3	C 5.2	86.1	D 7.4	59,076,647	F 26.1	24,056	F 23.5		
Industries	Agriculture, Forestry, Fishing and Hunting (NAICS 11), Mining and Oil and Gas Extraction (NAICS 21)	28.9	B 2.8	99.5	A 0.5	1,068,773,858	C 14.9	96,060	C 13.7	
	Construction (NAICS 23)	41.4	A 1.5	97.7	A 0.4	3,553,933,464	C 10.9	87,675	C 10.7	
	Manufacturing (NAICS 31-33)	36.4	A 2.3	98.8	A 0.4	1,908,933,821	F 65.4	133,191	F 63.6	
	Wholesale Trade (NAICS 41)	38.7	A 2.4	98.1	A 0.5	3,103,490,233	C 12.7	227,520	C 12.9	
	Retail Trade (NAICS 44-45)	36.6	A 1.8	99.6	A 0.2	3,212,703,809	C 14.1	109,495	C 13.5	
	Transportation and Warehousing (NAICS 48-49)	21.8	B 4.1	93.6	B 3.0	567,852,708	F 120.0	84,206	F 107.5	
	Professional, Scientific and Technical Services (NAICS 54)	18.2	A 1.4	99.5	A 0.5	1,112,518,382	E 23.0	88,124	E 22.6	
	Accommodation and Food Services (NAICS 72)	21.9	C 5.2	97.1	B 4.3	411,455,641	D 19.4	33,309	D 19.9	
	Other Services (NAICS 81)	30.7	A 2.1	96.5	A 1.4	368,161,363	D 16.2	27,090	D 15.7	
	Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)	21.1	A 1.8	99.5	A 0.3	1,021,013,349	D 19.6	40,689	D 19.2	
		Tourism	17.1	B 2.7	100.0	A 0.4	278,432,342	F 33.6	59,043	F 29.9
		Information and Communication Technologies (ICT)	17.5	B 2.1	93.3	B 4.5	923,945,153	F 49.6	300,714	F 46.2
	Knowledge-Based Industries (KBI)	24.1	B 4.7	98.5	A 1.5	235,705,789	F 29.1	83,890	F 30.7	
Location	Rural	30.5	A 2.2	98.9	A 0.5	2,607,928,339	F 60.8	69,076	F 49.6	
	Urban	29.1	A 0.7	98.1	A 0.5	13,720,908,289	B 8.1	96,882	D 7.9	
Export Status	Exporter	33.2	B 3.7	98.2	A 0.7	4,257,791,339	C 12.9	178,516	C 11.6	
	Non-exporter	28.9	A 0.7	98.3	A 0.5	12,071,045,288	C 13.4	77,613	C 13.2	
Growth	High Growth Firms (20% or more growth per year)	38.6	A 2.5	97.5	A 1.2	1,893,187,521	C 14.7	95,393	C 14.2	
	Medium Growth Firms (11% to 19% growth per year)	31.5	A 1.8	98.8	A 0.8	2,055,291,067	D 15.9	104,409	D 15.4	
	Slow Growth Firms (1% to 10% growth per year)	29.1	A 1.4	98.9	A 0.4	8,123,887,453	D 16.8	99,830	D 16.6	
	No Growth Firms (0% growth per year)	24.8	A 1.4	98.2	A 0.7	1,951,509,236	D 17.6	75,985	D 17.4	
	Negative Growth Firms (Less than 0% growth per year)	28.6	A 2.2	97.5	A 1.2	1,565,079,391	F 45.7	85,798	F 40.6	
Age of Business	2012-2014 (2 years or younger)	28.6	A 2.1	97.3	A 1.2	850,820,037	D 16.8	49,705	D 16.1	
	2004-2011 (3 to 10 years old)	28.5	A 1.2	97.5	A 0.7	3,012,313,947	E 24.4	58,382	E 23.8	
	1994-2003 (11 to 20 years old)	28.8	A 1.7	98.3	A 0.5	4,237,729,574	E 10.6	92,934	E 10.2	
	Prior to 1994 (more than 20 years old)	30.7	A 1.1	99.1	A 1.6	8,427,973,069	D 16.3	121,986	D 16.0	
Innovation Activities developed or introduced	New or significantly improved good or service	37.3	A 1.4	97.3	A 1.2	6,007,152,408	C 14.7	111,261	C 13.2	
	New or significantly improved process or method	35.8	A 1.6	97.4	A 1.9	4,469,696,698	F 29.2	124,415	F 28.8	
	A new organizational method in your business practices, workplace organization or external relations	37.3	A 1.5	98.3	A 0.7	4,989,479,423	F 26.8	123,032	F 26.1	
	A new way of selling your goods or services	37.7	A 1.5	97.0	A 0.8	4,492,238,107	F 23.6	108,490	F 23.8	
	At least one of the 4 above innovations	35.7	A 1.1	97.8	A 0.9	8,980,915,989	D 16.9	106,118	D 16.2	
	Non-innovator (none of the above)	24.9	A 0.4	98.8	A 0.4	6,415,192,376	B 8.2	76,649	B 8.1	
Intellectual Property	Holds IP	35.7	A 1.4	98.7	A 0.4	6,102,112,313	C 10.6	139,227	C 10.5	
	Holds Formal IP	36.4	A 2.0	99.1	A 0.5	3,642,180,582	C 14.4	163,128	C 14.2	
	No IP	27.7	A 0.7	98.2	A 0.4	9,293,996,052	D 16.8	74,651	D 16.3	
Procurement	Did business with Federal government	40.8	A 2.3	100.0	A 0.4	997,675,752	E 20.5	326,611	D 19.8	
	<30 years old	31.5	B 3.4	98.5	A 1.2	158,008,042	E 24.0	43,604	D 18.8	
	30 to 39 years old	30.1	A 1.6	96.1	A 1.2	1,242,289,370	C 14.4	54,290	C 13.5	
	40 to 49 years old	30.2	A 2.2	97.4	A 1.4	4,267,474,507	B 9.0	89,308	B 9.1	
	50 to 64 years old	29.7	A 0.9	99.2	A 0.3	8,523,922,296	C 11.4	98,261	C 10.8	
65+ years old	25.3	A 1.7	99.1	A 0.4	2,137,142,412	F 60.7	116,519	F 59.0		
Highest Level of Education Attained by the Primary Decision Maker	Less than high school	26.2	B 4.3	98.2	A 1.3	546,664,049	D 16.7	42,671	C 14.9	
	High school	31.5	A 1.4	98.7	A 1.2	3,501,438,780	C 10.5	79,500	C 10.9	
	College/Cegep/Trade School	31.8	A 1.1	98.4	A 0.5	3,838,967,826	B 9.5	64,493	B 9.5	
	Bachelor's degree	29.3	A 1.3	97.6	A 0.7	5,928,869,561	D 15.1	138,329	C 13.4	
	Master's degree or above	22.9	A 1.5	98.7	A 0.4	2,512,896,411	F 52.3	124,778	F 51.0	
Place of birth	In Canada	29.9	A 0.7	98.6	A 0.3	12,623,336,599	C 12.3	90,071	C 11.9	
	Outside Canada	27.5	A 2.3	97.2	A 1.7	3,705,500,028	C 12.8	94,455	C 12.6	
Female Ownership	0%	28.9	A 1.8	98.0	A 0.4	9,881,036,976	C 10.1	104,650	B 9.5	
	1% to 49%	32.1	A 1.9	98.7	A 0.6	2,843,314,414	F 45.6	131,499	F 45.5	
	50%	33.0	A 1.5	99.1	A 0.4	2,349,090,355	C 10.2	58,679	B 9.8	
	51% to 99%	31.4	B 4.1	98.6	A 1.4	344,690,715	F 37.7	82,024	F 35.0	
100%	23.4	A 1.4	97.4	A 1.1	910,704,168	E 23.2	47,676	E 22.9		
Co-operatives	Co-operatives	36.0	A 1.2	99.3	A 0.3	102,622,288	C 12.0	368,739	C 11.4	

Source: Statistics Canada, Survey on Financing and Growth of Small and Medium Enterprises, 2014

Figures may not add to totals due to rounding.

Tourism, ICT and KBI industries are separate industry categories. Industries which make up the Tourism, ICT and KBI categories are also included in their respective sector categories.

... not applicable

Table 13: Equity Financing

Survey question(s):
 F.1. In 2014, did your business seek equity financing?
 F.2. Please indicate the value of equity provided.

Notes:
 F.1. is applicable to all respondents.
 F.2. is applicable only to those that requested equity financing in 2014.

For explanation of data accuracy and quality of estimates, see the "Notes" tab.

		Requested equity financing in 2014		Total amount of equity provided		Average amount of equity provided	
		%	Qualif. H	\$	Qualif. CV	\$	Qualif. CV
All SMEs	1 to 499 employees	0.9	A 0.1	3,336,613,920	D 195	581,354	D 171
	1 to 4 employees	0.5	A 0.1	276,300,428	E 247	152,965	D 151
Employment Size	5 to 19 employees	1.2	A 0.2	948,045,062	E 214	366,001	D 174
	20 to 99 employees	1.6	A 0.2	1,775,085,168	F 331	1,566,630	F 314
	100 to 499 employees	2.1	A 1.3	337,183,263	F 444	1,607,561	F 504
		1.0	A 0.2	162,922,644	F 514	356,039	F 363
Region	Atlantic	1.4	A 0.2	731,230,841	F 384	392,906	F 264
	Quebec	0.7	A 0.2	1,251,233,929	F 415	796,920	F 363
	Ontario						
	Northern Ontario	X	X X	X	X	X	X X
	Southern Ontario	X	X X	X	X	X	X X
	Prairies	0.6	A 0.1	878,261,367	F 284	1,185,659	E 254
	Manitoba	X	X X	X	X	X	X X
	Saskatchewan	X	X X	X	X	X	X X
Region	Alberta	0.7	A 0.2	852,193,579	F 294	1,558,614	F 254
	British Columbia and Territories	1.1	A 0.2	312,965,140	F 554	281,981	F 544
	St. John's	X	X X	X	X	X	X X
	Halifax	3.4	A 14	88,781,729	F 684	407,928	F 424
CMA Level	Quebec	X	X X	X	X	X	X X
	Montreal	2.3	A 0.6	540,133,810	F 354	424,207	F 334
	Ottawa-Gatineau	X	X X	X	X	X	X X
	Toronto	0.8	A 0.2	742,564,618	F 604	1,002,042	F 564
	Kingston	X	X X	X	X	X	X X
	Hamilton	0.0	A 0.0	0	A 0.0	0	A 0.0
	St. Catharines-Niagara	X	X X	X	X	X	X X
	Kitchener-Cambridge-Waterloo	2.7	A 24	112,595,833	F 704	512,965	C 104
	London	0.0	A 0.0	0	A 0.0	0	A 0.0
	Windsor	0.0	A 0.0	0	A 0.0	0	A 0.0
	Thunder Bay	0.0	A 0.0	0	A 0.0	0	A 0.0
	Winnipeg	X	X X	X	X	X	X X
	Calgary	1.1	A 0.2	584,017,104	F 354	2,048,832	F 274
	Edmonton	0.4	A 0.2	X	X	X	X X
	Vancouver	1.2	A 0.2	X	X	X	X X
	Victoria	3.5	A 1.9	31,026,606	F 664	102,240	F 354
Industries	Agriculture, Forestry, Fishing and Hunting (NAICS 11), Mining and Oil and Gas Extraction (NAICS 21)	1.3	A 0.4	504,180,329	F 334	1,022,348	F 314
	Construction (NAICS 23)	0.3	A 0.2	X	X	X	X X
	Manufacturing (NAICS 31-33)	1.6	A 0.7	899,054,609	F 534	1,404,911	F 524
	Wholesale Trade (NAICS 41)	1.3	A 0.6	276,939,917	F 484	591,354	D 194
	Retail Trade (NAICS 44-45)	0.8	A 0.2	192,888,162	F 484	309,751	F 334
	Transportation and Warehousing (NAICS 48-49)	0.7	A 0.4	54,918,416	F 074	243,688	F 964
	Professional, Scientific and Technical Services (NAICS 54)	1.8	A 0.4	X	X	X	X X
	Accommodation and Food Services (NAICS 72)	1.5	A 0.2	275,327,537	F 364	316,614	F 304
	Other Services (NAICS 81)	0.6	A 0.2	35,038,172	F 564	117,752	F 354
	Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)	0.5	A 0.2	281,219,363	F 434	508,649	F 494
	Tourism	0.5	A 0.4	90,559,690	F 554	612,170	F 494
	Special industry aggregations						
	Information and Communication Technologies (ICT)	3.5	A 14	61,450,034	F 494	93,333	F 284
	Knowledge-Based Industries (KBI)	4.2	A 1.5	195,160,308	F 374	395,285	D 174
Location	Rural	0.6	A 0.2	202,937,280	F 454	251,060	F 384
	Urban	1.0	A 0.1	3,133,676,640	E 204	635,497	D 184
Export Status	Exporter	2.3	A 0.6	1,712,683,775	F 514	997,929	F 304
	Non-exporter	0.7	A 0.1	1,623,930,145	E 214	403,647	D 184
Growth	High Growth Firms (20% or more growth per year)	2.1	A 0.7	682,057,760	F 404	620,759	F 344
	Medium Growth Firms (11% to 19% growth per year)	0.7	A 0.2	470,583,410	F 414	1,064,835	F 284
	Slow Growth Firms (1% to 10% growth per year)	0.5	A 0.1	336,460,165	F 634	226,777	F 524
	No Growth Firms (0% growth per year)	0.3	A 0.2	302,062,318	F 464	858,689	F 424
	Negative Growth Firms (Less than 0% growth per year)	1.4	A 0.3	1,013,170,735	F 454	1,106,696	F 404
Age of Business	2012-2014 (2 years or younger)	2.4	A 0.6	437,132,980	F 374	394,636	F 364
	2004-2011 (3 to 10 years old)	1.2	A 0.2	1,202,956,771	E 234	527,219	E 234
	1994-2003 (11 to 20 years old)	0.5	A 0.1	681,818,134	F 294	777,672	E 244
	Prior to 1994 (more than 20 years old)	0.6	A 0.2	1,014,706,034	F 504	688,752	F 454
Innovation Activities developed or introduced	New or significantly improved good or service	2.0	A 0.4	1,896,712,352	F 294	630,001	F 264
	New or significantly improved process or method	2.1	A 0.2	1,550,075,611	F 354	703,877	F 324
	A new organizational method in your business practices, workplace organization or external relations	1.8	A 0.4	1,326,558,678	F 374	683,715	F 344
	A new way of selling your goods or services	1.8	A 0.4	968,236,182	F 314	488,432	E 224
	At least one of the 4 above innovations	1.5	A 0.2	2,227,181,371	F 364	596,477	E 234
Intellectual Property	Non-Innovator (none of the above)	0.4	A 0.1	975,460,527	F 274	734,497	F 274
	Holds IP	2.2	A 0.4	2,101,331,040	F 274	781,458	E 244
	Holds Formal IP	3.2	A 0.7	1,780,441,535	F 314	888,585	F 284
Procurement	No IP	0.5	A 0.1	1,101,310,858	E 254	464,106	E 244
	Did business with Federal government	1.4	A 0.6	223,649,024	F 694	2,086,667	F 574
	<30 years old	2.4	A 1.1	93,679,901	F 534	334,533	E 244
	30 to 39 years old	0.9	A 0.2	453,705,110	F 454	637,867	F 464
	40 to 49 years old	1.4	A 0.6	1,033,314,639	F 254	465,859	E 214
Age of Primary Decision Maker	50 to 64 years old	0.8	A 0.2	1,678,067,186	F 324	738,316	F 304
	65+ years old	0.4	A 0.1	77,847,084	F 434	302,729	F 284
	Less than high school	0.6	A 0.2	X	X	X	X X
	High school	0.4	A 0.1	X	X	X	X X
	College/Cegep/Trade School	0.6	A 0.2	468,205,924	F 364	395,441	F 364
Highest Level of Education Attained by the Primary Decision Maker	Bachelor's degree	1.3	A 0.3	729,294,422	F 357	365,502	F 284
	Master's degree or above	1.9	A 0.4	1,734,652,216	F 304	1,034,345	F 234
	In Canada	1.0	A 0.1	2,538,030,797	E 224	558,724	E 204
Place of birth	Outside Canada	0.8	A 0.2	798,583,123	F 384	667,244	F 344
	0%	0.8	A 0.1	2,236,818,863	F 254	804,681	E 244
	1% to 49%	1.8	A 0.4	X	X	X	X X
	50%	1.0	A 0.2	468,302,747	F 424	382,116	E 224
Female Ownership	51% to 99%	X	X X	X	X	X	X X
	100%	X	X X	X	X	X	X X
	Co-operatives	6.9	A 0.7	9,344,358	E 224	183,088	E 204

Source: Statistics Canada, Survey on Financing and Growth of Small and Medium Enterprises, 2014

Figures may not add to totals due to rounding.

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... not applicable

Survey on Financing and Growth of Small and Medium Enterprises 2014

Table 14: Government Financing (Grants, Subsidies or Non-Repayable Contributions)

Survey question(s):

G.1. In 2014, did your business seek government grants, subsidies or non-repayable contributions?

G.2. What was the outcome of your business' largest request for government grants, subsidies or non-repayable contributions in 2014?

G.3. Please indicate the value of the government grant, subsidy or non-repayable contribution provided.

Notes:

G.1 is applicable to all respondents.

G.2 is applicable only to those that requested government financing in 2014.

G.3 is applicable only to those that were approved for government financing in 2014.

For explanation of data accuracy and quality of estimates, see the "Notes" tab.

		Requested government financing in 2011	Outcome of government financing request			
			Approved			
			Approval rate	Total amount of government financing provided	Average amount of government financing provided	
		%	\$	\$		
All SMEs	1 to 499 employees	4.4	82.8	1,218,345,884	53,715	
Employment Size	1 to 4 employees	3.1	83.9	210,031,207	24,741	
	5 to 19 employees	4.9	85.1	360,258,222	41,009	
	20 to 99 employees	8.3	76.9	492,461,062	112,304	
	100 to 499 employees	12.9	81.3	155,595,393	152,184	
Region	Atlantic	7.4	88.3	117,579,979	41,099	
	Quebec	5.5	80.9	252,732,141	41,822	
	Ontario	5.1	82.0	464,566,502	49,364	
		Northern Ontario	9.5	78.4	22,232,971	18,824
		Southern Ontario	4.8	82.6	442,333,531	53,746
	Prairies	2.3	83.1	264,617,622	115,751	
		Manitoba	2.2	92.6	16,185,064	41,699
		Saskatchewan	1.6	69.3	5,570,680	23,913
		Alberta	2.5	83.4	242,861,879	145,864
		British Columbia and Territories	2.5	84.2	118,849,640	57,127
CMA Level	St. John's	12.5	100.0	13,959,834	30,324	
	Halifax	7.6	82.8	50,743,327	126,809	
	Quebec	5.2	77.0	14,300,162	28,387	
	Montreal	4.1	83.5	105,437,737	54,213	
	Ottawa-Gatineau	4.4	86.0	78,013,899	102,151	
	Toronto	4.0	79.4	204,130,787	69,067	
	Kingston	4.9	100.0	8,728,042	58,545	
	Hamilton	4.0	95.2	15,365,750	34,871	
	St. Catharines-Niagara	9.6	69.9	5,848,395	13,173	
	Kitchener-Cambridge-Waterloo	2.7	98.4	X	X	
	London	4.4	83.3	X	X	
	Windsor	6.9	63.6	37,520,527	160,204	
	Thunder Bay	8.3	69.5	1,879,850	11,420	
	Winnipeg	2.2	86.2	X	X	
	Calgary	2.5	67.1	47,887,595	106,588	
	Edmonton	3.0	87.0	62,242,266	108,330	
	Vancouver	2.6	69.1	50,780,141	63,395	
	Victoria	X	X	X	X	
	Industries	Agriculture, Forestry, Fishing and Hunting (NAICS 11), Mining and Oil and Gas Extraction (NAICS 21)	11.8	84.1	131,673,271	34,408
Construction (NAICS 23)		3.1	85.3	85,266,524	31,847	
Manufacturing (NAICS 31-33)		10.4	79.4	248,732,367	75,690	
Wholesale Trade (NAICS 41)		4.1	67.8	53,730,376	53,932	
Retail Trade (NAICS 44-45)		2.3	80.5	48,783,884	33,129	
Transportation and Warehousing (NAICS 48-49)		0.8	88.3	16,094,049	71,283	
Professional, Scientific and Technical Services (NAICS 54)		5.1	81.3	268,401,380	93,467	
Accommodation and Food Services (NAICS 72)		2.3	77.7	20,812,200	20,277	
Other Services (NAICS 81)		4.7	86.6	51,805,605	27,582	
Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)		4.2	88.4	293,046,229	66,296	
Special industry aggregations		Tourism	6.1	85.8	97,475,692	67,807
		Information and Communication Technologies (ICT)	7.0	75.0	82,408,885	83,444
		Knowledge-Based Industries (KBI)	10.9	84.5	170,257,529	156,427
Location		Rural	5.6	83.2	171,508,796	29,277
		Urban	4.1	82.6	1,046,837,088	62,225
Export Status	Exporter	11.0	82.3	576,892,628	87,647	
	Non-exporter	3.5	83.0	641,453,255	39,843	
Growth	High Growth Firms (20% or more growth per year)	7.8	84.3	195,201,809	56,097	
	Medium Growth Firms (11% to 19% growth per year)	5.1	84.3	224,163,449	82,829	
	Slow Growth Firms (1% to 10% growth per year)	3.9	82.6	457,299,589	49,655	
	No Growth Firms (0% growth per year)	3.9	89.6	105,141,752	28,768	
	Negative Growth Firms (Less than 0% growth per year)	3.8	83.0	171,544,447	82,921	
Age of Business	2012-2014 (2 years or younger)	3.4	59.2	35,190,512	36,695	
	2004-2011 (3 to 10 years old)	4.4	84.2	337,709,499	49,364	
	1994-2003 (11 to 20 years old)	4.4	87.5	450,372,129	73,066	
	Prior to 1994 (more than 20 years old)	4.7	82.1	395,073,744	45,320	
		8.2	77.6	748,824,436	78,695	
Innovation Activities developed or introduced	New or significantly improved process or method	10.0	79.5	593,079,728	72,072	
	A new organizational method in your business practices, workplace organization or external relations	8.3	80.6	456,653,530	61,500	
	A new way of selling your goods or services	7.3	78.7	326,202,132	50,045	
	At least one of the 4 above innovations	7.5	81.3	958,483,694	64,917	
	Non-Innovator (none of the above)	2.5	86.0	255,198,352	35,278	
Intellectual Property	Holds IP	9.6	81.5	824,012,527	84,375	
	Holds Formal IP	10.7	82.9	562,400,908	102,642	
	No IP	3.2	83.9	389,669,520	31,855	
Procurement	Did business with Federal government	9.1	81.6	76,524,765	138,190	
	<30 years old	7.0	81.9	20,416,027	30,291	
	30 to 39 years old	4.4	83.1	153,848,114	52,922	
	40 to 49 years old	5.4	82.9	426,147,332	59,215	
	50 to 64 years old	4.0	81.8	452,195,124	47,216	
Highest Level of Education Attained by the Primary Decision Maker	65+ years old	3.7	86.3	165,739,286	71,233	
	Less than high school	2.7	89.4	15,224,047	12,831	
	High school	3.9	84.5	269,700,256	57,509	
	College/Cegep/Trade School	4.5	83.1	235,252,233	33,045	
	Bachelor's degree	5.2	78.7	240,908,719	38,907	
Place of birth	Master's degree or above	4.6	85.5	457,260,629	130,859	
	In Canada	4.8	84.3	1,033,991,534	54,038	
	Outside Canada	3.2	75.5	184,354,350	51,976	
Female Ownership	0%	4.2	83.3	610,569,320	52,550	
	1% to 49%	5.3	77.4	241,041,386	85,764	
	50%	4.7	81.7	223,852,706	47,634	
	51% to 99%	5.5	80.2	44,525,751	75,040	
	100%	4.0	88.9	98,356,721	33,235	
Co-operatives	Co-operatives	14.8	88.7	8,768,955	90,593	

Source: Statistics Canada, Survey on Financing and Growth of Small and Medium Enterprises, 2014

Figures may not add to totals due to rounding.

Tourism, ICT and KBI industries are separate industry categories. Industries which make up the Tourism, ICT and KBI categories are also included in their respective sector categories.

... not applicable

Table 15: Business Age and Method of Possession of the Business

Survey questions:
 B.1. Did the current owners of the business...
 B.2. In what year was the business first established?
 B.3. In what year did the business first start selling goods and/or services?
 Notes:
 B.1, B.2, and B.3 are applicable to all respondents.
 For explanation of data accuracy and quality of estimates, see the "Notes" tab.

	Year the business was first established										Year the business started selling goods and/or services										Method of possessing the business					
	2012-2014 (2 years or younger)		2004-2011 (3 to 10 years old)		1994-2003 (11 to 20 years old)		Prior to 1994 (more than 20 years old)		Average age		2012-2014 (2 years or younger)		2004-2011 (3 to 10 years old)		1994-2003 (11 to 20 years old)		Prior to 1994 (more than 20 years old)		Average number of years selling		Started from scratch		Bought or acquired		Inherited	
	%	#	%	#	%	#	%	#	Average	%	#	%	#	%	#	%	#	Average	%	#	%	#	%	#	%	#
All SMEs	7.9	11	23.9	33	26.0	36	36.0	120	17.3	8.3	11	30.1	41	25.8	35	35.9	125	17.1	22	72.8	232	6.3	40	3.1	1	
Employment Size	8.4	11	21.9	30	27.1	37	32.6	113	17.3	9.0	11	32.0	41	25.9	35	35.9	125	17.1	22	74.1	232	6.3	40	3.1	1	
Region	7.9	11	23.9	33	26.0	36	36.0	120	17.3	8.3	11	30.1	41	25.8	35	35.9	125	17.1	22	72.8	232	6.3	40	3.1	1	
CMA Level	7.9	11	23.9	33	26.0	36	36.0	120	17.3	8.3	11	30.1	41	25.8	35	35.9	125	17.1	22	72.8	232	6.3	40	3.1	1	
Industries	7.9	11	23.9	33	26.0	36	36.0	120	17.3	8.3	11	30.1	41	25.8	35	35.9	125	17.1	22	72.8	232	6.3	40	3.1	1	
Location	7.9	11	23.9	33	26.0	36	36.0	120	17.3	8.3	11	30.1	41	25.8	35	35.9	125	17.1	22	72.8	232	6.3	40	3.1	1	
Export Status	7.9	11	23.9	33	26.0	36	36.0	120	17.3	8.3	11	30.1	41	25.8	35	35.9	125	17.1	22	72.8	232	6.3	40	3.1	1	
Growth	7.9	11	23.9	33	26.0	36	36.0	120	17.3	8.3	11	30.1	41	25.8	35	35.9	125	17.1	22	72.8	232	6.3	40	3.1	1	
Age of Business	7.9	11	23.9	33	26.0	36	36.0	120	17.3	8.3	11	30.1	41	25.8	35	35.9	125	17.1	22	72.8	232	6.3	40	3.1	1	
Innovation	7.9	11	23.9	33	26.0	36	36.0	120	17.3	8.3	11	30.1	41	25.8	35	35.9	125	17.1	22	72.8	232	6.3	40	3.1	1	
Intellectual Property	7.9	11	23.9	33	26.0	36	36.0	120	17.3	8.3	11	30.1	41	25.8	35	35.9	125	17.1	22	72.8	232	6.3	40	3.1	1	
Procurement	7.9	11	23.9	33	26.0	36	36.0	120	17.3	8.3	11	30.1	41	25.8	35	35.9	125	17.1	22	72.8	232	6.3	40	3.1	1	
Age of Primary Decision Maker	7.9	11	23.9	33	26.0	36	36.0	120	17.3	8.3	11	30.1	41	25.8	35	35.9	125	17.1	22	72.8	232	6.3	40	3.1	1	
Highest Level of Education Attained by the Primary Decision Maker	7.9	11	23.9	33	26.0	36	36.0	120	17.3	8.3	11	30.1	41	25.8	35	35.9	125	17.1	22	72.8	232	6.3	40	3.1	1	
Place of Birth	7.9	11	23.9	33	26.0	36	36.0	120	17.3	8.3	11	30.1	41	25.8	35	35.9	125	17.1	22	72.8	232	6.3	40	3.1	1	
Female Ownership	7.9	11	23.9	33	26.0	36	36.0	120	17.3	8.3	11	30.1	41	25.8	35	35.9	125	17.1	22	72.8	232	6.3	40	3.1	1	
Co-operatives	7.9	11	23.9	33	26.0	36	36.0	120	17.3	8.3	11	30.1	41	25.8	35	35.9	125	17.1	22	72.8	232	6.3	40	3.1	1	

Source: Statistics Canada, Survey on Financing and Growth of Small and Medium Enterprises, 2014
 Figures may not add to totals due to rounding.
 Tourism, ICT and KBI industries are separate industry categories. Industries which make up the Tourism, ICT and KBI categories are also included in their respective sector categories.
 ... not applicable.

Table 16: Sources of Financing Used to Start Up Business

Survey question(s):
B.4. Which of the following sources of finance did you use to start of your business? (Respondents could choose multiple response categories)

Notes:
B.4. is applicable only to those that started their business from scratch.

For explanation of data accuracy and quality of estimates, see the "Notes" tab.

		Sources used to start up business										
		Credit from financial institutions	Personal financing used towards your business	Financing from friends or relatives of business owner(s)	Retained earnings (from previous or other business)	Trade credit from suppliers	Capital leasing	Government loans, grants, subsidies and non-repayable contributions	Financing from angel investors and venture capital providers	Other		
		%	%	%	%	%	%	%	%	%		
All SMEs	1 to 499 employees	44.9	84.3	17.3	13.3	19.1	10.7	4.9	1.8	2.6		
Employment Size	1 to 4 employees	39.9	84.7	14.8	12.2	15.5	8.1	4.2	1.1	1.7		
	5 to 19 employees	50.3	84.7	19.7	13.8	22.5	13.4	5.5	2.2	3.2		
	20 to 99 employees	54.6	81.9	25.0	18.0	28.1	15.9	7.5	4.0	5.9		
	100 to 499 employees	66.5	72.2	15.5	19.0	32.7	21.3	4.9	4.2	7.9		
Region	Atlantic	49.0	79.1	12.2	12.1	21.1	10.3	9.3	1.2	4.1		
	Quebec	48.8	78.6	22.1	9.3	18.2	15.3	7.7	2.6	4.4		
	Ontario	42.0	85.1	18.1	14.9	19.5	9.5	4.0	1.6	1.9		
	Northern Ontario	52.5	84.5	16.1	15.6	23.8	14.0	9.4	1.7	3.3		
	Southern Ontario	41.3	85.1	18.2	14.8	19.2	9.2	3.6	1.6	1.8		
	Prairies	44.5	86.1	14.5	14.6	18.4	10.2	3.8	1.5	2.4		
	Manitoba	46.8	84.9	15.8	14.2	22.6	9.7	3.4	0.4	2.7		
	Saskatchewan	54.5	83.8	17.2	15.2	22.1	10.8	7.3	1.5	1.7		
	Alberta	41.8	86.8	13.6	14.6	12.2	10.1	5.2	1.7	2.5		
	British Columbia and Territories	45.0	89.6	14.9	13.7	19.1	8.2	3.2	1.7	1.6		
CMA Level	St. John's	36.1	78.5	6.1	19.3	26.9	15.9	8.7	0.0	X		
	Halifax	38.5	84.3	16.7	12.8	18.1	11.6	5.6	3.6	4.5		
	Quebec	52.0	73.8	17.4	9.1	18.2	15.4	3.0	3.5	6.5		
	Montreal	41.4	82.9	23.3	12.0	17.5	14.7	5.4	2.6	3.4		
	Ottawa-Gatineau	48.4	82.4	24.9	11.2	16.4	5.9	4.3	1.7	2.7		
	Toronto	36.1	86.1	17.0	15.5	15.7	9.4	3.5	2.3	2.1		
	Kingston	34.9	88.1	13.4	14.3	18.7	10.8	3.0	X	0.0		
	Hamilton	49.6	93.9	21.2	20.8	26.7	11.3	4.0	0.0	1.5		
	St. Catharines-Niagara	44.3	75.4	20.0	14.6	16.4	5.8	4.5	X	X		
	Kitchener-Cambridge-Waterloo	50.4	82.8	30.2	3.4	19.8	14.9	8.1	X	X		
	London	49.3	83.1	10.0	14.4	15.3	13.8	X	X	X		
	Windsor	39.3	87.1	25.0	23.3	18.2	6.2	0.0	0.0	0.0		
	Thunder Bay	53.3	88.0	21.3	26.7	14.3	14.3	7.3	X	X		
	Winnipeg	39.3	85.4	18.4	14.9	23.1	9.4	3.1	0.8	3.8		
Calgary	33.0	86.1	15.4	12.1	14.8	11.3	2.1	2.4	2.8			
Edmonton	42.6	90.4	13.4	15.5	13.2	7.1	3.2	0.8	2.8			
Vancouver	39.9	90.4	16.7	14.5	20.7	8.7	1.9	2.7	1.4			
Victoria	48.8	92.5	7.8	15.0	13.3	7.2	5.3	2.6	X			
Industries	Agriculture, Forestry, Fishing and Hunting (NAICS 11), Mining and Oil and Gas Extraction (NAICS 21)	64.5	76.6	17.6	18.1	19.2	8.5	10.7	2.0	1.6		
	Construction (NAICS 23)	38.6	87.2	12.6	10.6	32.2	10.6	3.8	0.8	1.7		
	Manufacturing (NAICS 31-33)	46.7	86.2	23.3	9.9	24.1	14.2	7.9	3.5	2.3		
	Wholesale Trade (NAICS 41)	40.4	83.1	19.0	13.5	26.6	7.1	2.8	1.5	3.4		
	Retail Trade (NAICS 44-45)	54.4	83.1	24.4	11.0	26.3	7.4	6.2	1.8	4.2		
	Transportation and Warehousing (NAICS 48-49)	54.6	82.4	17.6	13.4	16.1	23.6	3.6	0.5	2.7		
	Professional, Scientific and Technical Services (NAICS 54)	33.2	86.4	12.6	14.8	7.1	7.5	3.3	3.1	2.1		
	Accommodation and Food Services (NAICS 72)	51.8	87.8	25.8	16.1	16.5	11.5	7.8	2.8	4.4		
	Other Services (NAICS 81)	49.6	84.6	19.8	9.3	18.7	9.2	5.9	1.4	2.6		
	Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)	43.1	81.8	15.4	16.1	9.0	11.6	3.9	1.5	2.7		
	Tourism	43.7	83.8	22.0	19.0	9.5	7.5	7.8	1.9	3.5		
	Special industry aggregations											
	Information and Communication Technologies (ICT)	20.0	92.7	14.7	10.7	6.0	4.0	6.0	6.0	4.0		
	Knowledge-Based Industries (KBI)	24.1	88.0	17.0	7.6	6.9	4.8	8.4	5.5	2.8		
Location	Rural	51.5	81.4	16.3	11.7	23.1	10.4	7.7	1.7	2.5		
	Urban	43.3	85.0	17.5	13.7	18.1	10.7	4.3	1.8	2.7		
Export Status	Exporter	43.2	85.7	21.8	17.3	19.2	12.0	7.0	4.6	2.4		
	Non-exporter	45.1	84.1	16.7	12.8	19.1	10.5	4.6	1.4	2.7		
Growth	High Growth Firms (20% or more growth per year)	38.9	87.7	20.0	13.2	19.6	11.5	6.4	3.0	3.4		
	Medium Growth Firms (11% to 19% growth per year)	45.4	87.2	17.4	10.7	19.2	11.0	6.2	2.6	3.0		
	Slow Growth Firms (1% to 10% growth per year)	48.5	84.3	16.7	13.0	16.7	11.0	4.1	1.0	2.1		
	No Growth Firms (0% growth per year)	44.6	80.9	17.0	13.9	20.0	8.0	4.5	1.2	2.8		
Age of Business	Negative Growth Firms (Less than 0% growth per year)	43.7	83.3	18.3	12.0	22.4	11.6	6.1	2.9	2.7		
	2012-2014 (2 years or younger)	33.1	83.6	14.8	17.8	14.5	11.9	4.3	2.8	3.6		
	2004-2011 (3 to 10 years old)	39.8	86.7	18.5	13.8	16.1	9.3	6.4	2.2	2.2		
	1994-2003 (11 to 20 years old)	44.8	84.4	16.0	12.3	18.6	11.6	4.4	1.8	3.0		
Innovation Activities developed or introduced	Prior to 1994 (more than 20 years old)	54.0	81.6	17.7	12.6	24.2	11.0	3.9	0.9	2.5		
	New or significantly improved good or service	41.7	85.8	22.1	14.0	20.3	12.1	6.7	3.6	3.9		
	New or significantly improved process or method	44.1	85.2	21.7	15.8	22.2	15.8	6.6	2.9	3.3		
	A new organizational method in your business practices, workplace organization or external relations	44.7	86.3	21.2	15.5	22.9	14.2	6.5	2.8	3.4		
Intellectual Property	A new way of selling your goods or services	42.1	88.2	22.0	13.9	22.7	12.7	6.3	2.4	3.6		
	At least one of the 4 above innovations	42.6	86.1	21.1	15.2	21.8	12.3	6.3	2.8	3.4		
	Non-Innovator (none of the above)	44.7	82.9	14.1	11.9	17.3	9.5	3.8	1.0	2.0		
	Holds IP	40.4	86.4	19.3	16.8	18.3	10.9	6.2	3.7	3.0		
Procurement	Holds Formal IP	44.0	84.4	21.2	12.6	20.1	10.1	7.6	4.6	3.7		
	No IP	44.8	83.6	16.3	12.5	19.4	10.6	4.4	1.2	2.5		
	Did business with Federal government	50.4	82.7	16.1	15.0	22.8	9.1	3.1	1.1	2.4		
	<30 years old	34.4	80.9	31.5	11.5	22.1	9.3	7.4	6.3	2.7		
Age of Primary Decision Maker	30 to 39 years old	39.4	87.8	24.0	12.0	17.6	9.5	5.9	2.2	3.1		
	40 to 49 years old	44.0	83.9	17.4	12.4	16.6	12.5	5.5	1.7	3.0		
	50 to 64 years old	46.7	83.5	15.7	13.9	20.5	10.2	4.7	1.5	2.4		
	65+ years old	46.7	85.0	13.5	14.9	19.7	10.3	3.1	1.8	2.3		
Highest Level of Education Attained by the Primary Decision Maker	Less than high school	46.8	79.3	15.5	23.0	21.0	12.0	4.1	1.2	2.9		
	High school	44.7	85.5	16.7	11.4	24.0	10.9	5.0	1.0	2.8		
	College/Cegep/Trade School	46.6	86.1	17.6	13.0	22.1	11.3	4.7	1.2	2.3		
	Bachelor's degree	41.1	84.5	18.9	12.5	15.0	9.6	5.4	2.8	2.8		
Place of birth	Master's degree or above	46.2	81.4	18.1	18.4	9.9	10.0	4.9	2.7	2.7		
	In Canada	46.8	83.6	16.6	12.6	19.5	10.9	5.4	1.8	2.6		
	Outside Canada	38.9	86.6	19.5	15.5	17.8	9.9	3.4	1.6	2.7		
	0%	44.8	83.6	16.8	13.1	20.6	12.0	4.4	1.7	2.6		
Female Ownership	1% to 49%	46.1	81.5	18.4	16.1	22.4	12.6	5.0	4.0	3.3		
	50%	46.8	87.1	16.1	14.4	18.7	8.0	4.6	1.0	2.3		
	51% to 99%	53.6	84.6	17.7	19.8	22.0	15.8	10.7	3.5	X		
	100%	40.0	85.3	20.1	9.5	9.9	6.7	6.7	0.9	X		
Co-operatives	Co-operatives	54.0	64.1	14.0	7.7	23.6	8.5	27.1	7.4	22.7		

Source: Statistics Canada, Survey on Financing and Growth of Small and Medium Enterprises, 2014

Figures may not add to totals due to rounding.

Tourism, ICT and KBI industries are separate industry categories. Industries which make up the Tourism, ICT and KBI categories are also included in their respective sector categories.

... not applicable

Table 17: Sources of Financing to Buy/Acquire Business

Survey question(s):
B.5. Which of the following sources of financing did you use to purchase your business? (Respondents could choose multiple response categories)

Notes:
B.S. is applicable only to those that bought/acquired their business.

For explanation of data accuracy and quality of estimates, see the "Notes" tab.

		Sources used to buy/acquire business									
		Credit from financial institutions	Personal financing used towards your business	Financing from friends or relatives of business owner(s)	Retained earnings (from previous or other business)	Trade credit from suppliers	Capital leasing	Government loans, grants, subsidies and non-repayable contributions	Financing from angel investors and venture capital providers	Other	
		%	%	%	%	%	%	%	%	%	
All SMEs	1 to 499 employees	60.7	71.4	26.0	14.7	9.6	8.5	5.6	2.8	7.8	
Employment Size	1 to 4 employees	58.8	73.9	25.8	11.2	7.6	6.3	6.0	2.7	7.1	
	5 to 19 employees	59.5	73.2	28.7	14.1	11.1	8.2	5.3	1.9	6.8	
	20 to 99 employees	67.8	64.3	22.4	22.8	10.6	14.6	5.4	4.5	10.7	
	100 to 499 employees	64.5	48.3	9.7	28.6	9.4	9.0	5.0	9.0	16.3	
Region	Atlantic	68.3	65.6	22.4	11.6	11.2	8.1	7.4	3.5	8.4	
	Quebec	67.3	63.8	27.3	9.4	8.9	11.4	7.5	2.9	10.6	
	Ontario	56.1	73.3	26.6	17.9	10.9	8.8	5.6	3.6	6.3	
	Northern Ontario	61.8	67.2	25.7	16.0	9.7	7.1	8.3	X	9.9	
	Southern Ontario	55.6	73.9	26.7	18.1	11.0	9.0	5.3	1.4	6.0	
	Prairies	64.6	75.3	26.0	17.1	9.7	6.8	5.0	1.2	7.9	
	Manitoba	74.5	76.5	25.3	20.1	9.1	3.9	4.1	2.6	4.8	
	Saskatchewan	70.2	63.0	22.0	15.9	10.8	7.2	9.3	0.0	11.9	
	Alberta	59.6	78.8	27.6	16.6	9.6	7.5	3.8	1.1	7.5	
	British Columbia and Territories	51.2	79.1	24.4	15.5	6.9	4.9	2.2	2.3	5.7	
CMA Level	St. John's	44.9	75.8	X	X	X	X	0.0	X	0.0	
	Halifax	74.0	77.6	26.2	20.5	11.9	12.8	X	0.0	9.6	
	Quebec	74.8	61.4	37.3	10.2	11.3	9.5	X	X	10.1	
	Montreal	53.0	75.3	31.4	13.1	9.1	14.9	2.7	1.2	10.6	
	Ottawa-Gatineau	44.9	76.2	28.8	30.7	13.1	2.4	5.6	3.3	6.0	
	Toronto	51.5	75.6	27.1	16.7	10.9	7.5	4.8	4.2	4.9	
	Kingston	62.5	71.3	30.0	15.5	X	X	X	0.0	X	
	Hamilton	52.8	72.7	30.0	20.7	7.9	12.2	X	9.6	4.3	
	St. Catharines-Niagara	50.9	93.7	33.9	19.0	X	19.8	X	X	X	
	Kitchener-Cambridge-Waterloo	36.3	70.0	40.8	18.1	16.5	15.7	X	0.0	X	
	London	86.0	58.4	24.9	19.5	17.6	10.8	X	X	X	
	Windsor	67.1	63.7	11.4	24.5	X	X	X	X	X	
	Thunder Bay	75.0	76.3	24.3	20.6	5.9	6.6	X	X	X	
	Winnipeg	70.8	81.7	23.0	24.4	8.6	X	X	X	X	
	Calgary	64.2	76.9	22.4	20.4	13.8	4.1	X	X	10.3	
	Edmonton	60.0	72.9	31.5	14.8	8.0	7.4	6.6	X	4.0	
	Vancouver	39.0	83.0	24.1	11.8	5.9	2.4	2.4	2.8	6.7	
Victoria	57.6	61.2	25.8	11.0	0.0	X	X	0.0	X		
Industries	Agriculture, Forestry, Fishing and Hunting (NAICS 11), Mining and Oil and Gas Extraction (NAICS 21)	82.2	57.2	37.2	13.2	7.4	5.6	24.7	3.5	4.7	
	Construction (NAICS 23)	60.9	65.6	22.8	19.6	6.2	5.6	2.6	2.1	6.7	
	Manufacturing (NAICS 31-33)	59.1	73.1	18.9	17.7	12.9	14.9	7.2	2.1	11.4	
	Wholesale Trade (NAICS 41)	57.5	74.1	18.2	19.4	14.6	7.0	2.9	7.3	8.4	
	Retail Trade (NAICS 44-45)	58.4	74.1	25.8	14.4	13.5	7.7	4.2	0.7	10.2	
	Transportation and Warehousing (NAICS 48-49)	57.5	69.1	28.7	13.4	6.0	18.1	2.7	X	11.7	
	Professional, Scientific and Technical Services (NAICS 54)	49.7	70.6	18.7	15.6	4.1	9.5	4.5	5.3	10.2	
	Accommodation and Food Services (NAICS 72)	61.3	77.6	36.0	14.6	8.7	6.9	2.4	2.6	7.2	
	Other Services (NAICS 81)	63.4	70.2	26.8	10.2	11.8	7.4	6.1	4.9	5.9	
	Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)	57.1	69.0	18.4	13.5	5.8	9.7	2.4	X	4.7	
	Tourism	68.5	75.6	23.3	17.3	3.6	7.6	4.8	3.9	8.7	
	Information and Communication Technologies (ICT)			X	X				X	X	
	Special industry aggregations					26.3	0.0	X	X	X	
	Knowledge-Based Industries (KBI)									X	
	Rural	62.8	63.6	X	23.3	X	X	X	X	X	
Urban	58.3	73.0	26.1	14.7	9.3	8.6	4.0	3.1	7.7		
Export Status	Exporter	60.4	69.3	20.6	20.6	9.9	14.8	8.5	7.1	8.9	
Non-exporter	60.7	71.7	26.7	13.9	9.5	7.7	5.8	2.3	7.6		
Growth	High Growth Firms (20% or more growth per year)	55.3	64.2	24.4	13.2	8.5	4.3	5.6	3.7	8.1	
Medium Growth Firms (11% to 19% growth per year)	57.1	71.1	24.7	18.8	12.2	12.5	4.2	1.5	10.6		
Slow Growth Firms (1% to 10% growth per year)	63.6	69.8	25.1	15.8	9.4	7.7	6.6	2.8	6.9		
No Growth Firms (0% growth per year)	60.1	70.3	25.0	10.8	7.0	7.1	4.6	1.7	7.9		
Negative Growth Firms (Less than 0% growth per year)	59.3	82.0	32.8	12.9	13.4	11.4	5.9	5.0	8.5		
Age of Business	2012-2014 (2 years or younger)	50.8	71.8	24.8	14.9	7.8	9.3	1.5	3.0	7.8	
2004-2011 (3 to 10 years old)	56.3	74.0	25.8	15.4	11.9	12.4	7.0	2.0	8.8		
1994-2003 (11 to 20 years old)	59.4	77.1	23.4	14.5	8.9	7.6	4.7	4.4	6.5		
Prior to 1994 (more than 20 years old)	64.3	67.9	25.5	14.5	9.1	7.2	6.0	2.5	7.9		
Innovation Activities developed or introduced	New or significantly improved good or service	55.0	75.1	26.4	19.0	13.1	10.8	5.3	4.1	10.3	
New or significantly improved process or method	55.6	77.0	28.6	18.2	11.8	11.5	7.7	4.5	8.7		
A new organizational method in your business practices, workplace organization or external relations	53.9	73.4	28.6	18.8	10.3	13.4	5.8	4.5	9.4		
A new way of selling your goods or services	56.6	76.9	26.9	16.0	12.1	13.8	5.9	4.0	11.1		
At least one of the 4 above innovations	55.5	75.1	24.2	17.8	11.5	11.4	5.8	4.1	9.2		
Non-innovator (none of the above)	62.6	68.3	14.8	11.4	9.1	6.4	5.2	2.0	6.0		
Intellectual Property	Holds IP	53.4	71.5	29.6	18.8	13.0	11.4	5.2	7.1	8.9	
Holds Formal IP	55.9	70.1	29.6	16.4	14.4	12.6	6.1	8.1	8.2		
No IP	61.0	71.2	25.4	13.0	9.4	7.9	5.5	1.9	7.0		
Procurement	Did business with Federal government	71.0	61.6	14.5	22.5	10.9	4.3	5.8	6.5	8.7	
Age of Primary Decision Maker	<30 years old	59.4	71.9	54.3	7.2	X	20.2	14.8	X	8.8	
30 to 39 years old	60.1	68.8	37.6	11.4	11.9	9.3	9.3	X	9.0		
40 to 49 years old	62.8	69.7	27.9	14.2	8.0	9.0	5.9	1.3	9.3		
50 to 64 years old	60.4	72.2	21.7	16.1	10.3	7.7	4.4	3.4	6.5		
65+ years old	56.5	76.0	22.3	14.9	X	7.9	4.3	2.9	7.7		
Highest Level of Education Attained by the Primary Decision Maker	Less than high school	62.9	67.2	23.3	10.0	7.9	7.7	3.2	3.4	7.7	
High school	61.8	70.3	23.6	12.0	9.0	7.8	6.4	1.5	7.8		
College/Cegep/Trade School	59.1	74.1	28.7	14.1	7.7	7.9	7.4	2.5	7.8		
Bachelor's degree	60.7	72.6	27.6	17.5	12.6	7.7	4.2	3.0	8.2		
Master's degree or above	61.4	65.6	21.7	17.7	9.6	13.9	3.5	5.6	6.6		
Place of birth	In Canada	63.3	69.0	24.1	14.1	9.5	8.5	6.1	3.1	8.0	
Outside Canada	52.1	79.2	32.3	16.6	9.8	8.6	3.9	2.0	6.9		
Female Ownership	0%	59.4	68.5	27.7	15.1	10.3	9.8	5.1	3.7	8.7	
1% to 49%	62.6	71.4	25.7	20.8	8.0	8.5	6.2	4.9	7.7		
50%	65.6	76.8	25.9	12.8	8.9	5.4	7.2	0.9	8.7		
51% to 99%	61.9	66.9	32.5	18.4	5.2	16.7	8.2	X	4.7		
100%	55.7	74.1	19.7	11.0	9.9	7.7	4.1	X	6.2		
Co-operatives	Co-operatives	54.5	68.2	18.2	X	22.7	X	31.8	13.6	25.0	

Source: Statistics Canada, Survey on Financing and Growth of Small and Medium Enterprises, 2014

Figures may not add to totals due to rounding.

Tourism, ICT and KBI industries are separate industry categories. Industries which make up the Tourism, ICT and KBI categories are also included in their respective sector categories.

... not applicable

Table 18: Average Yearly Growth in Sales/Revenues

Survey questions:
 I1. Over the last three years, what was the average yearly growth of your business' sales or total revenues?
 I2. In the next three years, what is the expected average yearly growth of your business' sales or total revenues?

Notes:
 I1 is applicable only to those that have sold goods and services in the last three years.
 I2 is applicable to all respondents.

For explanation of data accuracy and quality of estimates, see the "Notes" tab.

		Average yearly growth in sales/revenues										
		Over the last three years					Over the next three years					
		Less than 0% (negative sales growth)	0% (no growth)	Between 1% and 10% per year	Between 11% and 20% per year	20% or more per year	Less than 0% (scale back)	0% (no growth)	Between 1% and 10% per year	Between 11% and 20% per year	20% or more per year	
		%	%	%	%	%	%	%	%	%	%	
All SMEs	1 to 499 employees	11.5	18.5	49.7	11.1	9.3	5.9	16.9	56.0	13.3	7.9	
	1 to 4 employees	12.2	22.4	47.7	9.9	7.6	7.6	20.7	52.6	12.2	6.9	
Employment Size	5 to 19 employees	10.4	14.4	51.8	12.2	11.2	4.3	13.9	57.0	15.1	9.7	
	20 to 99 employees	11.5	14.2	51.1	13.4	9.8	3.7	9.4	66.2	13.6	7.2	
	100 to 499 employees	10.3	8.0	58.7	11.1	11.7	3.1	10.2	70.9	9.8	6.0	
Region	Atlantic	11.3	19.0	48.4	11.7	9.6	8.2	15.9	55.4	13.2	7.3	
	Quebec	13.5	23.2	46.1	10.7	6.5	4.6	20.4	56.7	11.2	7.4	
	Ontario	12.1	18.8	49.7	9.4	10.0	5.4	14.5	56.7	14.5	8.9	
	Northern Ontario	14.2	19.0	48.9	7.6	10.3	4.9	17.6	55.1	14.1	8.3	
	Southern Ontario	11.9	18.8	49.8	9.6	10.0	5.4	14.3	56.8	14.6	8.9	
	Prairies	9.6	16.2	48.7	13.4	12.0	8.3	20.1	50.8	12.6	8.3	
	Manitoba	13.1	17.8	48.0	15.2	5.9	5.1	21.8	57.0	11.5	4.6	
	Saskatchewan	7.9	17.8	51.5	11.7	11.2	7.6	23.3	49.4	10.3	9.4	
	Alberta	9.3	15.4	48.2	13.5	13.6	9.2	19.0	49.4	13.5	8.9	
	British Columbia and Territories	9.5	14.1	56.3	12.3	7.8	4.8	13.8	61.1	14.1	6.1	
CMA Level	St. John's	20.5	20.4	44.6	X	X	X	16.0	44.6	11.2	6.1	
	Halifax	12.6	17.4	47.0	10.6	12.5	6.2	11.7	57.5	14.7	9.9	
	Quebec	15.1	20.4	51.8	7.9	6.1	X	18.2	63.1	11.7	X	
	Montreal	15.7	23.1	42.8	10.2	8.1	6.5	20.9	52.1	11.5	8.9	
	Ottawa-Gatineau	20.2	14.5	54.8	5.1	5.5	5.8	15.0	60.1	11.4	7.7	
	Toronto	13.5	17.1	49.6	9.5	11.3	5.8	13.4	54.8	15.8	10.4	
	Kingston	14.4	26.6	40.3	9.8	8.9	X	14.5	58.3	11.9	X	
	Hamilton	7.0	24.2	45.7	15.6	7.5	6.0	17.6	55.3	12.2	10.9	
	St. Catharines-Niagara	11.2	15.3	58.2	4.5	10.8	7.0	10.6	55.3	20.0	7.1	
	Kitchener-Cambridge-Waterloo	9.6	32.8	43.6	11.7	2.3	X	13.6	54.4	21.1	X	
	London	3.9	30.5	51.2	7.4	7.0	3.8	12.6	68.0	7.8	7.8	
	Windsor	9.1	9.9	63.9	4.3	4.8	2.0	16.1	54.2	20.5	7.2	
	Thunder Bay	20.4	23.8	41.2	6.8	7.9	5.8	24.5	51.8	8.1	9.9	
	Winnipeg	14.7	17.7	49.4	12.7	5.7	6.4	20.8	56.8	10.4	5.5	
	Calgary	10.3	16.8	48.0	10.8	14.1	9.2	17.9	50.9	13.6	8.4	
	Edmonton	9.8	12.8	51.3	13.7	12.4	9.3	16.8	52.9	12.0	9.0	
	Vancouver	10.6	15.1	53.9	13.0	7.4	4.9	15.5	56.6	15.6	7.4	
	Victoria	12.4	13.1	55.0	12.7	6.9	X	14.3	64.4	11.9	X	
	Industries	Agriculture, Forestry, Fishing and Hunting (NAICS 11)	7.9	20.0	49.9	10.4	11.7	5.0	21.7	55.4	12.4	5.5
Mining and Oil and Gas Extraction (NAICS 21)		9.5	19.4	47.0	11.9	12.1	6.2	17.4	53.3	13.6	9.5	
Construction (NAICS 23)		14.3	18.7	44.9	11.8	12.3	4.5	12.1	55.0	15.2	13.3	
Manufacturing (NAICS 31-33)		12.6	15.6	50.8	12.8	8.2	3.6	14.8	58.9	13.1	9.7	
Wholesale Trade (NAICS 41)		13.9	18.4	50.9	11.4	5.5	4.5	15.4	63.0	12.2	4.9	
Retail Trade (NAICS 44-45)		10.3	20.8	47.9	9.4	11.7	8.0	20.6	52.5	9.7	9.2	
Transportation and Warehousing (NAICS 48-49)		13.3	15.7	45.5	13.6	12.0	6.0	17.5	49.4	16.5	10.7	
Professional, Scientific and Technical Services (NAICS 54)		16.5	16.8	54.7	8.3	3.7	5.5	12.0	68.8	11.8	3.9	
Accommodation and Food Services (NAICS 72)		7.4	17.7	57.0	9.3	8.6	5.7	13.5	57.7	16.2	6.9	
Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)		9.9	20.9	50.0	10.8	8.3	7.8	20.3	52.8	12.1	7.0	
Special industry aggregations		Tourism	14.0	20.8	49.5	12.2	3.5	5.3	20.5	60.9	10.3	3.0
		Information and Communication Technologies (ICT)	13.6	11.7	39.6	20.1	14.9	5.0	13.7	46.6	18.6	16.1
Knowledge-Based Industries (KBI)		Information and Communication Technologies (ICT)	12.5	9.7	47.6	17.1	13.1	5.6	16.7	47.6	15.3	14.8
		Knowledge-Based Industries (KBI)	8.7	19.6	48.0	11.6	6.0	4.7	19.7	54.9	12.4	7.2
Location		Rural	11.9	18.8	49.7	11.0	9.2	5.9	16.1	56.4	13.5	8.0
	Urban	11.2	16.5	42.4	15.7	14.2	3.4	14.7	59.3	19.3	13.5	
Export Status	Exporter	11.5	18.8	50.7	10.5	8.6	6.3	17.2	57.0	12.4	7.1	
	Non-exporter	...	...	...	...	...	...	...	...	...	...
Growth	High Growth Firms (20% or more growth per year)	...	...	...	...	100.0	...	2.9	24.5	24.1	41.1
	Medium Growth Firms (11% to 19% growth per year)	...	...	...	100.0	...	2.2	7.7	41.0	39.0	10.2
	Slow Growth Firms (1% to 10% growth per year)	...	...	...	...	...	3.6	10.3	74.6	9.2	2.5
	No Growth Firms (0% growth per year)	...	100.0	...	...	...	8.9	42.7	41.6	4.0	2.8
Negative Growth Firms (Less than 0% growth per year)	100.0	...	...	...	...	19.9	29.1	42.7	5.0	3.3	
Age of Business	2012-2014 (2 years or younger)	...	...	...	...	...	4.8	9.8	50.2	19.9	15.2
	2004-2011 (3 to 10 years old)	9.8	15.6	45.7	14.1	14.9	4.8	14.0	51.2	18.4	11.6	
	1994-2003 (11 to 20 years old)	11.9	18.7	50.8	10.9	7.7	6.6	17.9	59.2	10.4	6.0	
	Prior to 1994 (more than 20 years old)	12.5	20.8	52.0	8.9	5.8	6.6	19.9	59.0	9.8	4.7	
	New or significantly improved good or service	10.0	13.2	46.0	16.2	14.6	3.7	11.4	50.5	19.5	14.9	
Innovation Activities developed or introduced	New or significantly improved process or method	9.2	12.2	46.0	15.3	17.2	3.9	11.1	49.7	20.1	15.1	
	A new organizational method in your business practices, workplace organization or external relations	9.8	12.8	43.2	16.7	17.4	3.3	10.9	52.2	19.2	14.5	
	A new way of selling your goods or services	10.4	14.1	44.0	15.7	15.8	2.9	11.1	51.4	19.1	14.5	
	At least one of the 4 above innovations	10.7	14.4	46.3	14.9	13.8	3.9	12.4	52.8	18.3	12.8	
Intellectual Property	Non-Innovator (none of the above)	11.7	22.1	50.9	8.6	6.7	7.7	21.4	56.6	9.7	5.0	
	Holds IP	12.8	14.8	44.6	13.8	14.2	4.4	14.1	50.3	17.4	13.8	
Procurement	Holds Formal IP	12.2	14.8	46.8	12.5	13.8	4.1	12.9	53.9	15.5	13.6	
	No IP	10.9	20.1	50.2	10.5	8.4	6.5	16.3	56.3	12.2	8.7	
Age of Primary Decision Maker	Did business with Federal government	12.5	17.8	50.4	11.2	8.1	5.9	12.4	61.4	12.4	7.9	
	<30 years old	6.9	17.1	33.1	16.0	26.8	3.4	9.8	40.0	26.6	20.2	
	30 to 39 years old	8.1	12.9	48.4	14.3	16.3	3.4	10.9	53.0	19.3	12.5	
	40 to 49 years old	9.2	15.4	52.7	12.3	10.0	4.7	13.7	58.3	14.7	8.5	
Highest Level of Education Attained by the Primary Decision Maker	50 to 64 years old	12.4	20.3	49.2	10.5	7.7	6.9	18.7	56.9	10.9	6.6	
	65+ years old	16.0	22.5	48.1	7.6	5.8	8.4	24.6	52.1	10.6	6.3	
	Less than high school	10.4	22.4	48.2	10.1	8.9	5.5	23.5	50.2	14.4	6.3	
Place of birth	High school	11.0	18.9	50.2	11.0	8.0	5.8	17.2	56.9	12.4	7.7	
	College/Cegep/Trade School	11.6	18.7	50.3	11.1	8.4	5.5	16.0	58.3	13.3	6.9	
	Bachelor's degree	11.7	16.8	50.3	11.5	9.8	5.1	15.5	57.6	13.5	8.3	
	Master's degree or above	12.3	18.1	47.4	11.2	11.0	8.6	17.0	50.2	13.9	10.3	
Female Ownership	In Canada	10.8	18.6	49.2	12.1	9.3	5.6	16.3	56.7	13.6	7.7	
	Outside Canada	13.6	18.1	51.4	7.7	9.2	6.9	18.8	53.8	12.2	8.3	
Co-operatives	0%	11.5	19.0	47.8	11.6	10.1	5.9	17.1	55.6	13.1	8.4	
	1% to 49%	12.8	17.8	48.8	10.8	9.8	5.7	15.0	58.5	11.1	9.6	
	50%	10.3	16.8	53.6	10.4	8.8	6.7	15.8	59.0	12.7	5.8	
	51% to 99%	15.0	16.8	47.3	15.4	5.5	4.0	18.2	52.2	19.5	6.1	
Co-operatives	100%	11.4	19.9	52.6	9.5	6.6	5.8	18.9	51.8	15.8	7.9	
	Co-operatives	12.1	12.8	57.7	12.3	5.3	6.1	10.6	69.2	10.6	3.5	

Source: Statistics Canada, Survey on Financing and Growth of Small and Medium Enterprises, 2014
 Figures may not add to totals due to rounding.
 Tourism, ICT and KBI industries are separate industry categories. Industries which make up the Tourism, ICT and KBI categories are also included in their respective sector categories.
 ... not applicable

Table 20: Sales by Destinations

Survey question(s):
I.4 In 2014, what percentage of your total sales was made to customers located...?

Notes:
I.4. is applicable to all respondents
Propensity refers to the percentage of businesses selling to a destination.

For explanation of data accuracy and quality of estimates, see the "Notes" tab.

		Sales destination								
		Within your local municipality or region		Outside of your local municipality or region but within your province/territory		Rest of Canada		Outside Canada (export sales)		
		(Propensity) Percentage of Businesses								
		%	Quality	%	Quality	%	Quality	%	Quality	
All SMEs	1 to 499 employees	94.2	A 0.3	50.2	A 1.0	21.0	A 1.2	11.8	A 1.2	
Employment Size	1 to 4 employees	93.6	A 0.3	46.4	A 1.0	16.7	A 0.7	9.1	A 0.6	
	5 to 19 employees	96.1	A 0.4	52.8	A 0.9	23.0	B 3.0	12.4	B 3.2	
	20 to 99 employees	92.9	A 0.4	58.9	A 1.5	33.0	A 1.4	20.7	A 1.3	
	100 to 499 employees	86.6	B 2.4	62.9	C 5.2	43.1	C 5.3	28.0	C 5.5	
Region	Atlantic	94.7	A 0.6	43.0	A 1.6	21.0	A 1.3	8.6	A 0.8	
	Quebec	92.7	A 0.7	50.4	A 1.4	17.8	A 1.0	11.3	A 0.8	
	Ontario	94.4	A 0.7	54.2	A 1.5	19.9	A 1.4	14.7	A 1.0	
		Northern Ontario	96.5	C 5.5	49.2	C 7.2	11.9	B 4.3	10.4	B 2.6
		Southern Ontario	94.2	A 0.4	54.6	A 1.5	20.5	A 1.1	15.0	A 1.0
		Prairies	95.2	A 0.5	50.3	A 1.1	23.4	A 0.8	7.2	A 0.8
		Manitoba	95.0	A 1.0	54.0	A 2.4	29.7	A 2.1	9.0	A 1.1
		Saskatchewan	95.0	A 1.1	52.9	A 2.4	24.2	A 2.0	6.6	A 1.1
		Alberta	95.3	A 0.8	48.8	A 1.5	21.7	A 1.2	6.9	A 0.7
		British Columbia and Territories	94.6	A 0.5	43.7	B 4.0	25.4	C 5.8	12.7	C 6.5
CMA Level	St. John's	99.0	A 0.1	41.0	C 5.8	18.2	B 4.2	10.8	B 3.8	
	Halifax	94.8	A 1.5	52.1	B 4.5	34.5	B 4.4	13.8	B 2.9	
	Quebec	95.6	A 1.0	47.9	B 4.4	11.8	B 2.6	9.1	A 2.4	
	Montreal	92.6	A 1.0	48.3	A 2.0	23.7	A 1.8	16.2	A 1.4	
	Ottawa-Gatineau	97.9	A 1.8	43.4	C 6.5	19.5	C 5.3	10.1	B 4.0	
	Toronto	94.3	A 0.8	55.1	A 1.8	25.8	A 1.5	18.5	A 1.3	
	Kingston	96.0	A 2.3	57.5	F 16.5	14.9	F 13.5	11.4	F 13.5	
	Hamilton	94.7	B 2.4	45.6	C 5.2	16.6	B 3.4	14.5	B 3.4	
	St. Catharines-Niagara	87.6	B 4.1	64.4	C 7.2	28.4	C 5.5	17.8	B 4.8	
	Kitchener-Cambridge-Waterloo	97.2	A 1.8	65.4	C 5.7	14.2	B 3.8	10.7	B 3.0	
	London	94.7	A 2.4	58.3	C 6.0	19.0	B 4.3	12.6	B 3.4	
	Windsor	95.2	B 4.5	46.5	F 13.0	17.4	D 8.4	13.7	C 7.0	
	Thunder Bay	99.4	A 0.2	57.9	F 20.4	13.6	E 12.3	7.1	F 20.4	
	Winnipeg	98.1	A 0.8	46.7	B 3.2	30.9	B 2.1	7.4	A 1.4	
	Calgary	96.5	A 0.8	43.3	B 2.8	23.7	A 2.1	9.9	A 1.4	
Edmonton	96.7	A 0.8	46.6	B 2.8	21.2	A 2.1	7.7	A 1.4		
Vancouver	93.6	A 1.0	40.3	A 2.2	26.7	A 1.3	16.2	A 1.3		
	Victoria	96.4	A 1.3	34.9	B 5.0	20.7	B 4.0	10.0	B 2.8	
Industries	Agriculture, Forestry, Fishing and Hunting (NAICS 11), Mining and Oil and Gas Extraction (NAICS 21)	82.8	A 1.8	49.7	B 2.8	14.2	A 2.0	10.9	A 1.6	
	Construction (NAICS 23)	96.9	A 0.5	46.5	A 1.8	8.0	A 0.8	1.9	A 0.4	
	Manufacturing (NAICS 31-33)	87.6	A 1.7	69.0	A 2.1	45.4	A 2.4	38.3	A 2.4	
	Wholesale Trade (NAICS 41)	89.2	A 1.6	73.1	A 2.3	50.9	B 2.4	26.9	A 2.3	
	Retail Trade (NAICS 44-45)	99.3	A 0.3	52.2	A 1.7	21.3	A 1.3	5.8	A 0.7	
	Transportation and Warehousing (NAICS 48-49)	85.6	B 3.2	53.7	B 4.1	27.6	B 2.3	19.5	B 2.1	
	Professional, Scientific and Technical Services (NAICS 54)	90.5	A 1.1	52.2	A 1.9	31.8	A 1.7	22.6	A 1.6	
	Accommodation and Food Services (NAICS 72)	97.7	A 0.6	38.8	D 9.0	16.5	E 11.5	7.9	E 12.0	
	Other Services (NAICS 81)	98.5	A 0.4	50.4	A 2.3	11.4	A 1.2	4.6	A 0.8	
	Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)	97.3	A 0.4	42.3	A 1.8	14.7	A 1.3	7.0	A 0.8	
		Tourism	91.8	A 1.2	51.5	B 3.3	30.2	B 3.2	19.8	B 2.9
	Special industry aggregations	Information and Communication Technologies (ICT)	89.5	A 2.8	42.1	B 3.8	39.2	B 3.7	34.5	B 3.6
		Knowledge-Based Industries (KBI)	77.8	B 3.8	57.4	B 4.9	40.3	C 5.1	29.2	B 4.8
	Location	Rural	91.1	A 1.4	52.0	B 3.2	17.7	B 4.0	9.2	C 5.1
		Urban	95.0	A 0.8	49.7	A 0.8	21.9	A 0.6	12.4	A 0.5
Export Status	Exporter	78.1	B 2.7	73.2	B 3.1	68.5	B 3.8	100.0	A 0.0	
	Non-exporter	96.4	A 0.3	47.1	A 0.7	14.7	A 0.5	...	...
Growth	High Growth Firms (20% or more growth per year)	92.0	A 1.5	57.5	B 2.8	27.6	A 2.0	18.4	A 1.8	
	Medium Growth Firms (11% to 19% growth per year)	92.3	A 1.4	58.8	A 2.0	29.4	A 1.3	17.0	A 1.4	
	Slow Growth Firms (1% to 10% growth per year)	95.0	A 0.5	49.7	A 1.8	20.0	A 2.4	10.2	A 2.5	
	No Growth Firms (0% growth per year)	95.0	A 0.6	46.3	A 1.6	16.5	A 1.1	10.7	A 1.1	
	Negative Growth Firms (Less than 0% growth per year)	94.0	A 1.4	48.8	A 2.4	20.6	A 1.6	11.8	A 1.3	
Age of Business	2012-2014 (2 years or younger)	93.7	A 1.5	44.7	A 2.2	19.5	A 1.8	8.4	A 1.5	
	2004-2011 (3 to 10 years old)	94.1	A 0.7	48.0	A 1.5	19.2	A 0.8	10.5	A 0.7	
	1994-2003 (11 to 20 years old)	93.7	A 0.7	49.7	B 1.6	21.0	B 3.7	12.9	B 4.0	
	Prior to 1994 (more than 20 years old)	94.8	A 0.5	53.5	A 1.2	22.9	A 0.9	12.7	A 0.8	
Innovation Activities developed or introduced	New or significantly improved good or service	92.5	A 0.7	59.3	A 1.8	31.5	A 1.2	21.5	A 1.1	
	New or significantly improved process or method	92.5	A 0.8	59.2	A 1.8	30.6	A 1.4	21.7	A 1.2	
	A new organizational method in your business practices, workplace organization or external relations	93.1	A 0.6	60.3	A 1.5	30.3	A 1.4	19.5	A 1.2	
	A new way of selling your goods or services	93.5	A 0.8	61.8	A 1.7	31.9	A 1.4	18.8	A 1.1	
	At least one of the 4 above innovations	93.3	A 0.5	58.1	A 1.1	28.8	A 0.9	18.2	A 0.8	
Non-innovator (none of the above)	94.3	A 0.5	45.3	A 0.9	16.4	A 0.8	8.1	A 0.5		
Intellectual Property	Holds IP	89.4	A 0.4	63.5	A 1.4	39.6	A 1.4	28.6	A 1.3	
	Holds Formal IP	89.6	A 1.1	62.3	A 1.8	41.7	A 2.4	30.0	A 1.8	
	No IP	95.1	A 0.4	47.1	A 0.8	16.7	A 0.5	7.9	A 0.4	
Procurement	Did business with Federal government	91.6	A 1.3	70.2	A 2.1	52.3	A 2.3	24.8	A 2.0	
Age of Primary Decision Maker	<30 years old	94.2	B 3.4	48.4	B 4.8	16.4	B 2.3	9.0	B 3.8	
	30 to 39 years old	94.8	A 0.4	48.6	A 1.8	20.2	A 1.4	9.7	A 1.0	
	40 to 49 years old	94.4	A 0.5	50.2	B 3.2	20.3	B 3.4	11.1	B 4.2	
	50 to 64 years old	94.4	A 0.4	51.0	A 1.6	21.0	A 0.7	12.0	A 0.6	
	65+ years old	92.7	A 1.0	48.7	A 2.1	24.4	A 1.8	15.2	A 1.3	
Highest Level of Education Attained by the Primary Decision Maker	Less than high school	92.1	A 1.1	49.8	D 7.8	13.1	F 12.1	7.9	F 13.4	
	High school	94.1	A 0.6	48.6	A 1.9	18.3	A 1.0	8.4	A 0.8	
	College/Cegep/Trade School	95.4	A 0.1	51.0	A 1.2	18.5	A 0.8	8.7	A 0.7	
	Bachelor's degree	94.5	A 0.5	50.7	A 1.5	26.8	A 1.1	16.9	A 1.0	
	Master's degree or above	92.9	A 0.8	50.3	A 1.9	25.7	A 1.5	17.2	A 1.3	
Place of birth	In Canada	94.7	A 0.4	51.7	A 0.8	20.5	A 0.6	11.0	A 0.5	
	Outside Canada	92.7	A 0.8	45.2	B 3.2	22.9	B 4.3	14.1	B 4.5	
Female Ownership	0%	94.0	A 0.4	51.1	A 1.9	21.0	A 2.0	12.4	A 2.1	
	1% to 49%	93.0	A 0.8	55.1	A 2.0	25.2	A 1.8	15.1	A 1.5	
	50%	93.6	A 0.8	49.2	A 1.5	19.6	A 1.1	11.0	A 0.9	
	51% to 99%	93.7	A 2.0	48.8	B 4.5	25.0	B 4.3	13.9	B 4.3	
	100%	97.4	A 0.5	44.4	A 1.0	19.2	A 1.3	7.5	A 0.8	
Co-operatives	Co-operatives	96.7	A 0.3	50.7	A 1.9	16.7	A 1.0	6.0	A 0.8	

Source: Statistics Canada, Survey on Financing and Growth of Small and Medium Enterprises, 2014

Figures may not add to totals due to rounding.

Tourism, ICT and KBI industries are separate industry categories. Industries which make up the Tourism, ICT and KBI categories are also included in their respective sector categories.

... not applicable

Table 21: Exports (Percentage of Business That Export, Export Type and Export Destination)

Survey question(s):
 I.4 In 2014, what percentage of your total sales was made to customers located...?
 I.6 In 2014, what percentage of your business' total exports was made to:

Notes:
 I.4. is applicable to all respondents.
 I.6. is applicable only to those that exported in 2014.
 Propensity refers to the percentage of businesses selling to a destination.

For explanation of data accuracy and quality of estimates, see the "Notes" tab.

		Did NOT export in 2014	Exported in 2014	Export destination											
				The United States		Latin America		Europe		China		Other Asia		Other	
				%	Propensity	%	Propensity	%	Propensity	%	Propensity	%	Propensity	%	Propensity
All SMEs	1 to 499 employees	88.2 A 1.2	11.8 A 1.2	89.2 A 1.5	16.7 A 2.2	31.3 C 7.8	13.1 D 8.7	15.5 A 2.0	20.6 B 2.4						
Employment Size	1 to 4 employees	90.9 A 0.4	9.1 A 0.4	84.4 A 2.4	13.8 B 2.4	32.7 B 3.2	11.5 A 2.1	15.6 A 2.3	18.0 A 2.4						
	5 to 19 employees	87.6 B 3.2	12.4 B 3.2	92.6 B 2.8	16.4 B 3.0	30.2 F 10.4	15.5 F 23.8	13.8 B 4.3	23.9 C 7.1						
	20 to 99 employees	79.3 A 1.3	20.7 A 1.3	91.7 A 1.7	21.4 B 2.4	30.4 B 3.3	11.0 A 2.2	17.0 B 3.0	18.7 B 3.1						
	100 to 499 employees	72.0 C 5.3	28.0 C 5.3	96.2 A 1.5	26.5 C 4.7	31.2 F 14.4	17.7 E 10.0	24.1 C 4.8	27.7 E 11.4						
Region	Atlantic	91.4 A 0.4	8.6 A 0.4	88.8 B 3.2	7.6 A 2.3	33.4 B 4.4	14.2 B 3.2	13.1 B 3.1	15.8 B 3.3						
	Quebec	88.7 A 0.4	11.3 A 0.4	82.4 B 2.8	16.7 B 2.8	39.2 B 4.0	14.4 B 2.8	14.7 B 2.9	21.7 B 3.3						
	Ontario		85.3 A 1.4	14.7 A 1.4	92.6 A 2.1	17.1 B 2.7	26.4 B 3.0	11.0 A 2.1	13.0 A 2.3	19.8 B 2.8					
		Northern Ontario	89.6 B 3.4	10.4 B 3.4	99.1 A 0.7	17.3 B 3.2	14.1 F 10.2	X X X	5.6 B 3.8	19.2 F 10.2					
	Southern Ontario	85.0 A 1.8	15.0 A 1.8	92.3 A 2.2	17.1 A 2.2	27.0 B 3.3	X X X	13.4 A 2.4	19.8 B 2.7						
	Prairies		92.8 A 0.5	7.2 A 0.5	90.0 B 2.7	15.0 B 2.9	27.8 B 3.3	10.8 A 2.5	13.9 A 2.3	23.4 B 3.3					
		Manitoba	91.0 A 1.1	9.0 A 1.1	97.6 A 1.2	14.0 A 1.1	13.1 B 3.2	X X X	7.2 B 3.0	7.5 B 2.8					
	Saskatchewan	93.4 A 1.1	6.6 A 1.1	90.3 C 4.0	16.0 C 7.4	17.6 C 5.4	X X X	11.9 B 4.4	9.2 B 4.2						
	Alberta	93.1 A 0.9	6.9 A 0.9	87.7 B 3.1	15.1 B 3.1	34.8 B 4.4	13.8 B 3.2	16.4 B 3.3	31.7 B 4.4						
	British Columbia and Territories	87.3 C 2.6	12.7 C 2.6	87.8 C 7.6	19.6 E 11.9	36.6 F 8.0	17.9 F 4.0	24.9 F 14.0	21.0 E 10.2						
CMA Level	St. John's	89.2 B 3.4	10.8 B 3.4	82.9 E 11.5	0.0 A 0.4	X X X	X X X	X X X	X X X						
	Halifax	86.2 B 2.8	13.8 B 2.8	84.6 D 8.5	8.9 E 4.4	49.1 E 10.0	X X X	15.7 D 7.7	30.8 E 10.8						
	Quebec	90.9 A 2.4	9.1 A 2.4	65.9 F 13.8	26.5 E 12.9	68.3 E 11.0	X X X	X X X	X X X						
	Montreal	83.8 A 1.4	16.2 A 1.4	83.9 B 3.5	17.4 B 3.4	38.3 B 4.5	13.2 B 3.1	13.0 B 2.9	21.7 B 3.3						
	Ottawa-Gatineau	89.9 B 4.0	10.1 B 4.0	90.6 D 6.5	15.8 D 8.2	57.4 F 18.4	21.5 F 12.8	14.0 C 7.0	29.4 F 15.0						
	Toronto	81.5 A 1.3	18.5 A 1.3	92.4 A 2.2	15.2 B 2.4	25.2 B 3.2	9.4 A 2.5	14.5 A 2.3	17.1 B 2.7						
	Kingston	88.6 F 13.1	11.4 F 13.1	41.4 F 10.1	10.5 F 14.2	13.4 F 17.0	X X X	9.0 E 12.4	64.8 F 10.4						
	Hamilton	85.5 B 3.4	14.5 B 3.4	90.8 D 8.1	13.3 C 7.2	13.6 C 6.5	X X X	18.1 D 8.4	6.7 B 3.9						
	St. Catharines-Niagara	82.2 B 4.4	17.8 B 4.4	100.0 A 0.0	40.7 F 14.1	27.0 F 15.1	21.1 F 12.7	28.7 F 13.1	39.7 F 15.4						
	Kitchener-Cambridge-Waterloo	89.3 B 3.0	10.7 B 3.0	95.2 B 4.1	29.1 E 11.4	33.1 E 12.1	24.5 F 14.4	16.4 C 7.2	27.3 E 10.8						
	London	87.4 B 3.4	12.6 B 3.4	94.7 C 5.3	28.3 F 14.0	23.2 E 12.0	X X X	7.2 C 4.7	12.8 E 10.2						
	Windsor	86.3 C 7.0	13.7 C 7.0	100.0 A 0.0	22.4 F 14.2	6.9 C 4.4	X X X	X X X	11.6 D 4.8						
	Thunder Bay	92.9 F 20.8	7.1 F 20.8	93.0 F 22.0	X X X	X X X	X X X	X X X	X X X						
	Winnipeg	92.6 A 1.2	7.4 A 1.2	94.5 B 3.7	12.4 B 4.8	17.6 C 6.1	7.7 B 3.8	X X X	X X X						
	Calgary	90.1 A 1.4	9.9 A 1.4	88.2 B 3.0	15.2 B 3.0	33.2 C 7.1	12.5 B 4.3	14.5 B 4.3	25.7 C 6.8						
	Edmonton	92.3 A 1.4	7.7 A 1.4	85.5 D 8.0	16.7 C 6.3	37.7 D 8.3	16.3 C 6.3	17.9 C 6.3	41.0 D 8.5						
	Vancouver	83.8 A 1.4	16.2 A 1.4	86.1 B 3.8	23.6 B 4.3	35.4 C 5.1	20.2 A 4.3	31.0 A 4.8	19.5 A 4.8						
Victoria	90.0 B 2.4	10.0 B 2.4	100.0 A 0.0	X X X	54.6 F 14.0	X X X	41.5 F 14.1	28.2 F 12.3							
Industries	Agriculture, Forestry, Fishing and Hunting (NAICS 11)	89.1 A 1.4	10.9 A 1.4	86.4 B 4.7	10.5 B 4.4	17.8 C 6.2	20.2 C 6.6	12.8 C 6.4	18.4 C 6.4						
	Mining and Oil and Gas Extraction (NAICS 21)	98.1 A 0.4	1.9 A 0.4	89.7 D 6.0	X X X	19.3 D 6.2	X X X	0.0 A 0.0	11.8 C 7.1						
	Construction (NAICS 23)	61.7 A 2.4	38.3 A 2.4	99.6 F 15.8	19.1 B 2.9	31.1 B 4.4	12.4 B 3.6	15.7 B 2.9	20.9 B 3.4						
	Manufacturing (NAICS 31-33)	73.1 A 2.3	26.9 A 2.3	86.9 B 4.3	13.4 B 3.1	23.1 B 4.4	12.1 A 2.5	18.6 B 3.2	19.3 B 3.2						
	Wholesale Trade (NAICS 41)	94.2 A 0.7	5.8 A 0.7	95.1 B 3.5	15.5 A 4.4	31.1 C 6.6	7.6 B 3.5	6.4 B 3.4	19.1 C 6.2						
	Retail Trade (NAICS 44-45)	80.5 B 2.7	19.5 B 2.7	91.0 B 3.2	14.4 B 3.7	21.9 C 5.1	19.0 B 4.3	20.6 C 5.1	12.4 B 4.3						
	Transportation and Warehousing (NAICS 48-49)	77.4 A 1.8	22.6 A 1.8	83.9 B 3.5	17.3 B 2.8	34.3 B 3.8	12.2 A 2.4	16.5 B 3.2	22.8 B 3.3						
	Professional, Scientific and Technical Services (NAICS 54)	92.1 E 12.2	7.9 E 12.2	90.5 F 17.0	X X X	50.0 F 79.3	X X X	X X X	31.2 F 90.0						
	Accommodation and Food Services (NAICS 72)	95.4 A 0.8	4.6 A 0.8	91.9 B 5.0	13.3 C 4.3	11.1 B 4.8	0.0 A 0.0	X X X	11.1 C 5.4						
	Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)	93.0 A 0.8	7.0 A 0.8	85.3 B 4.1	22.0 B 5.0	47.1 C 6.4	10.7 B 3.8	14.0 B 3.8	24.2 B 5.0						
	Special industry aggregations	Tourism	80.2 B 2.4	19.8 B 2.4	86.8 B 4.4	23.1 F 10.2	44.2 D 6.2	16.1 B 4.4	22.8 C 5.0	27.3 C 6.4					
		Information and Communication Technologies (ICT)	65.5 B 3.8	34.5 B 3.8	96.6 A 2.3	10.2 B 3.4	42.4 C 6.4	X X X	10.2 B 3.4	20.3 C 5.2					
		Knowledge-Based Industries (KBI)	70.8 B 4.4	29.2 B 4.4	87.0 C 6.1	21.0 C 6.1	50.1 E 10.3	34.4 D 9.5	20.7 C 6.1	31.2 D 9.4					
	Location	Rural	90.8 C 5.3	9.2 C 5.3	92.4 C 6.0	10.0 C 7.2	27.0 F 46.2	13.8 F 54.4	11.3 C 6.1	20.1 F 15.4					
		Urban	87.6 A 0.5	12.4 A 0.5	88.6 A 1.5	17.9 A 1.8	32.1 A 1.5	12.9 A 1.5	16.3 A 1.4	20.7 A 1.7					
	Export Status	Exporter	...	100.0 A 0.0	89.2 A 1.5	16.7 A 2.2	31.3 C 7.8	13.1 D 8.7	15.5 A 2.0	20.6 B 2.4					
Non-exporter		100.0 A 0.0	...	...	...	...	...	...	...
Growth	High Growth Firms (20% or more growth per year)	81.6 A 1.8	18.4 A 1.8	85.8 B 3.5	20.2 B 3.9	37.0 C 5.3	12.8 B 4.2	23.1 B 4.0	22.6 C 5.1						
	Medium Growth Firms (11% to 19% growth per year)	83.0 A 1.4	17.0 A 1.4	95.6 A 1.5	21.3 B 3.4	36.5 A 4.1	17.1 B 3.5	16.0 B 3.0	22.0 B 3.4						
	Slow Growth Firms (3% to 10% growth per year)	89.8 A 2.3	10.2 A 2.3	89.2 B 3.4	14.4 B 4.2	32.1 F 21.0	14.0 F 21.0	14.0 A 4.0	22.6 C 6.2						
	No Growth Firms (0% growth per year)	89.3 A 1.1	10.7 A 1.1	84.7 B 3.3	16.4 C 3.4	25.7 B 4.3	9.9 A 2.3	14.4 B 3.3	18.1 B 3.1						
Age of Business	Negative Growth Firms (Less than 0% growth per year)	88.2 A 1.3	11.8 A 1.3	87.9 B 3.2	20.1 B 4.2	28.1 C 5.5	12.2 B 3.8	14.1 B 4.0	15.0 B 4.1						
	2012-2014 (2 years or younger)	91.6 A 1.2	8.4 A 1.2	93.1 B 2.8	6.6 B 2.9	20.3 C 5.9	4.7 A 2.1	9.0 A 4.6	16.4 C 5.5						
	2004-2011 (3 to 10 years old)	89.5 A 0.7	10.5 A 0.7	85.2 A 2.5	17.2 A 2.5	33.7 B 3.3	13.6 A 2.2	18.1 A 2.5	21.2 B 2.3						
	1994-2003 (11 to 20 years old)	87.1 B 4.4	12.9 B 4.4	90.3 C 4.2	17.6 C 1.4	36.3 F 22.5	15.1 F 20.9	15.1 C 3.4	23.1 D 8.3						
	Prior to 1994 (more than 20 years old)	87.3 A 0.8	12.7 A 0.8	90.5 A 1.3	17.0 B 2.8	27.6 B 3.2	12.4 A 2.2	14.9 A 2.3	19.0 B 2.7						
Innovation Activities developed or introduced	New or significantly improved good or service	78.5 A 1.1	21.5 A 1.1	91.0 A 1.8	18.2 A 2.7	33.2 B 3.2	14.9 B 1.8	15.6 A 2.7	20.9 A 2.2						
	New or significantly improved process or method	78.3 A 1.2	21.7 A 1.2	91.4 A 1.6	20.3 B 2.7	33.3 B 3.2	16.2 A 3.4	16.8 A 2.4	20.0 A 2.4						
	A new organizational method in your business practices, workplace organization or external relations	80.5 A 1.2	19.5 A 1.2	93.7 A 2.5	18.1 B 2.7	35.5 B 3.8	12.6 A 2.5	17.9 B 2.7	21.3 B 2.8						
	A new way of selling your goods or services	81.2 A 1.1	18.8 A 1.1	90.4 A 1.5	18.9 B 2.4	35.9 B 3.1	14.2 A 2.4	19.3 B 2.4	22.7 B 2.8						
Intellectual Property	At least one of the 4 above innovations	81.8 A 0.8	18.2 A 0.8	90.7 A 1.5	18.0 A 1.4	34.0 A 2.3	14.3 A 1.4	17.3 A 1.4	20.1 A 1.4						
	Non-Innovator (none of the above)	91.9 A 0.5	8.1 A 0.5	86.7 A 2.3	14.7 B 2.7	27.3 B 2.5	10.5 A 2.6	12.5 A 1.9	21.2 B 2.5						
	Holds IP	71.4 A 1.3	28.6 A 1.3	91.9 A 1.4	17.8 A 1.8	35.5 B 2.4	13.6 A 1.6	17.2 A 1.9	22.8 A 2.1						
Procurement	Holds Formal IP	70.0 A 1.8	30.0 A 1.8	95.2 A 1.5	20.2 B 2.9	38.4 B 3.4	15.9 A 2.5	17.9 B 2.9	25.3 B 3.1						
	No IP	92.1 A 0.4	7.9 A 0.4	86.4 A 2.1	15.6 A 2.4	27.4 B 2.4	12.1 A 1.8	13.8 A 1.9	18.3 A 2.3						
	Did business with Federal government	75.2 A 2.0	24.8 A 2.0	88.5 B 3.3	25.0 B 4.1	48.1 B 4.1	9.6 B 2.8	26.0 A 4.1	22.1 B 3.9						
Age of Primary Decision Maker	<30 years old	91.0 B 3.4	9.0 B 3.4	78.5 E 10.4	X X X	34.5 F 17.4	X X X	38.0 F 18.3	X X X						
	30 to 39 years old	90.3 A 1.0	9.7 A 1.0	91.2 B 3.3	X X X	26.1 B 4.3	10.0 B 3.1	13.7 B 3.8	X X X						
	40 to 49 years old	88.9 A 4.4	11.1 B 4.4	86.7 C 6.1	14.7 C 6.8	31.3 F 20.5	X X X	15.3 C 6.8	21.1 D 9.3						
	50 to 64 years old	88.0 A 0.7	12.0 B 0.9	89.3 A 1.8	16.1 A 1.7	31.5 B 2.3	12.7 A 1.7	15.9 B 2.8	20.4 A 2.3						
	65+ years old	84.8 A 1.8	15.2 A 1.8	92.3 A 2.3	23.5 C 3.4	34.0 F 4.5	13.9								

Table 22: Reasons for Not Exporting

Survey questions:
 L5 Which of the following were reasons your business did not export outside of Canada in 2014? (Respondents could choose multiple response categories)

Notes:
 L5 is applicable to only those that did not export in 2014.

For explanation of data accuracy and quality of estimates, see the "Notes" tab.

		Reasons for not exporting																				
		Local nature of business		Administrative obstacles in Canada		Administrative obstacles outside of Canada		Border obstacles		Logistical obstacles		Market knowledge issues		Intellectual property issues		Lack of financing/inadequate cash-flow		Financial risk		Other		
		%	SE	%	SE	%	SE	%	SE	%	SE	%	SE	%	SE	%	SE	%	SE	%	SE	
All SMEs	1 to 499 employees	92.5	A 0.4	5.4	A 0.3	6.0	A 0.3	5.7	A 0.3	8.2	A 0.4	5.8	A 0.3	1.6	A 0.3	3.9	A 0.3	6.5	A 0.4	8.8	A 0.4	
Employment Size	1 to 4 employees	92.7	A 0.3	4.6	A 0.4	4.8	A 0.4	5.3	A 0.4	7.1	A 0.3	5.1	A 0.4	1.6	A 0.4	3.8	A 0.3	5.4	A 0.3	8.2	A 0.4	
	5 to 19 employees	92.6	A 0.7	6.7	A 0.7	7.5	A 0.4	6.7	A 0.4	9.2	A 0.4	6.6	A 0.4	1.8	A 0.4	4.6	A 0.4	7.7	A 0.4	8.0	A 0.4	
	20 to 99 employees	93.9	A 0.9	5.2	A 0.5	7.1	A 0.5	5.1	A 0.5	9.8	A 0.5	6.1	A 0.5	1.2	A 0.4	2.9	A 0.5	7.8	A 0.5	10.6	A 0.5	
	100 to 499 employees	89.9	A 1.4	3.6	A 1.3	6.8	A 1.3	6.2	A 1.3	13.1	A 1.3	8.3	A 1.4	1.2	A 1.1	1.6	A 1.1	8.9	A 1.3	14.6	A 1.3	
Region	Atlantic	92.3	A 0.4	6.6	A 0.4	6.0	A 0.4	6.6	A 0.4	9.5	A 0.4	6.0	A 0.4	2.2	A 0.4	3.3	A 0.4	6.7	A 0.4	9.9	A 0.4	
	Quebec	89.6	A 1.0	3.9	A 0.4	4.6	A 0.4	4.7	A 0.4	6.2	A 0.7	5.2	A 0.4	1.5	A 0.4	5.2	A 0.4	5.8	A 0.4	11.5	A 0.4	
	Ontario	92.7	A 0.7	6.6	A 0.7	7.2	A 0.7	6.7	A 0.4	8.4	A 0.4	6.2	A 0.4	1.9	A 0.4	4.5	A 0.4	7.2	A 0.4	9.4	A 0.4	
	Northern Ontario	94.7	A 1.3	3.9	A 1.2	4.8	A 1.1	3.8	A 1.1	8.3	A 0.4	3.6	A 1.4	2.1	A 0.4	5.3	A 0.7	6.5	A 0.3	9.2	A 0.3	
		Southern Ontario	92.6	A 0.4	6.9	A 0.7	7.4	A 0.3	7.0	A 0.7	8.4	A 0.3	6.4	A 0.7	1.9	A 0.4	4.4	A 0.4	7.3	A 0.3	9.5	A 0.4
	Prairies	93.6	A 0.4	5.4	A 0.3	5.8	A 0.3	5.8	A 0.3	9.2	A 0.3	6.7	A 0.3	1.5	A 0.3	4.3	A 0.3	6.9	A 0.4	6.2	A 0.3	
		Manitoba	91.7	A 1.5	5.9	A 1.2	7.2	A 1.5	8.3	A 1.5	10.9	A 1.5	9.1	A 1.5	X	A 1.5	6.2	A 1.5	7.1	A 1.5	7.6	A 1.5
	Saskatchewan	94.3	A 1.0	5.9	A 1.2	5.4	A 1.0	6.1	A 1.2	9.6	A 1.0	8.2	A 1.0	X	A 1.0	2.9	A 0.5	6.6	A 1.0	7.0	A 1.2	
Alberta		93.8	A 0.3	5.2	A 0.7	5.6	A 0.3	5.1	A 0.7	8.8	A 0.3	5.7	A 0.7	1.6	A 0.4	4.3	A 0.4	7.0	A 0.4	5.7	A 0.7	
British Columbia and Territories	94.4	A 0.7	4.1	A 0.4	5.4	A 0.7	4.6	A 0.7	8.3	A 0.4	4.4	A 0.4	1.0	A 0.3	3.6	A 0.4	5.2	A 0.7	6.3	A 0.4		
CMA Level	St. John's	87.9	A 1.4	10.2	A 2.3	6.6	A 2.1	6.7	A 2.1	13.4	A 2.1	7.1	A 2.1	5.0	A 2.0	6.6	A 2.1	10.1	A 2.1	9.0	A 2.3	
	Halifax	97.3	A 1.3	6.9	A 2.7	5.5	A 2.3	8.6	A 2.4	12.8	A 2.3	5.3	A 1.8	X	A 1.8	3.9	A 1.8	10.6	A 2.3	11.4	A 2.3	
	Quebec	85.2	A 1.3	2.4	A 1.8	3.7	A 1.3	2.8	A 1.2	5.1	A 1.3	4.9	A 1.7	0.0	A 0.3	2.8	A 1.3	3.1	A 1.3	16.4	A 2.4	
	Montreal	90.3	A 1.5	3.2	A 0.8	5.2	A 1.5	5.3	A 1.5	6.0	A 1.5	4.6	A 0.8	1.6	A 0.8	4.5	A 0.8	7.0	A 1.5	10.8	A 1.5	
	Ottawa-Gatineau	93.3	A 0.4	5.7	A 0.4	5.0	A 0.4	5.4	A 0.3	4.2	A 0.3	6.2	A 0.3	X	A 0.3	3.9	A 0.4	6.3	A 0.4	4.5	A 0.3	
	Toronto	91.5	A 1.1	8.1	A 1.1	8.5	A 1.1	5.4	A 0.8	7.8	A 1.1	6.5	A 1.1	1.8	A 0.5	5.1	A 0.8	6.0	A 0.5	10.4	A 1.1	
	Kingston	95.3	A 0.9	4.0	A 2.5	3.9	A 0.9	8.2	A 0.9	5.2	A 0.9	4.3	A 2.5	X	A 0.9	X	A 0.9	8.1	A 0.9	5.7	A 0.9	
	Hamilton	96.9	A 1.1	X	A 1.1	5.5	A 2.4	4.1	A 1.1	6.7	A 1.1	7.3	A 2.8	X	A 1.1	7.2	A 2.8	10.9	A 1.1	X	A 1.1	
	St. Catharines-Niagara	85.1	A 1.4	8.4	A 2.5	11.7	A 1.4	14.2	A 1.4	10.9	A 1.4	7.4	A 3.4	X	A 1.4	5.4	A 2.4	7.7	A 1.4	11.2	A 1.4	
	Kitchener-Cambridge-Waterloo	89.2	A 2.4	14.3	A 4.4	8.3	A 2.3	8.9	A 3.2	14.1	A 2.4	8.6	A 2.4	X	A 2.4	X	A 2.4	9.8	A 2.4	20.4	A 4.7	
	London	96.8	A 0.3	4.7	A 2.5	9.4	A 0.3	8.8	A 0.3	9.6	A 0.3	5.0	A 0.3	X	A 0.3	3.6	A 2.4	8.7	A 0.3	6.8	A 0.3	
	Windsor	92.0	A 0.4	X	A 0.4	4.0	A 4.8	13.2	A 0.4	7.7	A 0.4	3.1	A 4.2	0.0	A 0.3	X	A 0.4	8.3	A 0.4	12.4	A 0.7	
	Thunder Bay	87.3	A 0.4	4.0	A 3.7	7.2	A 0.4	7.8	A 0.4	8.7	A 0.4	5.8	A 0.4	X	A 0.4	4.0	A 3.7	11.4	A 0.4	13.9	A 0.4	
	Winnipeg	91.3	A 1.5	6.2	A 1.5	5.3	A 1.5	6.7	A 1.5	9.1	A 1.5	6.4	A 1.5	X	A 1.5	7.1	A 1.5	7.2	A 1.5	7.7	A 1.5	
	Calgary	92.9	A 1.0	5.0	A 1.1	4.7	A 1.1	4.4	A 1.1	6.7	A 1.1	3.9	A 1.0	X	A 1.1	4.3	A 1.0	6.1	A 1.1	5.2	A 1.2	
	Edmonton	93.5	A 1.4	4.9	A 1.2	4.5	A 1.4	3.4	A 0.8	6.4	A 1.4	4.5	A 1.1	1.4	A 0.4	2.8	A 0.8	5.6	A 1.4	6.1	A 1.4	
	Vancouver	94.1	A 1.1	3.5	A 0.9	6.5	A 1.1	4.4	A 0.9	7.8	A 1.1	5.2	A 1.0	0.8	A 0.4	4.7	A 1.1	5.9	A 1.1	5.2	A 1.0	
Victoria	94.8	A 2.1	5.1	A 2.2	6.3	A 2.2	X	A 2.2	5.2	A 2.2	5.7	A 2.4	X	A 2.2	X	A 2.2	4.7	A 2.2	5.5	A 2.2		
Industries	Agriculture, Forestry, Fishing and Hunting (NAICS 11)	88.0	A 2.2	12.6	A 2.4	10.6	A 1.5	11.4	A 1.5	13.7	A 1.4	8.5	A 1.3	2.1	A 0.7	3.7	A 0.8	7.9	A 1.2	9.4	A 1.4	
	Mining and Oil and Gas Extraction (NAICS 21)	95.2	A 0.4	4.6	A 0.7	5.4	A 0.7	4.4	A 0.6	7.4	A 0.4	5.1	A 0.7	1.3	A 0.5	4.4	A 0.4	7.3	A 0.4	7.3	A 0.4	
	Construction (NAICS 23)	77.8	A 2.4	8.1	A 1.9	10.8	A 1.4	12.8	A 3.5	20.1	A 3.1	13.9	A 3.1	2.8	A 0.4	7.6	A 1.6	15.7	A 3.1	20.6	A 3.5	
	Manufacturing (NAICS 31-33)	81.1	A 2.5	8.3	A 1.2	12.2	A 1.5	11.0	A 1.4	14.4	A 1.5	11.6	A 1.7	3.4	A 0.5	6.5	A 1.2	12.6	A 1.5	21.5	A 2.5	
	Wholesale Trade (NAICS 41)	93.7	A 0.9	6.5	A 0.9	5.9	A 0.9	8.5	A 0.9	10.2	A 0.9	5.9	A 0.9	1.8	A 0.3	3.7	A 0.7	6.3	A 0.9	7.6	A 0.9	
	Retail Trade (NAICS 44-45)	91.7	A 1.1	4.4	A 1.0	6.7	A 1.1	7.1	A 1.1	7.5	A 1.1	5.1	A 1.0	1.9	A 0.4	4.7	A 0.5	9.5	A 1.1	14.0	A 1.1	
	Transportation and Warehousing (NAICS 48-49)	86.6	A 1.4	6.4	A 1.0	9.3	A 1.0	5.7	A 1.0	9.6	A 1.2	9.6	A 1.2	2.4	A 0.7	5.3	A 0.5	8.6	A 1.2	13.4	A 1.4	
	Professional, Scientific and Technical Services (NAICS 54)	97.9	A 1.0	2.3	A 0.6	1.7	A 0.5	1.3	A 0.5	2.2	A 0.6	2.0	A 0.6	0.3	A 0.3	2.9	A 0.6	2.5	A 0.6	3.4	A 0.6	
	Accommodation and Food Services (NAICS 72)	95.7	A 0.3	2.2	A 0.4	2.0	A 0.3	2.7	A 0.4	5.4	A 0.3	3.4	A 0.4	1.4	A 0.3	2.4	A 0.4	3.5	A 0.3	5.9	A 0.3	
	Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)	95.7	A 0.7	4.3	A 0.7	4.6	A 0.7	3.5	A 0.7	5.0	A 0.7	3.3	A 0.6	1.2	A 0.4	2.7	A 0.6	3.4	A 0.6	6.2	A 0.6	
	Special industry aggregations	Tourism	95.5	A 1.0	2.7	A 1.4	3.5	A 1.0	2.3	A 1.0	3.4	A 1.0	4.0	A 1.0	X	A 1.0	1.6	A 2.0	4.1	A 1.0	6.9	A 2.0
		Information and Communication Technologies (ICT)	76.8	A 4.3	4.5	A 1.8	8.9	A 2.7	7.1	A 2.4	11.6	A 3.0	10.7	A 2.8	5.4	A 2.1	9.8	A 2.8	10.7	A 2.8	17.9	A 3.8
	Knowledge-Based Industries (KBI)	81.7	A 2.4	9.0	A 4.4	11.9	A 2.4	8.5	A 2.1	9.8	A 2.4	12.7	A 2.4	5.6	A 2.4	10.9	A 2.4	9.8	A 2.4	12.1	A 2.4	
		Rural	91.9	A 2.5	6.2	A 2.8	6.0	A 2.5	7.1	A 2.5	9.9	A 2.5	6.2	A 2.5	1.6	A 0.5	3.5	A 0.5	6.3	A 2.5	8.8	A 2.5
	Export Status	Urban	92.6	A 0.5	5.2	A 0.4	6.0	A 0.5	5.4	A 0.5	7.7	A 0.5	5.6	A 0.5	1.6	A 0.3	4.1	A 0.4	6.5	A 0.5	8.8	A 0.5
		Exporter	92.5	A 0.4	5.4	A 0.3	6.0	A 0.3	6.7	A 0.3	8.2	A 0.4	5.8	A 0.3	1.6	A 0.3	3.9	A 0.3	6.5	A 0.4	8.8	A 0.4
	Growth	Non-exporter	89.3	A 2.3	8.3	A 2.2	9.1	A 1.5	7.8	A 1.2	9.0	A 1.5	6.4	A 1.0	1.9	A 0.7	4.9	A 1.0	8.6	A 1.5	10.3	A 1.7
High Growth Firms (20% or more growth per year)		93.3	A 1.0	7.6	A 1.1	8.0	A 1.2	7.2	A 1.1	8.4	A 1.1	7.1	A 1.2	1.8	A 0.5	3.5	A 1.0	6.9	A 1.0	10.5	A 1.2	
Medium Growth Firms (11% to 19% growth per year)		93.2	A 0.5	5.3	A 0.4	6.2	A 0.5	5.5	A 0.4	8.8	A 0.5	6.1	A 0.5	1.7	A 0.5	4.0	A 0.4	7.0	A 0.5	8.3	A 0.5	
Slow Growth Firms (1% to 10% growth per year)		92.5	A 0.4	3.9	A 0.4	3.7	A 0.4	4.7	A 0.4	6.5	A 0.4	4.1	A 0.4	1.6	A 0.4	3.0	A 0.4	3.9	A 0.4	7.8	A 0.4	
Age of Business	No Growth Firms (0% growth per year)	90.8	A 1.4	5.4	A 0.5	5.9	A 1.4	6.4	A 1.0	8.7	A 1.4	6.4	A 1.0	1.3	A 1.1	4.7	A 2.2	7.5	A 1.4	10.5	A 1.4	
	Negative Growth Firms (Less than 0% growth per year)	92.9	A 1.1	4.0	A 0.8	4.6	A 1.1	4.9	A 0.8	6.5	A 1.1	4.6	A 0.8	1.3	A 1.1	4.3	A 0.8	5.2	A 1.1	7.2	A 1.1	
	2012-2014 (2 years or younger)	92.4	A 0.																			

Table 24: Intentions to Expand to New Markets
 (Survey questions: I.8. In the next 3 years, does your business intend to expand sales to new markets...? (Respondents could choose multiple response categories)
 I.9. In the next 3 years, does your business intend to expand sales to new markets within...? (Respondents could choose multiple response categories)

Notes:
 I.8. is applicable to all respondents.
 I.9. is applicable only to those who intend to expand sales outside of Canada.
 For explanation of data accuracy and quality of estimates, see the "Notes" tab.

	Intended to expand sales into new markets	Intend to expand sales into new markets:											
		Expansion intentions					Expansion intentions outside of Canada (export sales)						
		Within your local municipality or region	Outside of your local municipality or region but within your province/territory	Rest of Canada	Outside of Canada	The United States	Latin America	Europe	China	Other Asia	Other		
%	%	%	%	%	%	%	%	%	%	%			
All SMEs	1 to 499 employees	49.5	41.0	30.5	17.5	11.3	10.0	3.1	4.2	2.5	2.7	2.5	
Employment Size	1 to 4 employees	44.0	36.3	28.1	14.3	8.6	7.6	2.2	3.2	1.6	2.0	1.8	
	5 to 19 employees	53.9	45.8	33.4	18.6	12.2	10.7	3.3	4.4	2.7	2.8	2.7	
	20 to 99 employees	59.9	47.9	40.5	26.6	19.9	17.7	6.0	7.9	5.1	5.3	4.7	
	100 to 499 employees	66.5	48.7	46.0	36.3	23.5	20.1	7.7	9.0	6.6	6.2	5.9	
	Atlantic	45.2	37.4	28.0	15.5	8.6	7.0	1.8	4.0	1.7	1.7	1.2	
Region	Quebec	41.2	31.2	25.3	15.7	12.2	10.3	3.3	5.2	2.4	2.1	2.5	
	Ontario	54.3	46.9	33.4	19.5	14.0	12.8	4.0	4.9	2.8	3.4	3.3	
	Northern Ontario	42.7	36.3	27.7	9.8	7.2	6.2	1.6	1.1	1.0	1.2	0.9	
	Southern Ontario	55.2	47.7	34.0	20.3	14.5	13.3	4.2	5.2	3.0	3.5	3.5	
	Prairies	51.2	42.2	33.5	17.6	7.4	6.7	1.9	2.4	1.7	2.1	1.9	
	Manitoba	48.6	38.6	31.9	19.6	8.1	7.5	1.7	1.7	1.1	1.5	1.3	
	Saskatchewan	48.9	39.2	29.4	12.5	6.2	6.1	1.2	2.1	1.5	0.9	1.3	
	Alberta	53.2	44.0	34.9	18.4	7.6	6.7	2.1	2.6	1.9	2.5	2.2	
	British Columbia and Territories	48.6	41.2	29.2	16.2	8.8	8.3	2.9	3.8	3.0	3.2	1.7	
	St. John's	54.8	49.0	36.8	17.3	15.0	13.4	X	X	X	X	X	
CMA Level	Halifax	61.4	48.9	34.1	27.0	13.2	10.2	3.3	8.4	3.2	3.0	3.2	
	Quebec	43.7	32.6	33.5	14.4	11.4	9.9	2.6	6.4	2.3	X	3.2	
	Montreal	44.0	32.9	28.5	20.0	16.4	13.7	4.5	7.5	3.0	3.0	3.0	
	Ottawa-Gatineau	50.8	44.2	28.1	18.6	11.4	11.4	5.3	5.3	1.2	2.6	1.0	
	Toronto	59.6	52.7	39.0	27.3	18.9	17.3	5.3	6.9	4.1	5.3	5.2	
	Kingston	32.1	27.8	12.1	7.5	6.0	5.6	X	1.9	X	X	X	
	Hamilton	49.6	38.6	28.6	16.9	13.7	13.1	3.7	3.0	2.8	2.8	1.8	
	St. Catharines-Niagara	48.9	33.8	32.0	16.7	12.3	12.3	X	3.7	X	X	X	
	Kitchener-Cambridge-Waterloo	62.4	55.3	42.0	32.1	16.4	13.9	6.7	7.7	6.4	3.5	4.3	
	London	48.9	44.3	25.4	8.8	8.7	7.9	X	3.8	X	X	X	
	Windsor	53.9	43.3	31.2	13.3	14.1	11.6	5.8	X	X	X	0.0	
	Thunder Bay	34.4	31.1	21.9	10.2	4.3	3.9	X	X	X	X	X	
	Winnipeg	51.2	42.8	31.6	20.0	7.8	6.6	1.4	1.9	X	X	X	
	Calgary	53.4	45.0	34.8	22.8	11.8	11.0	3.8	4.2	2.3	3.0	3.0	
	Edmonton	55.1	48.0	34.8	16.5	6.2	5.2	1.9	2.4	1.9	2.9	2.3	
	Vancouver	53.3	44.5	30.4	20.6	13.7	11.8	4.0	5.9	4.6	5.1	2.7	
	Victoria	34.7	30.5	22.5	11.9	9.2	5.0	5.0	2.9	X	X	X	
	Industries	Agriculture, Forestry, Fishing and Hunting (NAICS 11)	43.4	29.1	28.8	16.3	13.5	11.1	3.0	4.0	4.5	4.3	1.7
		Mining and Oil and Gas Extraction (NAICS 21)	49.6	44.3	30.8	9.2	2.8	2.2	0.9	0.8	0.3	0.3	0.6
		Construction (NAICS 23)	72.0	51.6	53.2	43.1	36.1	33.7	10.6	13.0	7.5	8.4	8.0
Manufacturing (NAICS 31-33)		72.6	56.9	53.7	42.4	24.4	22.0	6.3	8.8	5.0	6.0	4.8	
Wholesale Trade (NAICS 41)		44.6	39.7	23.9	12.1	5.3	4.9	0.6	1.5	0.7	0.8	0.6	
Retail Trade (NAICS 44-45)		51.5	39.0	35.8	21.4	15.0	14.3	2.9	2.7	2.4	2.6	1.9	
Transportation and Warehousing (NAICS 48-49)		59.1	47.4	41.6	30.4	22.4	19.7	7.5	10.3	5.5	6.1	6.2	
Professional, Scientific and Technical Services (NAICS 54)		36.4	31.6	19.3	8.5	4.9	4.6	1.8	3.1	1.7	1.4	2.1	
Accommodation and Food Services (NAICS 72)		43.8	39.3	23.2	10.0	3.3	2.8	0.6	1.2	0.3	0.9	0.5	
Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)		42.4	36.7	20.8	11.1	8.2	6.5	2.2	3.3	1.7	1.9	1.8	
Tourism		45.9	35.7	22.9	18.3	15.3	12.1	5.1	9.0	5.6	5.0	5.4	
Special industry aggregations													
Information and Communication Technologies (ICT)		100.0	62.6	56.1	74.9	37.4	35.1	10.5	19.9	7.6	9.4	10.5	
Knowledge-Based Industries (KBI)		67.3	45.7	44.1	42.6	34.9	26.5	14.1	18.5	11.6	13.3	11.0	
Location		Rural	44.1	34.1	27.4	12.2	8.0	7.3	1.2	2.3	1.6	1.5	1.4
	Urban	50.8	42.7	31.2	18.8	12.1	10.7	3.6	4.7	2.7	3.0	2.7	
Export Status	Exporter	79.0	69.9	63.6	54.4	62.5	56.9	18.5	25.8	14.2	16.7	16.7	
	Non-exporter	45.5	39.7	27.4	12.6	4.5	3.7	1.0	1.4	0.9	1.0	0.8	
Growth	High Growth Firms (20% or more growth per year)	69.8	57.8	47.2	31.3	20.9	19.3	6.9	7.7	4.4	5.6	3.8	
	Medium Growth Firms (11% to 19% growth per year)	59.3	48.2	37.2	22.0	14.9	13.0	4.6	6.2	4.2	4.0	3.7	
	Slow Growth Firms (1% to 10% growth per year)	48.0	38.8	28.3	15.0	9.4	8.2	2.5	3.5	2.1	2.3	2.4	
	No Growth Firms (0% growth per year)	39.1	32.5	23.7	13.5	8.9	7.8	1.7	3.0	1.6	1.8	1.4	
Age of Business	Negative Growth Firms (Less than 0% growth per year)	40.9	33.3	26.1	17.3	11.7	9.7	3.8	5.1	1.8	2.3	2.4	
	2012-2014 (2 years or younger)	56.0	47.7	36.3	19.4	10.4	9.7	2.2	2.9	2.2	2.5	1.9	
	2004-2011 (3 to 10 years old)	54.3	46.0	33.8	17.9	11.4	9.9	3.3	4.6	2.9	3.4	2.5	
	1994-2003 (11 to 20 years old)	50.7	41.2	29.6	17.5	12.6	11.0	3.1	4.6	2.5	2.2	2.6	
	Prior to 1994 (more than 20 years old)	43.5	35.3	27.3	16.8	10.5	9.3	3.0	3.9	2.1	2.6	2.4	
Innovation Activities developed or introduced	New or significantly improved good or service	69.6	56.9	48.0	33.1	23.8	21.0	6.9	9.5	5.6	6.1	5.7	
	New or significantly improved process or method	70.0	57.2	50.3	33.4	25.0	22.5	6.5	9.0	5.4	6.3	5.7	
	A new organizational method in your business practices, workplace organization or external relations	71.7	61.1	49.2	32.0	21.8	19.3	6.5	8.3	5.0	5.4	5.0	
	A new way of selling your goods or services	72.1	60.7	47.7	31.2	21.7	19.2	6.5	8.9	5.4	5.8	5.1	
Intellectual Property	At least one of the 4 above innovations	66.5	54.6	44.1	28.6	19.6	17.3	5.7	7.7	4.4	5.0	X	
	Non-Innovator (none of the above)	38.2	31.7	22.3	11.1	6.5	5.8	1.5	2.2	1.2	1.3	X	
	Holds IP	72.1	55.5	51.0	39.7	31.0	27.8	9.8	13.3	7.5	8.6	X	
Procurement	Holds Formal IP	70.9	53.6	49.7	39.5	33.0	29.4	9.6	15.0	8.9	10.0	10.4	
	No IP	44.0	37.4	26.0	12.6	6.8	5.9	1.5	2.1	1.2	1.3	X	
Age of Primary Decision Maker	Old business with Federal government	100.0	63.2	63.7	79.4	25.1	21.7	10.3	11.2	6.3	8.4	7.4	
	<30 years old	66.4	57.6	41.7	20.3	13.2	12.5	2.5	5.8	4.8	5.5	2.9	
	30 to 39 years old	60.7	52.2	38.2	21.2	13.5	12.1	3.3	3.7	3.0	3.7	2.2	
	40 to 49 years old	53.5	44.7	32.5	18.1	11.6	10.3	2.8	3.9	2.5	2.8	2.5	
Highest Level of Education Attained by the Primary Decision Maker	50 to 64 years old	46.4	38.1	28.6	16.4	10.7	9.3	3.2	4.5	2.3	2.5	2.4	
	65+ years old	37.8	29.6	23.2	16.3	10.4	9.2	3.1	4.1	1.9	1.9	1.6	
	Less than high school	41.0	33.3	25.5	10.6	6.0	5.6	1.2	1.5	1.6	1.9	0.6	
Place of birth	High school	45.8	38.2	27.9	14.1	7.3	6.7	1.8	2.1	1.2	1.1	1.2	
	College/Cegee/Trade School	49.5	42.0	30.0	15.5	9.0	8.1	2.3	3.3	1.5	1.6	1.5	
	Bachelor's degree	56.0	45.6	34.4	23.7	16.6	14.2	4.7	6.7	4.2	4.9	4.1	
	Master's degree or above	49.0	39.8	31.1	20.6	16.7	14.5	5.3	7.0	4.0	4.8	4.8	
Female Ownership	In Canada	49.1	40.5	30.5	16.7	10.6	9.5	2.8	4.1	2.2	2.2	2.2	
	Outside Canada	60.8	42.6	30.3	20.3	13.7	11.6	4.0	4.5	3.4	4.4	3.4	
	0%	50.7	41.7	31.7	18.5	12.0	10.7	3.3	4.4	2.5	2.8	2.5	
Co-operatives	1% to 49%	55.7	45.8	35.9	21.7	15.0	13.3	4.4	5.3	3.8	3.9	3.4	
	50%	46.8	38.7	28.4	15.1	9.3	8.3	2.1	2.9	2.1	2.2	1.9	
	51% to 99%	49.5	42.5	33.5	17.5	12.6	11.1	3.3	4.3	4.2	2.0	3.6	
100%	43.3	37.5	23.8	13.9	8.7	6.7	2.7	4.8	1.5	2.1	2.0		
Co-operatives	100.0	49.5	29.0	55.5	8.9	6.0	1.0	2.9	3.1	2.6	1.7		

Source: Statistics Canada, Survey on Financing and Growth of Small and Medium Enterprises, 2014
 Figures may not add to totals due to rounding.
 Tourism, ICT and KBI industries are separate industry categories. Industries which make up the Tourism, ICT and KBI categories are also included in their respective sector categories.
 ... not applicable

Table 25: Federal Government Procurement

Survey question(s):
 1.10 Over the last 3 years, what percentage of your total sales was generated from contracts with the federal government?
 1.11 Which of the following were reasons your business did not sell to the federal government in the last 3 years? (Respondents could choose multiple response categories)

Notes:
 1.10 is applicable to all respondents.
 1.11 is applicable only to those who did not sell to the federal government.

For explanation of data accuracy and quality of estimates, see the "Notes" tab.

		Sales to the federal government				Reason for not selling to the federal government					
		Between 1% and 10% of all sales	Between 11% and 50% of all sales	More than 50% of all sales	Did not sell to the federal government	Federal government not a potential client	Application process too complicated or time consuming	Unaware of contracting opportunities	Applied for a contract but was unsuccessful	Other	
		%	%	%	%	%	%	%	%	%	
All SMEs	1 to 499 employees	7.3	1.6	0.8	90.2	81.5	7.4	10.5	2.0	8.0	
Employment Size	1 to 4 employees	5.6	1.4	1.0	91.9	82.1	6.8	10.0	1.3	8.4	
	5 to 19 employees	8.6	1.8	0.7	88.9	81.2	8.2	10.9	2.3	7.3	
	20 to 99 employees	10.5	1.8	0.4	87.3	79.1	8.1	11.7	4.3	8.1	
	100 to 499 employees	13.5	2.7	0.9	82.8	83.3	5.1	10.2	2.2	6.6	
Region	Atlantic	11.1	3.8	0.6	84.6	83.1	5.6	8.4	1.3	8.1	
	Quebec	8.1	1.0	0.7	90.2	79.0	8.7	9.5	1.9	10.6	
	Ontario	Northern Ontario	6.0	2.2	1.2	97.5	81.3	8.3	11.8	2.7	7.2
		Southern Ontario	10.0	X	X	90.9	84.8	5.5	9.1	2.2	4.7
	Prairies	Manitoba	5.7	X	X	90.9	81.0	8.5	12.0	2.7	7.3
		Saskatchewan	6.4	1.1	0.4	92.1	84.3	4.8	9.6	1.5	6.3
		Alberta	7.8	X	X	90.3	81.6	5.4	10.6	3.4	6.2
	British Columbia and Territories	Manitoba	7.3	X	X	91.1	87.7	6.9	11.1	1.9	5.9
Alberta		5.8	X	X	92.9	84.1	4.9	10.1	0.9	6.4	
	British Columbia and Territories	8.7	0.9	0.9	89.4	80.9	7.7	10.7	1.3	8.2	
CMA Level	St. John's	X	X	0.0	84.2	74.3	X	12.6	X	16.8	
	Halifax	X	X	X	81.4	81.2	6.1	10.2	3.0	10.9	
	Quebec	9.1	X	X	88.1	78.4	10.8	9.9	2.2	14.4	
	Montreal	6.5	X	X	91.5	75.2	11.0	10.9	2.6	11.2	
	Ottawa-Gatineau	13.3	4.5	9.0	73.1	74.5	11.4	12.6	4.0	13.7	
	Toronto	4.5	X	X	93.1	79.3	9.6	13.2	3.5	8.3	
	Kingston	10.5	4.0	2.0	83.6	83.3	7.7	10.1	X	8.3	
	Hamilton	5.7	2.1	0.0	92.2	80.2	8.5	10.8	1.3	6.6	
	St. Catharines-Niagara	X	X	0.0	93.1	86.5	5.4	6.1	X	6.2	
	Kitchener-Cambridge-Waterloo	4.0	0.0	0.0	96.0	70.8	15.5	21.3	2.6	9.9	
	London	X	X	0.0	92.9	87.8	2.7	6.7	X	6.2	
	Windsor	X	X	0.0	94.5	89.5	2.1	2.9	0.0	8.2	
	Thunder Bay	9.0	X	X	85.1	83.7	3.0	10.8	X	5.4	
	Winnipeg	10.1	X	X	77.0	77.0	7.2	13.7	X	7.8	
Calgary	5.0	0.0	1.1	93.9	84.4	6.3	11.6	X	5.4		
Edmonton	5.3	X	X	92.6	80.8	6.6	12.3	1.5	8.0		
Vancouver	7.3	X	X	91.8	80.7	9.1	11.1	1.1	8.2		
Victoria	9.5	X	X	86.4	81.1	6.6	7.6	X	9.7		
Industries	Agriculture, Forestry, Fishing and Hunting (NAICS 11)	3.7	0.8	0.0	95.5	94.3	1.3	1.8	X	3.6	
	Construction (NAICS 23)	10.6	2.5	1.6	85.4	73.1	10.6	14.4	3.3	11.6	
	Manufacturing (NAICS 31-33)	10.1	X	X	89.0	75.9	20.1	15.6	3.0	6.9	
	Wholesale Trade (NAICS 41)	10.5	2.0	0.4	87.1	77.8	8.0	11.9	5.0	8.6	
	Retail Trade (NAICS 44-45)	7.0	1.7	0.2	91.1	85.1	5.3	10.1	1.1	6.0	
	Transportation and Warehousing (NAICS 48-49)	5.8	1.9	0.8	91.5	85.0	6.1	9.8	1.5	4.4	
	Professional, Scientific and Technical Services (NAICS 54)	8.6	1.8	3.1	86.5	68.0	15.8	17.1	3.3	15.8	
	Accommodation and Food Services (NAICS 72)	2.8	X	X	96.5	92.1	1.8	3.9	X	4.3	
	Other Services (NAICS 81)	5.0	X	X	93.7	83.1	4.6	10.2	1.2	7.5	
	Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)	6.8	1.9	0.5	90.8	84.5	6.7	8.4	1.5	6.8	
	Special industry aggregations	Tourism	5.3	X	X	92.6	87.8	3.1	6.3	1.3	4.6
		Information and Communication Technologies (ICT) Knowledge-Based Industries (KBI)	8.8	X	X	82.5	50.4	32.6	27.7	5.0	22.0
			16.2	X	X	80.5	74.9	14.7	17.1	1.8	10.8
	Location	Rural	5.9	1.1	1.0	91.9	85.6	4.5	7.2	1.2	7.4
Urban		7.7	1.8	0.8	89.8	80.4	8.1	11.3	2.2	8.1	
Export Status	Exporter	8.7	2.1	0.6	88.6	73.3	12.3	16.4	3.5	10.7	
	Non-exporter	7.1	1.6	0.9	90.4	82.5	6.8	9.7	1.8	7.6	
	High Growth Firms (20% or more growth per year)	7.3	2.2	1.1	89.4	76.4	10.2	14.0	2.4	10.1	
Growth	Medium Growth Firms (11% to 19% growth per year)	10.4	2.7	0.4	86.5	77.7	10.1	11.6	2.7	9.9	
	Slow Growth Firms (1% to 10% growth per year)	7.7	1.5	0.7	90.0	82.9	6.3	10.1	2.0	7.2	
	No Growth Firms (0% growth per year)	5.8	0.8	0.8	92.6	81.6	6.8	9.1	1.1	8.4	
	Negative Growth Firms (Less than 0% growth per year)	6.6	1.8	2.1	89.6	82.3	7.8	9.4	2.0	8.3	
Age of Business	2012-2014 (2 years or younger)	4.9	1.2	0.6	92.7	82.5	7.9	10.9	2.6	6.6	
	2004-2011 (3 to 10 years old)	5.9	1.8	0.6	92.3	81.4	6.6	11.1	1.4	8.4	
	1994-2003 (11 to 20 years old)	7.5	1.8	1.0	89.7	80.6	8.6	11.3	2.1	8.4	
	Prior to 1994 (more than 20 years old)	8.9	1.8	1.0	88.4	81.9	7.1	9.2	2.3	7.5	
	New or significantly improved good or service	9.4	2.1	0.8	87.8	73.3	12.5	16.2	3.8	10.4	
Innovation Activities developed or introduced	New or significantly improved process or method	9.6	2.3	0.8	87.2	73.1	12.3	17.3	3.6	9.8	
	A new organizational method in your business practices, workplace organization or external relations	10.2	1.9	1.1	86.8	72.1	14.2	19.5	4.2	9.7	
	A new way of selling your goods or services	9.2	1.8	0.7	88.3	75.2	11.5	17.2	3.9	8.1	
	At least one of the 4 above innovations	9.2	X	X	88.0	75.3	11.2	15.3	3.5	9.4	
	Non-Innovator (none of the above)	5.8	X	X	91.8	85.3	5.1	7.3	1.1	7.2	
Intellectual Property	Holds IP	10.1	X	X	86.2	69.8	14.8	18.3	5.0	12.9	
	Holds Formal IP	9.3	1.1	1.2	88.4	77.1	10.5	11.9	3.5	10.4	
	No IP	6.5	X	X	91.3	84.2	5.7	8.6	1.3	6.8	
Procurement	Did business with Federal government	42.2	20.8	11.7	25.3	52.8	20.8	18.9	17.0	17.0	
	<30 years old	7.5	X	X	90.1	83.1	8.0	11.9	1.5	4.2	
	30 to 39 years old	6.9	X	X	91.8	80.6	7.1	12.4	1.4	8.9	
	40 to 49 years old	7.4	1.7	0.8	90.1	80.6	7.4	11.6	1.6	8.0	
	50 to 64 years old	7.6	1.7	1.0	89.6	82.0	7.9	10.2	2.3	7.3	
	65+ years old	6.4	1.9	0.5	91.2	81.9	5.8	7.0	1.9	10.0	
Highest Level of Education Attained by the Primary Decision Maker	Less than high school	6.6	1.6	0.7	91.1	84.5	5.6	7.5	X	7.5	
	High school	7.1	1.0	0.6	91.4	82.1	7.3	9.6	1.7	7.4	
	College/Cecep/Trade School	7.4	1.7	0.8	90.1	80.9	7.6	12.1	2.1	7.7	
	Bachelor's degree	7.8	1.9	1.0	89.3	80.9	7.8	10.8	2.6	8.6	
	Master's degree or above	7.1	1.9	1.2	89.8	80.7	7.6	9.5	X	8.6	
Place of birth	In Canada	8.1	1.7	0.8	89.4	81.1	7.6	10.2	2.1	8.6	
	Outside Canada	4.9	1.4	0.9	92.8	82.4	6.9	11.5	1.5	5.9	
Female Ownership	0%	8.0	1.7	0.7	89.7	79.9	8.6	11.3	2.4	8.5	
	1% to 49%	9.8	2.2	1.4	86.6	80.6	6.9	10.5	2.7	7.5	
	50%	6.3	1.3	1.0	91.4	82.0	6.2	10.7	1.2	7.9	
	51% to 99%	5.5	X	X	88.6	83.7	8.2	9.9	1.8	5.0	
	100%	4.5	X	X	93.9	86.8	5.0	7.1	1.0	6.6	
Co-operatives	Co-operatives	8.6	X	X	89.3	88.3	3.5	7.7	0.0	4.8	

Source: Statistics Canada, Survey on Financing and Growth of Small and Medium Enterprises, 2014
 Figures may not add to totals due to rounding.
 Tourism, ICT and KBI industries are separate industry categories. Industries which make up the Tourism, ICT and KBI categories are also included in their respective sector categories.
 ... not applicable

Table 26: Obstacles to Federal Government Procurement

Survey question(s):
 I.12 Has your business investigated the process for applying for a federal government contract over the last three years?
 I.13 Which of the following were obstacles that your business faced when selling to the federal government? (Respondents could choose multiple response categories)

Notes:
 I.12 is applicable to those that did not apply on federal government contracts because the process was too complicated.
 I.13 is applicable to those that sold to the federal government and those that did not sell but investigated the process for applying for federal government contracts.
 For explanation of data accuracy and quality of estimates, see the "Notes" tab.

		Obstacles when selling to the federal government																					
		Difficulties in finding contracting opportunities			Complexity of contracting process			High costs associated with the contracting process			Long delays in receiving payment			Difficulty providing all services required in contract			Difficulty meeting all contracting requirements			Other			
		%	Chain	EFF	%	Chain	EFF	%	Chain	EFF	%	Chain	EFF	%	Chain	EFF	%	Chain	EFF	%	Chain	EFF	
All SMEs	1 to 499 employees	30.8	A	1.7	41.3	A	1.6	28.8	A	1.8	23.8	A	1.6	14.9	A	1.4	20.3	A	1.5	42.1	A	1.7	
Employment Size	1 to 4 employees	34.9	B	2.9	41.1	B	3.1	29.7	B	3.0	25.1	B	2.8	15.5	A	2.4	19.3	A	2.3	39.5	B	2.9	
	5 to 19 employees	26.7	A	2.5	41.7	B	2.8	30.1	B	2.7	23.8	A	2.5	14.3	A	2.0	20.6	A	2.4	43.3	B	2.3	
	20 to 99 employees	31.3	B	3.4	41.6	B	3.4	23.0	B	3.1	19.8	B	2.8	15.2	A	2.4	23.1	B	2.9	46.0	B	3.9	
	100 to 499 employees	21.7	C	7.1	35.8	D	9.6	28.3	D	9.8	24.8	D	8.4	11.7	C	5.2	15.1	C	5.3	44.1	D	9.0	
Region	Atlantic	32.3	F	3.4	34.4	B	3.6	20.1	B	3.2	22.2	B	3.2	15.5	B	2.9	16.3	B	3.0	44.1	B	3.9	
	Quebec	16.9	B	3.4	35.1	B	3.6	23.1	B	3.0	24.5	B	3.4	11.1	A	2.2	18.7	B	3.2	49.4	B	3.9	
	Ontario	41.5	B	3.5	49.2	B	3.5	37.5	B	3.5	24.0	B	3.3	15.2	B	2.9	25.5	B	3.0	35.6	B	3.2	
	Northern Ontario		33.3	F	3.0	53.0	F	15.4	45.5	F	18.4	30.3	F	17.8	11.4	F	20.2	23.3	D	9.0	45.5	F	15.1
		Southern Ontario	42.2	B	3.5	49.9	B	3.4	36.7	B	3.5	23.5	B	3.2	15.6	B	2.9	25.8	B	3.1	34.7	B	3.3
	Prairies		22.4	D	2.8	39.4	D	3.3	24.8	D	2.9	23.5	D	2.8	14.4	A	2.1	16.7	B	2.8	43.9	B	3.3
		Manitoba	29.6	C	5.8	59.5	C	5.4	30.8	C	5.7	34.5	C	5.6	16.4	B	4.5	16.9	B	4.5	30.7	C	5.2
		Saskatchewan	18.3	B	4.6	31.0	C	6.3	17.3	B	4.8	13.3	B	4.4	9.2	B	3.5	13.0	B	4.1	56.3	C	6.7
		Alberta	21.1	B	4.0	34.6	B	4.5	25.1	B	4.2	22.8	B	4.1	15.3	B	3.5	17.8	B	3.8	44.7	B	4.8
	British Columbia and Territories	32.8	B	3.8	37.7	B	4.0	25.8	B	3.5	23.5	B	3.4	19.6	B	3.1	16.5	B	3.0	43.7	B	4.1	
CMA Level	St. John's	32.2	E	11.5	28.4	F	13.4	24.6	F	13.0	27.4	E	11.2	X	X	X	X	X	X	50.3	F	12.9	
	Halifax	33.1	D	8.0	35.9	D	8.3	22.7	D	7.6	13.6	C	5.8	26.9	C	7.1	25.1	C	7.4	45.4	D	8.3	
	Quebec	X	X	X	28.1	D	8.4	30.8	D	10.0	24.5	D	9.7	25.2	D	9.1	23.1	D	8.2	50.5	E	10.2	
	Montreal	22.5	B	4.6	43.4	C	5.5	25.7	B	4.9	23.6	B	4.7	8.3	B	2.6	17.8	B	4.2	43.8	C	5.4	
	Ottawa-Gatineau	37.3	D	8.7	45.7	D	8.7	38.3	D	9.0	24.6	D	7.8	19.5	C	5.9	29.8	D	8.3	34.0	C	7.5	
	Toronto	44.7	C	5.5	49.2	C	5.5	38.8	C	5.5	21.1	B	4.5	9.3	B	2.9	23.6	B	4.5	35.6	C	5.3	
	Kingston	15.8	E	11.6	49.5	F	11.0	35.1	F	22.9	17.5	F	12.8	3.7	B	2.5	20.8	F	15.5	48.1	F	10.3	
	Hamilton	44.1	F	15.5	46.7	F	15.0	31.6	F	15.2	43.6	F	15.2	X	X	X	12.0	D	8.3	30.9	F	14.3	
	St. Catharines-Niagara	61.8	F	19.2	57.0	F	19.2	51.3	F	19.9	19.9	F	19.2	X	X	X	X	X	X	47.8	F	19.2	
	Kitchener-Cambridge-Waterloo	31.9	F	13.0	68.4	F	13.0	40.1	F	14.0	X	X	X	30.2	F	13.7	34.4	F	13.5	24.1	E	12.0	
	London	37.9	F	16.3	55.1	F	17.2	X	X	X	0.0	A	0.0	X	X	X	X	X	X	44.9	F	17.2	
	Windsor	X	X	X	72.1	F	43.2	45.3	F	38.8	X	X	X	50.7	F	38.8	X	X	X	X	X	X	X
	Thunder Bay	23.1	F	30.4	62.8	F	46.1	43.9	F	49.4	44.8	F	48.4	X	X	X	20.4	F	38.9	29.8	F	38.1	
	Winnipeg	29.7	D	8.3	54.5	C	7.0	29.5	C	5.3	39.7	C	7.1	X	X	X	X	X	X	32.4	C	6.4	
	Calgary	21.0	D	7.5	36.5	D	8.3	21.5	C	6.4	25.6	C	7.5	18.2	C	5.9	14.4	C	5.3	48.4	D	9.2	
	Edmonton	22.1	C	6.4	30.4	C	7.1	22.2	C	7.2	17.9	C	6.4	16.3	C	7.0	22.9	C	7.4	49.2	D	8.5	
	Vancouver	39.8	C	6.4	40.9	C	6.4	29.0	C	6.1	24.1	C	5.9	25.7	C	5.9	19.5	C	5.2	43.5	C	6.6	
Victoria	32.9	F	13.2	45.7	F	13.5	X	X	X	22.4	E	10.2	X	X	X	X	X	X	43.2	F	13.1		
Industries	Agriculture, Forestry, Fishing and Hunting (NAICS 11), Mining and Oil and Gas Extraction (NAICS 21)	37.2	D	8.4	32.2	E	11.5	28.6	D	8.7	27.3	D	8.5	18.4	C	6.4	16.9	C	6.4	34.6	D	9.3	
	Construction (NAICS 23)	26.5	B	3.2	42.8	B	3.4	31.0	B	3.2	30.7	B	3.2	12.3	A	2.5	22.4	B	3.0	36.4	B	3.7	
	Manufacturing (NAICS 31-33)	36.0	C	6.1	46.9	C	6.0	22.9	B	4.2	19.7	B	4.8	20.1	B	4.4	24.7	B	4.4	41.4	C	5.1	
	Wholesale Trade (NAICS 41)	28.0	C	6.4	48.1	D	7.2	30.4	D	9.0	21.3	D	7.9	22.0	D	7.9	18.6	C	6.5	36.7	C	6.7	
	Retail Trade (NAICS 44-45)	29.0	B	4.9	33.7	B	4.9	22.1	B	4.9	16.0	B	4.2	22.2	B	4.7	18.9	B	4.4	43.4	B	5.0	
	Transportation and Warehousing (NAICS 48-49)	38.7	C	7.4	34.9	C	6.1	31.2	D	7.7	29.0	C	5.9	13.1	B	3.4	10.1	B	3.3	42.9	C	7.1	
	Professional, Scientific and Technical Services (NAICS 54)	43.9	B	4.4	51.2	B	4.4	35.5	B	4.2	19.6	B	3.5	14.3	B	3.1	24.8	B	3.5	42.2	B	4.3	
	Accommodation and Food Services (NAICS 72)	15.5	C	5.6	29.1	D	7.8	20.5	C	4.0	20.5	C	4.0	8.2	B	4.4	18.0	C	7.0	50.6	D	8.5	
	Other Services (NAICS 81)	32.5	C	6.3	40.6	C	7.0	9.0	B	3.4	15.9	B	4.7	13.5	B	4.5	17.4	B	4.8	48.8	C	6.9	
	Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)	23.5	B	4.4	33.6	B	4.9	33.3	B	4.9	26.8	B	4.5	10.3	A	2.5	17.1	B	3.7	49.4	B	5.0	
	Special industry aggregations	Tourism	19.6	C	5.9	32.4	D	8.8	24.9	D	9.1	24.9	D	7.7	3.6	A	1.2	12.7	C	7.0	39.8	D	9.2
		Information and Communication Technologies (ICT)																					
		Knowledge-Based Industries (KBI)	52.2	C	7.5	50.0	C	7.5	39.1	C	7.2	21.7	C	6.1	13.0	B	4.9	37.0	C	7.1	43.5	C	7.3
	Location	Rural	30.7	D	4.1	37.2	D	4.2	30.2	D	4.5	23.3	B	3.4	15.4	B	3.1	21.1	B	3.5	36.4	B	4.1
Urban		30.8	A	1.5	42.0	A	2.4	28.5	A	1.9	23.9	A	1.6	14.8	A	1.5	20.1	A	1.5	43.2	A	1.9	
Export Status	Exporter	39.5	B	4.7	51.0	B	4.6	34.0	B	4.7	23.6	B	4.5	9.0	A	2.5	22.6	B	4.0	34.9	B	4.7	
	Non-exporter	29.2	A	1.8	39.4	A	2.0	26.0	A	1.9	23.8	A	1.7	16.0	A	1.9	19.9	A	1.9	47.5	A	1.9	
Growth	High Growth Firms (20% or more growth per year)	41.4	C	6.1	48.5	C	6.5	35.8	C	6.1	23.6	C	6.8	14.1	C	7.1	23.3	B	4.9	38.5	C	6.1	
	Medium Growth Firms (11% to 19% growth per year)	22.9	B	3.9	34.1	B	4.1	26.8	B	3.8	22.6	B	3.7	12.3	A	2.4	19.3	B	3.5	49.6	B	4.4	
	Slow Growth Firms (1% to 10% growth per year)	28.9	A	2.5	40.9	B	2.7	27.7	B	2.8	24.4	A	2.5	16.8	A	2.0	18.2	A	2.2	42.0	B	2.8	
	No Growth Firms (0% growth per year)	28.8	B	4.1	39.4	B	4.2	24.9	B	4.1	23.2	B	3.7	13.0	B	2.9	14.8	B	2.9	49.1	B	4.8	
Negative Growth Firms (Less than 0% growth per year)	37.1	C	6.3	47.0	C	6.0	31.7	C	5.8	28.1	C	5.1	14.1	B	3.7	33.2	C	5.8	31.3	C	5.3		
Age of Business	2012-2014 (2 years or younger)	37.3	C	6.5	43.3	C	6.5	33.4	C	6.4	15.7	B	4.7	14.0	B	4.4	20.3	B	4.4	35.9	C	6.2	
	2004-2011 (3 to 10 years old)	32.9	B	3.4	40.6	B	3.4	30.0	B	3.0	27.6	B	3.3	16.2	B	2.9	18.5	B	2.8	43.6	B	3.8	
	1994-2003 (11 to 20 years old)	28.3	B	3.2	39.2	B	3.2	29.2	B	3.2	22.7	B	3.5	14.6	B	3.1	21.7	B	2.9	41.2	B	3.4	
	Prior to 1994 (more than 20 years old)	30.3	B	2.7	42.8	B	2.8	27.1	B	2.7	23.5	A	2.4	14.5	A	2.0	20.4	A	2.4	42.5	B	2.7	
Innovation Activities developed or introduced	New or significantly improved good or service	35.0	B	2.8	53.6	B	3.0	34.1	B	3.0	26.1	B	2.8	16.0	B	2.7	22.6	A	2.4				

Table 27: Primary Decision Maker Age, Place of Birth and Language

Survey questions:

- J1. What is the age of the primary decision maker for your business?
- J4. Was the primary decision maker born in...?
- J5. How many years has the primary decision maker resided in Canada?
- J6. What is the language that the primary decision maker first learned at home and still understands today?

Notes:
 J1 is applicable to all respondents.
 J4 is applicable to all respondents.
 J5 is applicable only to those born outside of Canada.
 J6 is applicable to all respondents.

For explanation of data accuracy and quality of estimates, see the "Notes" tab.

	Age of primary decision maker					Place of birth of primary decision maker		Number of years resided in Canada (if not born in Canada)	Mother tongue of primary decision maker			
	Less than 30 years old	30 to 39 years old	40 to 49 years old	50 to 64 years old	65+ years old	Canada	Outside of Canada		English	French	Other	
	%	%	%	%	%	%	%		%	%	%	
All SMEs	1 to 499 employees	1.9	12.7	26.1	47.5	11.8	76.4	23.6	29.1	69.2	20.6	19.1
Employment Size	1 to 4 employees	1.9	13.0	25.4	46.9	12.8	74.9	25.1	28.2	59.3	20.1	20.6
	5 to 19 employees	2.2	13.2	26.7	47.5	10.4	77.0	23.0	30.0	69.3	20.5	19.2
	20 to 99 employees	1.2	10.8	27.5	49.5	11.0	81.6	18.4	31.5	62.7	23.9	13.4
Region	100 to 499 employees	0.6	6.8	27.3	51.0	14.2	80.1	19.9	27.3	71.0	18.5	10.5
	Atlantic	2.5	8.0	23.0	51.9	14.5	92.7	7.3	27.4	79.3	15.3	5.5
	Quebec	1.9	14.6	25.4	48.4	9.7	86.9	13.1	28.7	7.4	82.1	10.4
	Ontario	1.7	10.6	26.7	48.4	12.7	87.8	12.2	32.2	71.3	13.4	25.3
	Northern Ontario	0.7	9.1	25.1	51.5	13.5	89.8	10.2	33.9	76.9	13.4	9.7
	Southern Ontario	1.7	10.7	26.9	48.1	12.6	86.1	13.9	29.1	70.8	2.7	26.5
	Prairies	2.5	16.8	24.8	44.1	11.8	79.5	20.5	28.4	79.7	1.8	18.5
	Manitoba	3.6	15.9	26.9	44.3	9.5	84.9	15.1	27.2	75.6	4.2	16.2
	Saskatchewan	2.8	15.2	25.6	44.3	12.1	88.5	10.5	24.1	69.2	1.1	9.7
	Alberta	2.2	17.4	24.1	44.0	12.3	75.7	24.3	29.0	77.3	1.4	21.3
British Columbia and Territories	1.3	12.4	28.6	46.0	11.4	70.6	29.4	29.9	75.2	1.0	23.9	
CMA Level	St. John's	X	X	26.0	62.1	7.3	91.1	8.9	25.4	93.7	0.0	6.3
	Halifax	3.5	8.6	29.9	45.9	12.2	87.0	13.0	26.8	88.6	3.1	8.3
	Quebec	X	20.5	23.6	47.0	X	91.1	8.9	20.8	X	96.7	X
	Montreal	2.6	13.5	26.5	45.5	12.0	77.1	22.9	29.0	12.0	67.2	20.8
	Ottawa-Gatineau	1.2	10.0	34.2	44.4	10.3	70.9	29.1	30.4	57.6	22.0	20.4
	Toronto	1.8	12.2	26.0	47.7	12.4	50.8	49.2	27.7	59.9	1.4	38.8
	Kingston	0.0	7.1	27.5	53.0	12.4	78.3	21.7	36.4	81.7	4.5	14.4
	Hamilton	X	X	24.1	56.6	11.7	72.6	27.4	29.7	76.6	X	X
	St. Catharines-Niagara	X	X	24.8	46.4	18.5	75.2	24.8	37.1	72.3	4.0	23.7
	Windsor	X	X	27.2	47.5	11.3	79.5	20.5	32.1	80.5	X	X
	Windsor-Cambridge-Waterloo	X	12.4	21.8	52.9	X	78.1	21.9	38.2	83.2	X	X
	London	X	X	31.6	39.4	15.6	64.5	35.5	35.9	69.7	X	X
	Thunder Bay	X	X	27.4	47.7	15.0	85.2	14.8	30.8	82.1	X	X
	Winnipeg	2.6	17.4	24.7	42.2	13.1	81.3	18.7	27.9	78.6	3.8	17.6
Industries	Calgary	0.9	18.6	24.7	46.2	9.8	67.9	32.1	26.9	71.0	1.6	27.4
	Edmonton	1.9	18.3	24.5	40.5	14.5	67.4	32.6	32.0	69.0	1.9	29.1
	Vancouver	1.2	12.6	28.8	46.4	11.1	57.8	42.2	28.2	62.8	1.3	35.9
	Victoria	X	X	24.9	46.3	18.1	74.8	25.2	35.8	87.9	0.0	12.1
	Agriculture, Forestry, Fishing and Hunting (NAICS 11), Mining and Oil and Gas Extraction (NAICS 21)	2.4	11.4	19.7	52.1	14.4	92.7	7.3	27.1	63.4	28.5	8.1
	Construction (NAICS 23)	3.1	17.3	25.7	45.8	8.2	86.9	13.1	34.1	64.3	24.2	11.5
	Manufacturing (NAICS 31-33)	0.8	9.4	23.3	51.3	15.2	73.9	26.2	33.2	59.6	23.2	17.2
	Wholesale Trade (NAICS 41)	0.9	6.7	28.0	51.6	12.8	73.6	26.4	25.5	61.6	20.6	17.8
	Retail Trade (NAICS 44-45)	1.3	13.5	27.1	47.4	10.8	75.8	24.2	27.6	56.8	23.1	20.1
	Transportation and Warehousing (NAICS 48-49)	1.6	15.2	29.7	43.5	9.9	72.4	27.6	23.6	56.6	18.1	24.3
Professional, Scientific and Technical Services (NAICS 54)	1.1	11.7	26.8	46.8	14.5	75.4	24.6	30.2	67.1	16.3	16.6	
Accommodation and Food Services (NAICS 72)	2.4	14.7	28.4	46.0	8.5	60.9	39.1	25.9	46.3	18.4	35.3	
Other Services (NAICS 81)	2.7	12.6	27.4	46.0	10.4	79.4	20.6	32.0	58.8	21.8	19.4	
Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)	1.7	10.8	25.2	48.1	14.3	72.5	27.5	31.4	62.2	16.2	21.6	
Tourism Information and Communication Technologies (ICT)	1.3	11.7	19.1	52.9	15.0	73.4	26.6	27.5	61.9	17.6	20.5	
Special industry aggregations	2.3	15.8	36.3	39.8	5.8	62.0	38.0	23.6	53.2	18.1	28.7	
Knowledge-Based Industries (KBI)	1.1	13.7	30.6	43.1	11.5	75.4	24.6	27.3	66.5	16.6	17.0	
Location	Rural	2.5	12.8	24.4	48.0	12.3	90.4	9.6	30.1	65.2	26.4	8.4
	Urban	1.7	12.7	26.5	47.3	11.7	72.9	27.1	29.0	59.0	19.2	21.9
Export Status	Exporter	1.4	10.5	24.6	48.3	15.2	71.7	28.3	28.9	64.1	15.6	20.3
	Non-exporter	1.9	13.0	26.3	47.4	11.3	77.0	22.9	29.1	59.7	21.3	19.0
Growth	High Growth Firms (20% or more growth per year)	3.6	20.1	27.9	40.5	7.8	77.4	22.6	25.1	66.4	15.0	18.6
	Medium Growth Firms (11% to 19% growth per year)	1.8	14.7	28.6	46.3	8.6	84.2	15.8	28.4	65.8	20.7	13.5
	Slow Growth Firms (1% to 10% growth per year)	0.8	11.1	27.3	48.5	12.2	76.4	23.6	30.0	61.2	19.8	19.1
	No Growth Firms (0% growth per year)	1.1	7.9	22.0	55.8	15.3	77.7	22.3	32.2	55.9	28.0	18.1
	Negative Growth Firms (Less than 0% growth per year)	0.7	8.0	20.6	53.0	17.6	72.9	27.1	31.0	56.9	23.3	19.9
Age of Business	2012-2014 (2 years or younger)	8.9	28.3	29.1	31.0	6.7	67.1	32.9	22.5	54.8	16.9	28.3
	2004-2011 (3 to 10 years old)	3.0	22.6	32.2	36.2	6.0	72.0	28.0	23.8	56.4	19.8	23.8
	1994-2003 (11 to 20 years old)	0.4	7.9	29.7	52.5	9.5	74.2	25.8	30.0	60.1	20.0	19.9
	Prior to 1994 (more than 20 years old)	0.6	4.9	17.9	56.6	20.0	83.4	16.6	38.2	64.6	22.5	12.9
	New or significantly improved good or service New or significantly improved process or method	2.4	15.8	27.2	45.3	9.3	72.7	27.3	27.4	58.9	20.2	21.0
Innovation Activities developed or introduced	A new organizational method in your business practices, workplace organization or external relations	2.6	15.7	26.3	45.9	9.5	71.3	28.7	28.3	57.5	20.6	21.9
	A new way of selling your goods or services	3.2	14.6	27.3	44.7	10.2	76.4	23.6	28.4	63.0	18.7	18.3
	A new way of doing your business	2.3	14.8	26.0	46.2	10.8	73.1	26.9	27.5	60.2	18.6	21.2
	At least one of the 4 above innovations	2.4	14.4	25.8	46.4	11.0	74.4	25.6	28.2	59.8	19.9	20.3
Intellectual Property	Non-Innovator (none of the above)	1.5	11.5	25.7	48.6	12.7	79.0	21.0	30.4	61.1	21.8	17.2
	Holds IP	1.7	12.7	28.4	46.2	11.0	76.3	23.7	28.3	64.5	19.7	15.8
	Holds Formal IP	1.6	12.5	29.5	43.8	12.6	74.1	25.9	27.3	59.0	23.4	17.6
No IP	1.9	12.7	25.0	48.1	12.3	77.3	22.7	29.7	59.4	21.3	19.2	
Procurement	Did business with Federal government	1.7	6.0	22.9	54.7	14.8	81.9	18.1	27.5	65.4	21.5	13.1
	100%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Age of Primary Decision Maker	30 years old	...	100.0	...	...	...	80.9	19.1	14.6	58.0	19.6	22.4
	30 to 39 years old	...	...	100.0	...	...	75.7	24.3	18.1	54.2	24.1	21.7
	40 to 49 years old	...	...	...	100.0	...	74.7	25.3	22.5	58.2	19.7	22.0
	50 to 64 years old	...	...	...	100.0	...	78.7	21.3	31.7	61.6	21.5	16.9
	65+ years old	...	...	...	100.0	...	70.9	29.1	45.6	66.1	15.4	18.5
Highest Level of Education Attained by the Primary Decision Maker	Less than high school	1.8	7.0	17.1	53.4	20.6	84.6	15.4	35.7	49.7	34.2	16.2
	High school	2.1	11.9	24.0	51.0	12.0	82.3	17.7	32.6	64.1	20.7	15.2
	College/College/Trade School	1.9	14.8	28.1	46.5	8.4	80.2	19.8	31.0	61.4	22.5	16.1
	Bachelor's degree	2.3	14.7	28.3	44.2	10.5	70.1	29.9	25.0	58.7	17.4	23.9
Place of birth	Master's degree or above	0.9	11.2	26.4	45.6	16.0	64.8	35.2	28.2	60.0	14.7	25.3
	In Canada	2.0	12.6	25.5	48.9	10.0	100.0	...	...	69.5	25.8	4.8
Outside Canada	1.5	13.1	28.0	42.8	14.5	...	100.0	...	30.2	4.1	65.7	
Female Ownership	0%	2.1	13.0	25.8	47.2	11.9	76.8	23.2	28.4	57.9	23.6	18.6
	1% to 49%	4.2	11.5	25.1	50.0	12.3	73.6	26.4	29.1	67.7	11.2	21.0
	51% to 99%	1.4	12.3	27.6	48.8	7.0	77.2	22.8	26.5	57.5	20.1	22.5
	100%	1.8	14.5	30.2	43.8	9.7	74.7	25.3	28.6	56.4	22.7	20.9
Co-operatives	Co-operatives	1.9	10.5	24.0	55.7	7.9	86.2	13.8	26.3	52.4	42.4	5.2

Source: Statistics Canada, Survey on Financing and Growth of Small and Medium Enterprises, 2014

Figures may not add to totals due to rounding.

Tourism, ICT and KBI industries are separate industry categories. Industries which make up the Tourism, ICT and KBI categories are also included in their respective sector categories.

... not applicable

Table 28: Ownership Characteristics

Survey question(s):
 J.7. What percentage of your business is owned by women?
 J.8. What percentage of your business is owned by...

Notes:
 J.7. and J.8. are applicable to all respondents.

For explanation of data accuracy and quality of estimates, see the "Notes" tab.

		Female ownership					Majority ownership held by:									
		0%		1%-49%		50%	51%-99%		100%		Aboriginal		Visible minority			
		%	Qualit. Est.	%	Qualit. Est.	%	%	Qualit. Est.	%	Qualit. Est.	%	Qualit. Est.	%	Qualit. Est.		
All SMEs	1 to 499 employees	53.7	A 0.8	11.0	A 0.8	19.7	A 0.8	2.2	A 0.2	13.5	A 0.8	1.0	A 0.1	9.3	A 1.1	
Employment Size	1 to 4 employees	53.8	A 1.0	9.0	A 0.6	20.1	A 0.6	2.0	A 0.3	15.1	A 0.7	1.1	A 0.2	9.5	A 0.6	
	5 to 19 employees	52.6	A 1.5	11.8	A 0.9	20.2	A 1.1	2.1	A 0.3	13.3	A 0.9	1.1	A 0.2	9.8	B 2.7	
	20 to 99 employees	56.0	A 1.6	16.5	A 1.2	16.6	A 1.1	3.5	A 0.8	7.4	A 0.4	0.6	A 0.3	7.6	A 0.7	
	100 to 499 employees	54.3	C 3.7	22.1	B 4.3	17.1	B 4.1	1.9	A 0.3	4.6	B 4.3	0.6	A 0.3	6.8	A 1.5	
Region	Atlantic	56.6	A 1.6	11.6	A 1.0	17.1	A 1.2	1.4	A 0.3	13.3	A 1.1	1.3	A 0.4	2.0	A 0.5	
	Quebec	62.3	A 1.4	11.5	A 0.9	10.1	A 1.0	2.2	A 0.4	13.9	A 0.9	0.4	A 0.2	4.6	A 0.5	
	Ontario	54.0	A 1.4	8.4	A 0.9	20.6	A 1.1	2.2	A 0.4	14.8	A 1.0	0.9	A 0.3	12.4	A 0.9	
		Northern Ontario	51.4	C 7.1	10.0	B 4.3	20.4	B 3.8	3.7	B 3.4	14.5	B 4.2	2.7	A 2.5	2.4	A 0.8
		Southern Ontario	54.2	A 1.4	8.3	A 0.8	20.6	A 1.2	2.1	A 0.3	14.8	A 1.1	0.8	A 0.2	13.2	A 1.0
	Prairies	46.8	A 1.1	15.4	A 0.8	25.8	A 1.0	2.4	A 0.3	9.6	A 0.7	1.6	A 0.3	9.4	A 0.7	
		Manitoba	48.6	A 2.4	13.3	A 1.7	26.3	A 2.2	1.7	A 0.3	10.2	A 1.4	3.6	A 1.6	6.3	A 1.5
		Saskatchewan	41.4	A 2.5	15.8	A 1.8	29.1	A 2.2	3.5	A 0.8	10.2	A 1.4	1.7	A 0.5	7.3	A 1.5
		Alberta	47.8	A 1.5	15.8	A 1.1	24.8	A 1.3	2.3	A 0.3	9.4	A 0.9	1.1	A 0.3	10.7	A 0.9
		British Columbia and Territories	48.1	B 4.1	10.4	A 1.2	24.6	A 2.3	2.3	A 0.3	14.7	A 1.5	1.2	A 0.4	12.0	C 8.6
CMA Level	St. John's	69.7	C 8.5	6.7	A 2.4	18.7	B 5.0	0.0	A 0.0	4.9	A 2.1	X	X	5.0	B 2.6	
	Halifax	54.7	B 4.2	X	X	16.6	B 3.1	X	X	15.1	B 3.1	0.0	A 0.0	1.7	A 0.5	
	Quebec	65.9	B 4.5	8.2	A 2.3	X	X	X	X	16.2	B 3.4	0.0	A 0.0	X	X	
	Montreal	64.9	A 1.9	10.7	A 1.2	9.5	A 1.2	2.1	A 0.6	12.8	A 1.4	X	X	9.0	A 1.2	
	Ottawa-Gatineau	49.2	C 7.3	12.6	B 3.4	18.3	C 6.1	1.7	A 1.1	18.2	B 4.4	X	X	11.8	C 5.8	
	Toronto	57.8	A 1.8	7.2	A 0.8	17.9	A 1.3	1.7	A 0.4	15.4	A 1.4	0.7	A 0.3	20.8	A 1.5	
	Kingston	45.7	F 10.5	16.7	F 16.2	25.2	F 16.3	X	X	X	X	X	X	10.6	F 8.5	
	Hamilton	53.8	C 5.5	6.9	A 2.1	19.7	B 4.1	6.0	B 2.9	13.5	B 3.8	X	X	9.4	B 2.8	
	St. Catharines-Niagara	45.3	C 6.8	11.9	B 4.9	23.8	C 5.6	X	X	X	X	X	X	11.5	B 4.3	
	Kitchener-Cambridge-Waterloo	51.3	C 5.8	8.5	B 2.8	22.8	C 5.1	X	X	X	X	0.0	A 0.0	4.5	A 2.3	
	London	60.7	C 8.1	X	X	13.9	B 3.7	X	X	17.2	C 5.5	X	X	3.4	A 2.2	
	Windsor	52.1	F 13.1	X	X	16.5	E 11.9	X	X	19.4	F 12.2	0.0	A 0.0	9.5	B 4.2	
	Thunder Bay	56.2	F 20.1	8.8	F 18.4	16.7	F 13.1	7.1	E 10.1	11.2	F 14.1	X	X	6.1	B 4.4	
	Winnipeg	52.8	B 3.1	11.3	A 1.9	24.1	B 2.8	1.2	A 0.6	10.5	A 1.9	4.0	A 1.3	9.5	A 1.5	
	Calgary	47.3	B 2.6	16.9	A 2.0	22.4	A 2.2	3.2	A 0.9	10.2	A 1.9	X	X	14.9	A 1.9	
	Edmonton	54.7	B 2.9	13.4	A 1.9	21.3	A 2.4	2.4	A 1.0	8.1	A 1.7	X	X	14.7	A 1.9	
	Vancouver	52.4	A 2.3	9.7	A 1.3	20.6	A 1.9	2.9	A 0.3	14.4	A 1.7	X	X	19.8	A 1.9	
Victoria	48.3	C 5.4	7.8	B 3.1	27.9	B 4.8	0.0	A 0.0	16.0	B 3.5	X	X	2.9	A 1.4		
Industries	Agriculture, Forestry, Fishing and Hunting (NAICS 11), Mining and Oil and Gas Extraction (NAICS 21)	45.9	B 2.8	15.4	A 1.6	32.6	B 3.0	1.6	A 1.2	4.6	A 1.6	0.8	A 0.3	0.9	A 0.3	
	Construction (NAICS 23)	66.9	A 1.5	11.1	A 1.0	16.9	A 1.2	0.5	A 0.2	4.6	A 0.7	1.6	A 0.4	2.4	A 0.5	
	Manufacturing (NAICS 31-33)	55.6	A 2.4	15.6	A 1.8	20.1	A 2.0	1.7	A 0.5	7.1	A 1.4	0.6	A 0.3	6.0	A 0.9	
	Wholesale Trade (NAICS 41)	60.4	A 2.8	13.5	A 2.4	17.3	A 2.0	2.2	A 0.3	6.6	A 1.1	0.5	A 0.4	10.2	A 1.2	
	Retail Trade (NAICS 44-45)	44.3	A 1.6	10.9	A 1.2	22.7	A 3.4	3.4	A 0.6	18.7	A 1.5	1.3	A 0.5	12.8	A 1.5	
	Transportation and Warehousing (NAICS 48-49)	60.5	B 3.6	10.7	A 1.7	20.7	A 2.5	1.5	A 0.5	6.5	A 1.4	1.5	A 0.5	11.7	A 1.8	
	Professional, Scientific and Technical Services (NAICS 54)	57.5	A 1.9	11.9	A 1.2	14.8	A 1.3	1.9	A 0.5	13.9	A 1.5	0.9	A 0.4	9.7	A 1.2	
	Accommodation and Food Services (NAICS 72)	42.2	C 5.5	10.3	A 2.1	26.2	A 2.5	4.2	A 0.9	17.2	A 2.1	0.5	A 0.3	22.2	D 8.8	
	Other Services (NAICS 81)	51.2	A 2.3	8.5	A 1.1	17.4	A 1.5	2.4	A 0.6	20.6	A 2.1	1.2	A 0.4	7.3	A 1.1	
	Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)	51.0	A 1.8	8.1	A 1.6	16.8	A 1.4	2.4	A 0.5	21.7	A 1.6	0.7	A 0.2	10.1	A 1.6	
	Tourism	43.5	B 3.4	12.0	A 1.9	23.3	A 2.4	3.4	A 1.0	17.8	B 2.9	2.3	A 1.0	13.3	A 2.3	
	Special industry aggregations															
		Information and Communication Technologies (ICT)	60.2	B 3.7	13.5	B 2.6	18.1	B 2.5	2.3	A 1.2	5.8	A 1.6	X	X	20.5	B 3.1
	Knowledge-Based Industries (KBI)	61.4	B 4.9	12.7	B 3.3	15.9	B 3.8	X	X	X	X	2.6	A 1.3	7.9	A 2.3	
Location	Rural	47.8	B 3.4	14.8	A 1.3	23.2	A 1.9	1.9	A 0.5	12.2	A 1.5	1.8	A 0.4	2.7	C 5.6	
	Urban	55.1	A 0.8	10.0	A 0.4	18.8	A 0.6	2.2	A 0.2	13.8	A 0.5	0.8	A 0.1	11.0	A 0.5	
Export Status	Exporter	56.4	B 4.7	14.0	A 1.8	18.4	A 2.4	2.6	A 0.5	8.6	A 1.9	0.9	A 0.4	8.6	D 5.1	
	Non-exporter	53.3	A 0.7	10.6	A 0.4	19.9	A 0.6	2.1	A 0.2	14.1	A 0.3	1.0	A 0.1	9.5	A 0.5	
Growth	High Growth Firms (20% or more growth per year)	58.7	B 2.9	11.8	A 1.7	18.9	A 2.5	1.3	A 0.7	9.3	A 1.1	1.1	A 0.4	7.9	A 1.4	
	Medium Growth Firms (11% to 19% growth per year)	56.3	A 2.0	10.8	A 1.4	18.6	A 1.4	3.0	A 0.7	11.2	A 1.4	1.2	A 0.4	6.8	A 1.0	
	Slow Growth Firms (1% to 10% growth per year)	51.7	A 1.5	10.9	A 0.6	21.4	A 0.9	2.1	A 0.5	13.9	A 0.8	0.9	A 0.2	9.1	A 2.5	
	No Growth Firms (0% growth per year)	55.1	A 1.6	10.7	A 0.9	18.1	A 1.2	2.0	A 0.4	14.1	A 1.2	1.4	A 0.4	8.0	A 1.5	
	Negative Growth Firms (Less than 0% growth per year)	53.8	A 2.4	12.4	A 1.6	17.8	A 1.7	2.9	A 0.6	13.1	A 1.4	1.0	A 0.4	12.2	A 1.5	
Age of Business	2012-2014 (2 years or younger)	53.9	A 2.1	8.7	A 1.1	17.3	A 1.5	2.1	A 0.8	17.9	A 1.4	0.6	A 0.2	14.9	A 1.5	
	2004-2011 (3 to 10 years old)	52.4	A 1.5	9.1	A 0.7	20.3	A 1.6	2.2	A 0.5	16.0	A 1.0	1.1	A 0.3	12.5	A 0.5	
	1994-2003 (11 to 20 years old)	54.4	A 2.4	10.1	A 0.9	20.1	A 1.4	2.1	A 0.4	13.3	A 1.1	1.3	A 0.3	10.0	B 4.1	
	Prior to 1994 (more than 20 years old)	54.1	A 1.2	13.6	A 0.9	19.5	A 0.9	2.3	A 0.3	10.6	A 0.7	0.7	A 0.2	5.2	A 0.5	
Innovation Activities developed or introduced	New or significantly improved good or service	53.0	A 1.4	11.9	A 0.8	19.9	A 1.2	2.2	A 0.4	13.1	A 0.8	1.5	A 0.3	10.8	A 0.9	
	New or significantly improved process or method	55.9	A 1.6	11.9	A 0.8	19.6	A 1.5	2.2	A 0.4	10.4	A 0.8	1.1	A 0.3	9.4	A 1.0	
	A new organizational method in your business practices, workplace organization or external relations	53.4	A 1.6	12.7	A 1.1	20.0	A 1.4	1.8	A 0.3	12.2	A 1.0	1.0	A 0.3	8.9	A 0.9	
	A new way of selling your goods or services	49.4	A 1.6	13.4	A 1.1	19.9	A 1.4	2.5	A 0.5	14.8	A 1.1	1.0	A 0.3	11.3	A 1.0	
Intellectual Property	At least one of the 4 above innovations	52.4	A 1.1	11.6	A 0.7	20.3	A 0.9	2.2	A 0.3	13.4	A 0.7	1.2	A 0.2	9.7	A 0.7	
	Non-Innovator (none of the above)	55.1	A 0.5	10.4	A 0.6	18.7	A 0.7	2.0	A 0.3	13.7	A 0.7	0.9	A 0.2	7.9	A 0.5	
	Holds IP	56.2	A 1.5	12.9	A 0.9	17.8	A 1.2	2.2	A 0.5	10.9	A 1.0	1.3	A 0.3	9.2	A 0.9	
	Holds Formal IP	52.6	A 2.1	14.4	A 1.4	19.2	A 1.6	1.9	A 0.5	11.9	A 1.1	1.1	A 0.3	11.7	A 1.4	
Procurement	No IP	53.4	A 0.8	10.4	A 0.5	19.8	A 0.8	2.1	A 0.2	14.3	A 0.6	1.0	A 0.2	8.6	A 0.5	
	Did business with Federal government	58.9	A 2.5	19.6	A 1.5	11.5	A 1.5	2.4	A 0.7	7.6	A 1.5	2.1	A 0.7	5.3	A 1.5	
	<30 years old	59.8	B 4.5	10.3	A 2.4	12.2	A 2.5	5.1	A 2.3	12.6	B 2.7	1.7	A 0.8	9.1	A 2.4	
	30 to 39 years old	54.7	A 1.8	10.1	A 1.0	17.7	A 1.5	2.1	A 0.5	15.3	A 1.4	1.3	A 0.4	13.4	A 1.2	
	40 to 49 years old	53.0	A 2.1	10.1	A 1.0	19.0	A 1.2	2.3	A 0.3	15.6	A 1.1	1.0	A 0.4	11.3	B 3.8	
Highest Level of Education Attained by the Primary Decision Maker	50 to 64 years old	53.3	A 1.0	11.3	A 0.6	20.7	A 0.8	2.2	A 0.3	12.4	A 0.7	0.8	A 0.1	8.0	A 0.5	
	65+ years old	54.2	A 2.1	12.8	A 1.2	20.6	A 1.5	1.3	A 0.4	11.1	A 1.1	1.2	A			

Table 29: Primary Decision Maker Education and Experience

Survey question(s):
 J.2. What is the highest level of education attained by the primary decision maker for your business?
 J.3. How many years of experience does the primary decision maker have in owning or managing a business?

Notes:
 J.2. and J.3. are applicable to all respondents.

For explanation of data accuracy and quality of estimates, see the "Notes" tab.

		Highest level of education attained					Years of experience managing or owning a business			
		Less than high school diploma	High school diploma	College, cegep or trade school diploma	Bachelor's degree	Master's degree or above	Less than 5 years	5 to 10 years	More than 10 years	
		% C.I.	% C.I.	% C.I.	% C.I.	% C.I.	% C.I.	% C.I.	% C.I.	
All SMEs	1 to 499 employees	8.0 A 17.9	22.8 A 0.8	30.7 A 0.5	24.1 A 0.9	14.4 A 0.8	6.3 A 0.5	18.7 A 1.2	75.0 A 1.2	
Employment Size	1 to 4 employees	9.5 A 0.8	22.7 A 0.8	30.9 A 0.5	22.0 A 0.8	14.9 A 0.8	7.3 A 0.5	19.6 A 0.8	73.1 A 0.8	
	5 to 19 employees	6.7 B 3.3	23.8 A 1.5	32.2 A 1.4	24.2 A 1.3	13.0 A 0.8	5.6 A 0.5	19.4 A 0.8	74.9 B 3.0	
	20 to 99 employees	5.9 A 0.8	21.5 A 1.3	26.2 A 1.4	32.0 A 1.5	14.5 A 0.8	3.7 A 0.5	13.1 A 0.8	83.2 A 1.1	
	100 to 499 employees	2.4 A 0.3	14.4 A 2.2	20.1 B 4.5	38.9 C 8.5	24.2 C 8.5	3.1 A 0.5	13.5 B 3.9	83.4 B 4.0	
Region	Atlantic	14.0 A 1.2	22.7 A 1.3	30.7 A 1.5	21.1 A 1.3	11.4 A 1.3	5.5 A 0.7	17.6 A 1.3	76.9 A 1.4	
	Quebec	11.1 A 0.8	22.1 A 1.2	32.0 A 1.3	22.3 A 1.2	12.5 A 0.8	7.0 A 0.7	17.7 A 1.1	75.4 A 1.2	
	Ontario		5.8 A 0.8	20.9 A 1.5	28.7 A 1.3	27.4 A 1.2	17.2 A 1.1	5.5 A 0.5	18.5 A 1.1	76.0 A 1.2
		Northern Ontario	10.1 A 2.3	26.0 C 6.4	34.6 C 7.4	18.1 C 8.4	11.2 B 3.4	6.8 A 1.7	16.5 C 8.4	76.7 C 6.4
	Southern Ontario	5.5 A 0.8	20.5 A 1.3	28.2 A 1.2	28.1 A 1.2	17.7 A 1.1	5.4 A 0.5	18.6 A 1.1	75.9 A 1.2	
	Prairies		8.4 A 0.8	26.1 A 1.4	32.2 A 1.1	21.8 A 0.8	11.4 A 0.7	7.3 A 0.8	20.7 A 0.8	72.0 A 1.0
		Manitoba	9.0 A 1.4	29.6 A 2.3	29.8 A 2.3	21.6 A 1.4	9.9 A 1.4	7.7 A 1.2	19.4 A 1.8	72.9 A 2.1
		Saskatchewan	9.7 A 1.5	32.9 A 2.3	27.6 A 2.3	21.1 A 1.9	8.7 A 1.3	7.4 A 1.2	18.5 A 1.9	74.2 A 2.1
	Alberta	7.9 A 0.8	23.6 A 1.3	34.0 A 1.4	22.1 A 1.3	12.4 A 1.0	7.2 A 0.8	21.6 A 1.3	71.3 A 1.4	
	British Columbia and Territories	5.7 C 7.9	24.1 A 2.3	31.4 B 2.7	23.4 A 2.1	15.5 A 1.8	6.0 A 0.8	18.9 C 8.1	75.1 C 5.7	
CMA Level	St. John's	X A 1.1	14.9 B 4.3	41.2 C 8.1	22.3 B 1.4	X A 1.1	X A 1.1	X A 1.1	79.9 C 5.1	
	Halifax	8.3 B 2.4	18.0 B 3.2	27.3 B 3.8	33.8 B 1.8	12.5 B 2.2	6.4 A 2.2	16.6 B 3.1	77.0 B 3.3	
	Quebec	6.4 A 2.2	21.9 B 3.8	28.9 B 4.5	31.2 B 1.8	11.5 B 2.3	4.5 A 2.2	19.0 B 3.4	76.5 B 3.3	
	Montreal	7.1 A 1.1	16.7 A 1.3	29.9 A 1.8	26.5 A 1.8	19.8 A 1.8	7.6 A 1.1	18.4 A 1.8	74.0 A 1.8	
	Ottawa-Gatineau	4.9 A 2.1	20.7 C 5.4	24.7 A 4.8	30.4 B 0.9	19.2 C 5.2	3.4 A 1.5	21.0 C 8.4	75.6 C 6.2	
	Toronto	3.3 A 0.8	17.7 A 1.2	22.5 A 1.5	35.3 A 1.7	21.1 A 1.4	6.5 A 0.8	21.3 A 1.4	72.2 A 1.8	
	Kingston	6.7 D 8.1	17.9 F 10.2	32.7 F 10.8	15.2 E 10.3	27.5 F 10.2	X A 1.1	X A 1.1	83.3 C 7.8	
	Hamilton	5.7 B 3.8	22.6 B 4.4	30.2 B 4.4	30.1 B 4.7	11.3 B 3.5	4.0 A 1.8	13.5 B 3.7	82.6 B 4.4	
	St. Catharines-Niagara	10.6 B 4.4	17.6 C 6.3	30.6 C 5.5	21.7 C 5.4	19.5 C 5.3	4.4 A 2.5	12.9 B 4.4	82.7 B 4.4	
	Kitchener-Cambridge-Waterloo	7.4 B 4.4	13.6 C 3.6	35.6 C 5.5	25.6 B 4.4	17.9 B 4.2	1.7 A 1.5	18.0 B 4.3	80.3 B 4.4	
	London	5.4 C 5.4	26.5 C 5.4	31.3 C 5.5	21.3 C 4.8	15.5 B 4.5	8.9 B 3.2	13.1 E 4.2	78.0 B 5.0	
	Windsor	8.8 B 4.5	19.3 E 10.3	30.0 E 11.4	24.6 E 10.3	17.4 F 10.8	X A 1.1	X A 1.1	79.4 C 7.3	
	Thunder Bay	5.5 B 3.1	24.8 F 23.4	37.6 F 28.4	20.3 F 28.4	11.8 C 7.4	7.6 C 5.1	14.2 F 14.7	78.2 F 18.4	
	Winnipeg	6.2 A 1.7	26.1 B 2.8	27.7 B 2.5	26.5 B 2.8	13.6 A 2.4	6.9 A 1.4	18.8 A 2.0	74.3 B 2.8	
	Calgary	5.1 A 1.2	18.0 A 2.4	30.8 A 2.5	30.6 A 2.4	15.5 A 1.9	7.5 A 1.5	24.3 A 2.3	68.2 A 2.5	
	Edmonton	5.0 A 1.3	21.3 A 2.3	30.1 B 2.5	25.9 A 2.3	17.8 A 2.3	6.4 A 1.5	22.5 A 2.4	71.2 B 2.8	
	Vancouver	3.8 A 0.8	19.7 A 1.4	28.8 A 2.1	30.0 A 2.1	17.7 A 1.4	6.1 A 1.0	21.3 A 1.9	72.6 B 2.6	
Victoria	5.1 A 2.4	23.6 B 4.8	32.1 B 3.5	15.2 B 3.7	23.9 B 4.1	5.1 A 2.0	13.8 B 3.8	81.2 B 4.1		
Industries	Agriculture, Forestry, Fishing and Hunting (NAICS 11), Mining and Oil and Gas Extraction (NAICS 21)	17.5 A 1.9	32.9 B 2.7	32.2 A 2.3	13.2 A 2.2	4.2 A 1.3	2.6 A 0.9	12.7 A 2.1	84.7 A 2.3	
	Construction (NAICS 23)	14.0 A 1.1	30.5 A 1.5	40.8 A 1.5	11.4 A 1.6	3.2 A 0.8	6.9 A 0.7	19.3 A 1.3	73.8 A 1.4	
	Manufacturing (NAICS 31-33)	7.5 A 1.5	21.0 A 1.9	31.8 A 2.2	27.5 A 2.8	12.2 A 1.7	5.3 A 1.0	13.2 A 1.7	81.5 A 2.8	
	Wholesale Trade (NAICS 41)	6.8 A 1.1	23.5 A 2.4	27.8 A 2.4	31.3 A 2.3	10.6 A 1.4	3.1 A 0.8	12.7 A 1.4	84.2 A 1.5	
	Retail Trade (NAICS 44-45)	5.0 A 0.7	26.0 A 1.8	32.9 A 1.8	28.2 A 1.5	7.8 A 1.3	6.3 A 0.7	21.1 A 1.4	72.6 A 1.5	
	Transportation and Warehousing (NAICS 48-49)	15.5 A 2.2	35.1 B 4.5	29.2 B 3.8	12.8 B 3.2	7.4 A 1.8	8.8 A 1.8	23.7 B 3.4	67.5 B 3.3	
	Professional, Scientific and Technical Services (NAICS 54)	0.9 A 0.4	7.2 A 1.3	15.1 A 1.5	42.2 A 1.8	34.6 A 1.9	6.5 A 0.8	19.9 A 1.8	73.6 A 1.3	
	Accommodation and Food Services (NAICS 72)	6.9 E 10.1	25.7 B 4.4	31.2 B 4.5	27.6 B 4.4	8.7 A 1.2	8.7 A 1.5	21.6 E 11.1	69.7 E 10.4	
	Other Services (NAICS 81)	8.7 A 1.2	22.8 A 2.1	52.8 B 2.3	12.7 A 1.4	3.0 A 0.8	6.1 A 0.8	21.7 A 2.1	72.2 A 2.1	
	Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)	4.8 A 0.7	15.7 A 1.3	21.3 A 1.4	27.7 A 1.6	30.5 A 1.8	6.2 A 0.7	17.7 A 1.3	76.1 A 1.4	
	Special industry aggregations	Tourism	4.9 A 1.1	24.4 B 2.8	29.6 B 3.4	29.9 B 2.8	11.2 A 2.1	6.0 A 1.4	18.3 A 2.3	75.6 B 2.7
		Information and Communication Technologies (ICT)	X A 1.1	X A 1.1	18.7 B 3.0	51.5 B 1.8	23.4 B 3.2	8.2 A 2.1	20.5 B 3.1	71.3 B 3.4
		Knowledge-Based Industries (KBI)	X A 1.1	X A 1.1	17.2 B 3.2	41.5 B 4.8	29.6 B 4.7	8.4 A 2.3	16.9 B 3.8	74.7 B 4.3
	Location	Rural	13.9 C 2.1	30.0 A 2.3	34.6 A 2.9	15.1 A 1.4	6.4 A 1.9	6.5 A 0.7	16.3 B 3.0	77.2 B 4.8
		Urban	6.6 A 0.4	21.0 A 0.7	29.7 A 0.7	26.4 A 0.7	16.4 A 0.8	3.2 A 0.3	19.4 A 0.8	74.4 A 0.7
Export Status	Exporter	5.4 D 2.4	16.3 A 2.2	22.7 B 2.8	34.6 B 2.9	21.0 B 2.2	3.8 A 0.8	14.8 D 3.0	81.4 D 3.2	
	Non-exporter	8.4 A 0.4	23.7 A 0.8	31.7 A 0.5	22.8 A 0.9	13.5 A 0.8	6.6 A 0.5	19.2 A 0.9	74.2 A 0.8	
Growth	High Growth Firms (20% or more growth per year)	8.0 A 1.3	22.5 A 2.2	27.6 A 2.1	24.9 A 2.4	17.0 A 1.4	6.8 A 1.5	25.4 A 2.2	67.7 A 2.2	
	Medium Growth Firms (11% to 19% growth per year)	7.6 A 1.1	23.0 A 1.8	30.6 A 1.5	24.3 A 1.7	14.5 A 1.2	4.2 A 0.7	22.9 A 1.8	72.9 A 1.1	
	Slow Growth Firms (1% to 10% growth per year)	8.1 A 0.8	23.5 A 1.2	30.9 A 1.5	23.8 A 1.5	13.7 A 0.8	3.5 A 0.4	18.0 A 2.4	78.5 A 2.4	
	No Growth Firms (0% growth per year)	10.1 A 1.8	23.7 A 1.3	30.8 A 1.6	21.3 A 1.3	14.1 A 1.2	3.5 A 0.4	14.1 A 1.2	82.4 A 1.3	
	Negative Growth Firms (Less than 0% growth per year)	7.6 A 1.8	22.2 A 2.2	30.9 A 2.3	24.0 A 2.1	15.4 A 1.5	3.6 A 0.7	13.4 A 1.4	83.0 A 1.8	
Age of Business	2012-2014 (2 years or younger)	3.9 A 0.7	18.4 A 1.8	31.7 A 2.3	31.5 A 2.1	14.6 A 1.8	32.8 A 2.5	26.3 A 1.9	41.0 A 2.2	
	2004-2011 (3 to 10 years old)	6.6 A 0.8	20.9 A 1.8	31.8 A 1.2	25.8 A 1.2	14.9 A 1.8	7.3 A 0.9	40.3 A 1.4	52.4 A 1.4	
	1994-2003 (11 to 20 years old)	9.2 A 0.8	21.8 A 1.8	30.5 A 1.8	24.1 A 1.3	14.5 A 1.2	2.5 A 0.4	7.0 A 0.8	90.5 B 4.1	
	Prior to 1994 (more than 20 years old)	9.2 A 0.8	26.0 A 1.3	29.7 A 1.0	21.3 A 0.8	13.8 A 0.8	2.6 A 0.3	7.8 A 0.8	89.6 A 0.8	
Innovation Activities developed or introduced	New or significantly improved good or service	5.1 A 0.8	16.7 A 1.1	29.4 A 1.2	30.2 A 1.3	18.6 A 1.1	6.7 A 0.8	19.9 A 1.1	73.4 A 1.2	
	New or significantly improved process or method	7.3 A 0.8	18.9 A 1.4	29.0 A 1.4	26.8 A 1.4	18.0 A 1.2	6.7 A 0.7	17.5 A 1.3	75.8 A 1.4	
	A new organizational method in your business practices, workplace organization or external relations	6.1 A 0.7	19.5 A 1.3	29.3 A 1.3	26.3 A 1.4	18.7 A 1.3	6.0 A 0.8	20.6 A 1.4	73.4 A 1.4	
	A new way of selling your goods or services	6.2 A 0.8	19.1 A 1.3	31.7 A 1.4	29.4 A 1.3	13.6 A 1.1	5.5 A 0.8	20.2 A 1.3	74.3 A 1.3	
Intellectual Property	At least one of the 4 above innovations	6.7 A 0.8	19.3 A 1.3	30.3 A 0.8	27.1 A 1.2	16.5 A 0.8	6.2 A 0.8	19.2 A 0.8	74.6 A 0.8	
	Non-Innovator (none of the above)	9.6 A 0.8	25.1 A 0.8	30.8 A 0.8	21.1 A 0.7	13.4 A 0.7	6.0 A 0.4	18.1 A 0.7	75.9 A 0.8	
	Holds IP	5.3 A 0.8	14.6 A 1.1	26.5 A 1.5	32.7 A 1.3	20.8 A 1.2	5.1 A 0.8	18.1 A 1.2	76.8 A 1.2	
	Holds Formal IP	5.1 A 0.8	15.3 A 1.3	27.7 A 2.0	33.8 A 1.4	18.1 A 1.6	4.4 A 0.8	17.8 A 1.7	77.8 A 1.6	
Procurement	No IP	9.2 A 0.8	24.9 A 0.5	31.7 A 0.7	21.1 A 0.7	13.0 A 0.4	6.3 A 0.5	18.7 A 0.8	75.0 A 0.7	
	Did business with Federal government	4.5 A 1.0	16.7 A 1.3	26.5 A 2.1	35.1 A 2.2	17.2 A 1.8	2.6 A 0.7	13.1 A 1.8	84.2 A 1.7	
Age of Primary Decision Maker	<30 years old	7.7 A 2.3	25.2 B 3.8	30.6 B 3.5	29.7 B 4.3	6.7 A 2.4	59.0 B 4.2	41.0 B 4.2	0.0 A 0.8	
	30 to 39 years old	4.4 A 0.7	19.6 A 1.3	35.6 A 1.3	27.8 A 1.7	12.6 A 1.4	18.6 A 1.3	55.1 A 1.8	26.4 A 1.8	
	40 to 49 years old	5.2 B 4.3	21.0 A 2.6	33.1 A 1.7	26.2 A 1.7	14.5 A 1.5	6.2 A 0.8	25.8 B 3.8	68.0 B 3.7	
	50 to 64 years old	9.0 A 0.3	24.5 A 0.8	30.2 A 0.5	22.5 A 0.8	13.8 A 0.7	2.2 A 0.3	8.4 A 0.5	89.3 A 0.4	
	65+ years old	14.1 A 1.2	23.2 A 2.1	21.8 A 1.1	21.5 A 1.5	19.5 A 1.8	0.8 A 0.3	1.8 A 0.5	97.4 A 0.8	
Highest Level of Education Attained by the Primary Decision Maker	Less than high school	100.0 A 0.0	...	...	...	...	5.2 A 1.2	13.8 F 10.8	81.0 E 11.0
	High school	...	100.0 A 0.0	...	...			

Table 30: Innovation Activities and Reason for Not Innovating

Survey question(s):
 I.14 In the last three years has your business developed or introduced any of the following innovations? (Respondents could choose multiple response categories)

Notes:
 I.14. is applicable to all respondents that were not a franchise.

For explanation of data accuracy and quality of estimates, see the "Notes" tab.

		Innovation activity in the last three years				Innovator: at least one type of innovation	Non-innovator
		A new or significantly improved good or service (product innovation)	A new or significantly improved production process or method (process innovation)	A new organizational method in your business practices, workplace organization or external relations (organizational innovation)	A new way of selling your goods or services (marketing innovation)		
		%	%	%	%		
All SMEs	1 to 499 employees	25.6	17.7	19.0	19.5	41.6	58.4
Employment Size	1 to 4 employees	20.3	14.1	13.3	15.4	34.4	65.6
	5 to 19 employees	31.1	20.7	24.9	24.1	49.6	50.4
	20 to 99 employees	34.5	26.5	29.7	26.4	52.8	47.2
	100 to 499 employees	39.8	27.7	29.6	20.4	58.3	41.7
Region	Atlantic	20.9	16.3	15.4	19.4	39.1	60.9
	Quebec	25.6	17.6	17.2	17.6	40.1	59.9
	Ontario	28.3	18.7	19.9	21.1	44.3	55.7
	Northern Ontario	24.7	16.5	15.3	17.9	36.6	63.4
	Southern Ontario	28.5	18.8	20.3	21.3	44.9	55.1
	Prairies	25.1	18.5	20.2	20.0	42.5	57.5
	Manitoba	23.4	19.0	21.6	21.9	45.8	54.2
	Saskatchewan	17.5	17.1	18.9	19.8	40.1	59.9
	Alberta	27.4	18.8	20.2	19.7	42.3	57.7
	British Columbia and Territories	22.3	15.4	19.5	17.7	37.9	62.1
CMA Level	St. John's	22.4	18.0	21.3	15.0	36.0	64.0
	Halifax	29.1	18.3	25.5	29.9	55.1	44.9
	Quebec	25.3	15.0	12.4	14.7	35.5	64.5
	Montreal	29.0	19.8	18.0	19.4	42.4	57.6
	Ottawa-Gatineau	33.5	20.2	20.3	19.8	46.6	53.4
	Toronto	31.8	21.1	21.9	23.7	47.2	52.8
	Kingston	20.3	13.8	18.5	11.1	37.0	63.0
	Hamilton	22.0	19.0	17.1	18.9	49.2	50.8
	St. Catharines-Niagara	25.4	18.8	16.4	16.4	38.5	61.5
	Kitchener-Cambridge-Waterloo	34.8	19.8	25.5	34.1	56.9	43.1
	London	25.5	15.7	12.3	10.2	34.1	65.9
	Windsor	23.0	12.3	11.1	19.4	39.8	60.2
	Thunder Bay	26.5	5.3	11.9	16.7	37.2	62.8
	Winnipeg	26.0	18.8	25.6	24.2	49.9	50.1
	Calgary	29.2	20.1	20.4	21.5	43.8	56.2
Edmonton	30.9	19.9	23.5	20.5	46.7	53.3	
Vancouver	23.9	16.5	20.4	19.6	39.0	61.0	
Victoria	22.1	9.4	19.5	17.1	41.9	58.1	
Industries	Agriculture, Forestry, Fishing and Hunting (NAICS 11), Mining and Oil and Gas Extraction (NAICS 21)	16.9	25.0	15.7	12.9	38.9	61.1
	Construction (NAICS 23)	19.7	16.4	17.2	15.4	36.4	63.6
	Manufacturing (NAICS 31-33)	42.7	37.6	27.0	27.1	61.5	38.5
	Wholesale Trade (NAICS 41)	34.5	18.1	22.7	26.8	50.5	49.5
	Retail Trade (NAICS 44-45)	28.2	13.2	16.4	26.9	44.9	55.1
	Transportation and Warehousing (NAICS 48-49)	14.7	11.9	15.4	12.1	31.0	69.0
	Professional, Scientific and Technical Services (NAICS 54)	31.9	19.1	22.4	20.1	45.0	55.0
	Accommodation and Food Services (NAICS 72)	24.8	14.8	15.0	22.0	38.3	61.7
	Other Services (NAICS 81)	23.0	17.2	18.3	17.5	36.5	63.5
	Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)	24.0	14.3	20.1	17.4	39.9	60.1
	Tourism	20.5	10.9	13.6	21.7	36.9	63.1
	Special industry aggregations	57.1	32.9	28.8	21.8	62.9	37.1
Location	Rural	21.0	16.9	16.7	16.1	37.7	62.3
	Urban	26.8	17.9	19.6	20.3	42.7	57.3
Export Status	Exporter	44.5	31.2	30.0	29.7	61.4	38.6
	Non-exporter	22.9	15.8	17.5	18.0	38.9	61.1
Growth	High Growth Firms (20% or more growth per year)	38.3	31.7	34.3	31.4	59.3	40.7
	Medium Growth Firms (11% to 19% growth per year)	36.6	24.2	28.3	26.9	55.1	44.9
	Slow Growth Firms (1% to 10% growth per year)	23.7	16.6	16.7	17.2	39.1	60.9
	No Growth Firms (0% growth per year)	17.6	11.4	12.9	14.3	31.5	68.5
Negative Growth Firms (Less than 0% growth per year)	22.5	14.5	16.5	17.6	39.1	60.9	
Age of Business	2012-2014 (2 years or younger)	28.3	17.6	19.4	22.4	43.3	56.7
	2004-2011 (3 to 10 years old)	28.4	19.5	21.4	20.3	44.1	55.9
	1994-2003 (11 to 20 years old)	24.3	17.4	18.4	18.8	39.7	60.3
	Prior to 1994 (more than 20 years old)	23.7	16.6	17.4	18.7	40.7	59.3
Innovation Activities developed or introduced	New or significantly improved good or service	100.0	47.4	41.9	43.4	100.0	...
	New or significantly improved process or method	68.5	100.0	51.0	42.8	100.0	...
	A new organizational method in your business practices, workplace organization or external relations	56.4	47.5	100.0	52.0	100.0	...
	A new way of selling your goods or services	57.1	39.0	50.8	100.0	100.0	...
	At least one of the 4 above innovations	61.4	42.6	45.6	46.7	100.0	...
Non-Innovator (none of the above)	...	...	...	...	...	100.0	
Intellectual Property	Holds IP	48.4	33.8	36.7	33.9	68.2	31.8
	Holds Formal IP	49.5	33.2	34.3	35.9	67.9	32.1
	No IP	19.4	13.3	14.2	15.5	34.4	65.6
Procurement	Did business with Federal government	38.3	20.6	26.1	24.1	56.1	43.9
	<30 years old	33.6	24.8	33.1	24.7	53.6	46.4
Age of Primary Decision Maker	30 to 39 years old	31.9	21.9	21.9	22.7	47.2	52.8
	40 to 49 years old	27.0	18.1	20.2	19.7	41.8	58.2
	50 to 64 years old	24.3	17.1	17.8	18.8	40.5	59.5
	65+ years old	19.7	14.1	16.1	17.2	38.3	61.7
Highest Level of Education Attained by the Primary Decision Maker	Less than high school	15.7	15.5	13.9	14.4	33.3	66.7
	High school	18.8	14.8	16.3	16.3	35.4	64.6
	College/Cepeg/Trade School	24.5	16.8	18.2	20.1	41.2	58.8
	Bachelor's degree	32.8	20.2	21.2	24.2	47.9	52.1
	Master's degree or above	32.4	21.7	24.2	18.1	46.9	53.1
Place of birth	In Canada	24.1	16.4	18.8	18.5	40.2	59.8
	Outside Canada	30.4	22.2	19.6	22.8	46.5	53.5
Female Ownership	0%	25.1	18.3	18.8	17.8	40.4	59.6
	1% to 49%	27.8	19.3	22.0	23.8	44.2	55.8
	50%	26.3	17.9	19.6	20.0	43.6	56.4
	51% to 99%	26.2	18.9	15.9	22.8	44.3	55.7
	100%	24.6	13.5	17.1	21.2	41.1	58.9
Co-operatives	Co-operatives	29.5	16.1	21.5	19.3	46.3	53.7

Source: Statistics Canada, Survey on Financing and Growth of Small and Medium Enterprises, 2014

Figures may not add to totals due to rounding.

Tourism, ICT and KBI industries are separate industry categories. Industries which make up the Tourism, ICT and KBI categories are also included in their respective sector categories.

... not applicable

Table 31: Intellectual Property

Survey question(s):
I.15. As of December 2014, did your business hold any...? (Respondents could choose multiple response categories)

Notes:
I.15. is applicable to all respondents that were not a franchisee.

For explanation of data accuracy and quality of estimates, see the "Notes" tab.

		Types of intellectual property										Held at least one type of intellectual property				
		Registered trademarks		Patents		Registered industrial designs		Trade secrets		Non-disclosure agreements				Any other type of intellectual property protection		
		%	Qualif. Eff.	%	Qualif. Eff.	%	Qualif. Eff.	%	Qualif. Eff.	%	Qualif. Eff.			%	Qualif. Eff.	
All SMEs	1 to 499 employees	9.7	A 0.4	2.1	A 0.2	1.2	A 0.1	5.3	A 0.3	11.8	A 0.4	2.2	A 0.2	21.4	A 0.6	
Employment Size	1 to 4 employees	5.9	A 0.5	1.1	A 0.2	0.9	A 0.2	3.9	A 0.3	9.0	A 0.4	2.2	A 0.3	16.6	A 0.7	
	5 to 19 employees	12.1	A 0.7	2.4	A 0.3	1.0	A 0.2	5.7	A 0.4	12.4	A 0.7	2.1	A 0.3	23.8	A 0.9	
	20 to 99 employees	19.6	A 1.5	5.3	A 0.7	2.8	A 0.5	10.0	A 1.0	21.8	A 1.5	3.1	A 0.7	35.4	A 1.3	
	100 to 499 employees	27.8	C 3.1	11.1	C 5.4	5.0	A 2.1	12.8	B 5.0	34.4	C 7.0	1.4	A 0.3	51.1	C 6.4	
Region	Atlantic	5.9	A 0.6	0.5	A 0.2	0.4	A 0.1	3.5	A 0.5	9.3	A 1.0	1.2	A 0.4	16.6	A 1.7	
	Quebec	11.5	A 0.8	2.0	A 0.4	1.5	A 0.3	4.5	A 0.6	10.0	A 0.9	2.6	A 0.5	20.8	A 1.2	
	Ontario	10.4	A 0.8	3.0	A 0.4	1.5	A 0.3	5.9	A 0.6	14.3	A 0.9	3.1	A 0.5	24.1	A 1.1	
		Northern Ontario	4.3	B 3.1	X	X X	0.6	A 0.3	6.9	A 2.0	8.2	A 2.2	2.5	A 1.0	17.5	B 4.3
		Southern Ontario	10.8	A 0.8	X	X X	1.5	A 0.3	5.8	A 0.5	14.8	A 1.0	3.1	A 0.5	24.6	A 1.2
		Prairies	8.2	A 0.6	1.6	A 0.2	0.9	A 0.2	5.7	A 0.5	10.9	A 0.7	1.4	A 0.3	20.3	A 0.9
		Manitoba	7.1	A 1.2	1.3	A 0.5	0.4	A 0.2	4.5	A 0.5	10.0	A 1.0	X	X X	18.2	A 1.8
		Saskatchewan	6.3	A 1.1	0.5	A 0.3	0.7	A 0.4	6.2	A 1.2	5.2	A 1.0	X	X X	14.2	A 1.7
		Alberta	9.0	A 0.9	1.9	A 0.3	1.1	A 0.3	5.8	A 0.7	12.5	A 1.0	1.7	A 0.4	22.3	A 1.2
		British Columbia and Territories	8.8	A 0.8	1.5	A 0.3	0.8	A 0.2	5.3	A 0.7	10.7	A 0.9	1.2	A 0.3	19.4	A 1.3
CMA Level	St. John's	6.7	B 3.5	0.0	A 0.0	0.0	A 0.0	X	X X	14.3	B 4.4	X	X X	20.5	C 5.2	
	Halifax	5.6	A 1.5	1.8	A 1.4	X	X X	4.0	A 1.4	20.4	B 3.0	2.2	A 1.1	26.3	B 3.3	
	Quebec	10.8	B 2.7	2.2	A 1.4	X	X X	3.9	A 1.5	10.2	B 2.9	2.4	A 1.3	19.2	B 3.4	
	Montreal	11.7	A 1.5	2.7	A 0.6	2.2	A 0.6	6.5	A 0.9	13.1	A 1.0	3.7	A 0.8	23.0	A 1.7	
	Ottawa-Gatineau	7.6	B 4.2	1.1	A 2.3	0.7	A 0.5	6.4	B 4.8	12.5	B 4.4	4.0	A 2.2	23.0	C 5.8	
	Toronto	14.6	A 1.2	3.8	A 0.6	2.1	A 0.4	6.6	A 0.8	19.0	A 1.4	4.8	A 0.8	30.6	A 1.3	
	Kingston	5.5	C 3.8	X	X X	X	X X	3.3	A 2.2	10.6	F 13.1	X	X X	18.5	F 14.0	
	Hamilton	11.3	B 3.8	4.7	B 2.3	3.9	B 2.1	4.4	A 1.6	14.6	B 3.0	0.0	A 0.0	27.6	B 4.3	
	St. Catharines-Niagara	5.1	B 3.1	3.5	B 3.6	0.0	A 0.0	7.1	B 2.5	11.2	C 5.1	X	X X	23.0	C 6.6	
	Kitchener-Cambridge-Waterloo	7.1	A 2.4	3.0	A 1.7	2.0	A 1.1	8.1	B 2.6	20.7	B 4.0	1.6	A 0.9	26.6	B 4.3	
	London	8.4	B 3.6	X	X X	X	X X	7.2	B 3.8	14.1	B 4.1	X	X X	19.6	B 4.8	
	Windsor	7.4	B 4.8	2.4	A 1.9	0.0	A 0.0	3.6	A 2.4	5.9	B 3.4	X	X X	13.3	C 6.5	
	Thunder Bay	5.6	F 14.9	X	X X	X	X X	3.3	A 2.5	6.6	B 4.5	X	X X	14.6	F 15.7	
	Winnipeg	7.1	A 1.6	X	X X	X	X X	5.6	A 1.3	13.5	A 2.1	2.1	A 1.0	23.2	B 3.0	
	Calgary	11.4	A 1.6	2.1	A 0.5	1.4	A 0.6	5.5	A 1.4	15.3	A 1.0	2.7	A 0.8	26.6	A 2.4	
Edmonton	10.2	A 1.7	2.7	A 0.9	1.3	A 0.7	7.3	A 1.4	14.9	A 2.0	1.9	A 0.9	24.9	A 2.5		
Vancouver	12.4	A 1.5	2.0	A 0.5	1.2	A 0.4	5.4	A 0.9	14.2	A 1.9	1.3	A 0.5	23.8	A 1.9		
Victoria	5.8	A 2.1	X	X X	0.0	A 0.0	5.9	A 2.3	6.5	A 2.4	0.0	A 0.0	14.3	B 3.4		
Industries	Agriculture, Forestry, Fishing and Hunting (NAICS 11), Mining and Oil and Gas Extraction (NAICS 21)	5.5	A 1.0	1.4	A 0.4	X	X X	4.2	A 1.0	4.6	A 1.0	1.0	A 0.0	11.3	A 2.3	
	Construction (NAICS 23)	4.8	A 0.6	0.7	A 0.2	0.5	A 0.2	4.0	A 0.6	5.6	A 0.7	1.0	A 0.3	12.7	A 1.7	
	Manufacturing (NAICS 31-33)	18.5	A 1.9	10.5	A 1.6	4.9	A 0.8	14.7	A 1.5	25.8	A 2.2	3.8	A 0.7	41.9	A 2.3	
	Wholesale Trade (NAICS 41)	21.4	A 2.0	5.6	A 0.9	5.3	A 1.0	11.0	A 1.3	18.6	A 2.0	3.6	A 0.8	36.8	A 2.4	
	Retail Trade (NAICS 44-45)	11.3	A 1.2	X	X X	X	X X	3.0	A 0.5	4.8	A 0.9	0.4	A 0.2	16.6	A 1.4	
	Transportation and Warehousing (NAICS 48-49)	5.0	A 1.0	0.2	A 0.1	0.5	A 0.3	1.7	A 0.4	5.9	A 1.0	0.3	A 0.2	10.4	A 1.5	
	Professional, Scientific and Technical Services (NAICS 54)	10.0	A 1.1	3.8	A 0.6	1.4	A 0.4	9.1	A 1.0	33.3	A 1.8	7.0	A 1.1	40.7	A 1.9	
	Accommodation and Food Services (NAICS 72)	13.2	A 1.6	X	X X	X	X X	4.5	A 0.9	2.7	A 0.7	X	X X	17.8	A 1.9	
	Other Services (NAICS 81)	7.1	A 1.4	0.5	A 0.3	0.4	A 0.2	3.2	A 0.7	5.9	A 1.0	X	X X	14.3	A 1.7	
	Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)	8.4	A 0.9	1.3	A 0.4	0.8	A 0.3	2.8	A 0.5	11.1	A 1.1	2.9	A 0.6	18.7	A 1.4	
		Tourism	9.4	A 1.5	X	X X	X	X X	2.0	A 0.7	4.8	A 1.4	2.5	A 1.3	15.2	A 2.4
		Special industry aggregations														
	Information and Communication Technologies (ICT)	20.0	B 3.1	7.1	A 2.0	3.5	A 1.4	17.6	B 2.9	54.1	B 3.8	11.2	A 2.4	64.1	B 3.7	
	Knowledge-Based Industries (KBI)	15.6	B 4.1	11.7	B 3.9	3.3	A 1.6	16.4	B 4.2	42.1	B 5.0	6.7	B 3.0	48.6	C 5.1	
Location	Rural	6.1	A 0.9	1.0	A 0.3	0.5	A 0.2	4.8	A 0.8	5.8	A 0.9	1.2	A 0.3	14.3	A 1.3	
	Urban	10.6	A 0.5	2.4	A 0.2	1.4	A 0.2	5.4	A 0.5	13.4	A 0.7	2.5	A 0.3	23.2	A 0.8	
Export Status	Exporter	21.7	A 1.6	9.9	A 1.1	4.3	A 0.8	16.4	A 1.4	34.2	A 1.8	8.3	A 1.1	49.5	A 1.9	
	Non-exporter	8.0	A 0.4	1.0	A 0.1	0.7	A 0.1	3.7	A 0.3	8.6	A 0.4	1.4	A 0.2	17.4	A 0.6	
Growth	High Growth Firms (20% or more growth per year)	13.0	A 1.5	3.7	A 1.0	2.3	A 0.5	10.3	A 1.9	19.6	A 1.9	3.5	A 0.9	31.6	A 2.4	
	Medium Growth Firms (11% to 19% growth per year)	11.3	A 1.3	3.1	A 0.7	1.9	A 0.6	6.6	A 0.8	17.0	A 1.4	2.7	A 0.6	26.3	A 1.7	
	Slow Growth Firms (1% to 10% growth per year)	9.5	A 0.8	1.5	A 0.3	1.0	A 0.2	4.7	A 0.5	10.0	A 0.8	1.7	A 0.3	19.5	A 0.9	
	No Growth Firms (0% growth per year)	7.4	A 0.5	2.1	A 0.4	0.8	A 0.2	3.0	A 0.4	8.1	A 0.6	1.6	A 0.5	16.5	A 1.2	
	Negative Growth Firms (Less than 0% growth per year)	9.9	A 1.1	2.5	A 0.5	1.4	A 0.4	5.4	A 1.0	13.5	A 1.4	3.0	A 0.8	24.2	A 1.8	
Age of Business	2012-2014 (2 years or younger)	8.3	A 1.2	0.7	A 0.3	0.5	A 0.2	4.9	A 0.9	11.6	A 1.4	2.6	A 0.7	19.6	A 1.4	
	2004-2011 (3 to 10 years old)	9.3	A 0.8	1.8	A 0.3	1.1	A 0.2	6.0	A 0.5	12.2	A 0.8	2.1	A 0.3	21.9	A 1.3	
	1994-2003 (11 to 20 years old)	9.5	A 0.7	2.5	A 0.4	1.2	A 0.2	5.0	A 0.7	14.2	A 0.9	3.0	A 0.5	23.2	A 1.2	
	Prior to 1994 (more than 20 years old)	10.4	A 0.7	2.3	A 0.3	1.4	A 0.2	5.0	A 0.4	9.8	A 0.6	1.7	A 0.3	20.0	A 0.9	
Innovation Activities developed or introduced	New or significantly improved good or service	18.0	A 1.5	5.6	A 0.6	3.0	A 0.4	13.4	A 0.9	24.2	A 1.1	5.3	A 0.6	40.5	A 1.3	
	New or significantly improved process or method	17.0	A 1.1	5.4	A 0.7	3.1	A 0.5	14.1	A 1.1	23.5	A 1.2	4.8	A 0.6	40.8	A 1.5	
	A new organizational method in your business practices, workplace organization or external relations	17.2	A 1.2	4.4	A 0.7	2.6	A 0.5	12.6	A 1.0	25.3	A 1.0	5.6	A 0.7	41.3	A 1.5	
	A new way of selling your goods or services	17.7	A 1.1	4.1	A 0.6	2.8	A 0.5	11.1	A 0.9	20.6	A 1.2	4.8	A 0.6	37.3	A 1.3	
Intellectual Property	At least one of the 4 above innovations	15.5	A 0.7	4.0	A 0.4	2.3	A 0.3	10.0	A 0.8	20.1	A 0.9	4.2	A 0.4	35.0	A 1.0	
	Non-Innovator (none of the above)	5.5	A 0.4	0.7	A 0.2	0.3	A 0.1	1.9	A 0.2	5.9	A 0.4	0.8	A 0.2	11.7	A 0.6	
	Holds IP	45.2	A 1.6	9.7	A 0.4	5.5	A 0.6	24.7	A 1.5	55.2	A 1.5	10.4	A 0.6	100.0	A 0.0	
	Holds Formal IP	90.8	A 1.1	19.6	A 1.6	11.0	A 1.2	19.3	A 1.5	30.7	A 1.0	7.4	A 1.0	100.0	A 0.0	
No IP	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Procurement	Did business with Federal government	15.3	A 1.3	5.3	A 1.1	3.5	A 0.9	9.8	A 1.4	32.1	A 2.2	5.3	A 1.1	42.1	A 2.4	
	<30 years old	7.4	A 2.5	X	X X	1.7	A 0.1	6.4	A 2.3	11.3	B 2.1	3.2	A 1.3	19.2	B 3.3	
	30 to 39 years old	10.0	A 1.6	X	X X	1.1	A 0.1	6.5	A 0.6	10.0	A 1.1	1.7	A 0.4	21.4	A 1.3	
	40 to 49 years old	10.8	A 0.5	2.5	A 0.4	1.2	A 0.2	4.8	A 0.6	13.3	A 0.8	2.5	A 0.5	23.6	A 1.2	
	50 to 64 years old	8.8	A 0.6	2.1	A 0.3	1.1	A 0.2	5.6	A 0.4	12.0	A 0.6	2.3	A 0.3	20.7	A 0.8	
65+ years old	10.5	A 1.1	2.4	A 0.5	1.3	A 0.3	3.5	A 0.5	9.6	A 1.1	1.8	A 0.4	19.6	A 1.3		
Highest Level of Education Attained by the Primary Decision Maker	Less than high school	6.3	A 1.1	0.5	A 0.5	0.4	A 0.3	3.4	A 0.6	4.8	A 1.1	0.6				

Table 32: Weighted Enterprise Counts

For explanation of data accuracy and quality of estimates, see the "Notes" tab.

		Weighted Count	Quality CV	Percentage	Quality SE	
All SMEs	1 to 499 employees	621,147	A 1.2	100.0	A 0.1	
Employment Size	1 to 4 employees	331,492	A 1.7	53.4	A 0.7	
	5 to 19 employees	211,129	A 2.8	34.0	A 0.8	
	20 to 99 employees	68,768	A 2.8	11.1	A 0.5	
	100 to 499 employees	9,758	B 9.7	1.6	A 0.5	
Region	Atlantic	43,837	A 2.4	7.1	A 0.2	
	Quebec	134,788	A 2.1	21.7	A 0.4	
	Ontario	224,234	A 2.7	36.1	A 1.0	
		Northern Ontario	15,919	C 19.8	2.6	A 0.5
		Southern Ontario	208,315	A 2.8	33.5	A 1.0
	Prairies	119,973	A 1.7	19.3	A 0.4	
		Manitoba	18,804	A 4.2	3.0	A 0.1
		Saskatchewan	20,381	A 4.1	3.3	A 0.1
		Alberta	80,788	A 2.2	13.0	A 0.5
	British Columbia and Territories	98,315	B 7.7	15.8	A 1.1	
CMA Level	St. John's	3,692	C 11.9	0.6	A 0.1	
	Halifax	6,396	B 8.2	1.0	A 0.1	
	Quebec	12,519	B 8.8	2.0	A 0.2	
	Montreal	56,551	A 3.7	9.1	A 0.3	
	Ottawa-Gatineau	20,128	D 10.8	3.2	A 0.4	
	Toronto	92,647	A 3.6	14.9	A 0.5	
	Kingston	3,064	F 36.1	0.5	A 0.2	
	Hamilton	11,481	B 7.7	1.8	A 0.1	
	St. Catharines-Niagara	6,605	C 12.5	1.1	A 0.1	
	Kitchener-Cambridge-Waterloo	8,006	B 9.8	1.3	A 0.1	
	London	7,826	C 10.4	1.3	A 0.1	
	Windsor	5,335	F 36.7	0.9	A 0.2	
	Thunder Bay	2,841	F 56.8	0.5	A 0.2	
	Winnipeg	10,101	B 8.8	1.6	A 0.1	
	Calgary	26,465	A 4.8	4.3	A 0.2	
	Edmonton	21,861	B 5.4	3.5	A 0.2	
	Vancouver	43,866	A 4.1	7.1	A 0.3	
Victoria	8,566	C 10.7	1.4	A 0.1		
Industries	Agriculture, Forestry, Fishing and Hunting (NAICS 11), Mining and Oil and Gas Extraction (NAICS 21)	38,666	A 4.4	6.2	A 0.4	
	Construction (NAICS 23)	100,189	A 2.3	16.1	A 0.4	
	Manufacturing (NAICS 31-33)	39,872	A 3.7	6.4	A 0.2	
	Wholesale Trade (NAICS 41)	35,877	A 4.1	5.8	A 0.2	
	Retail Trade (NAICS 44-45)	80,419	A 2.5	12.9	A 0.3	
	Transportation and Warehousing (NAICS 48-49)	33,012	B 7.2	5.3	A 0.4	
	Professional, Scientific and Technical Services (NAICS 54)	69,890	A 3.0	11.3	A 0.3	
	Accommodation and Food Services (NAICS 72)	58,002	B 7.8	9.3	A 0.7	
	Other Services (NAICS 81)	45,798	A 3.8	7.4	A 0.3	
	Information and Cultural Industries (NAICS 51), Real Estate and Rental and Leasing (NAICS 53), Administrative and Support, Waste Management and Remediation Services (NAICS 56), Health Care and Social Assistance (NAICS 62), Arts, Entertainment and Recreation (NAICS 71)	119,422	A 2.9	19.2	A 0.5	
	Special industry aggregations	Tourism	27,540	B 6.5	4.4	A 0.3
		Information and Communication Technologies (ICT)	18,764	B 5.7	100.0	A 0.0
		Knowledge-Based Industries (KBI)	11,843	B 10.0	1.9	A 0.2
	Location	Rural	125,247	B 8.5	20.2	A 1.5
		Urban	495,900	A 1.4	79.8	A 1.2
Export Status	Exporter	73,059	C 10.6	11.8	A 1.2	
	Non-exporter	548,088	A 1.5	88.2	A 1.2	
Growth	High Growth Firms (20% or more growth per year)	52,718	A 6.0	8.5	A 0.4	
	Medium Growth Firms (11% to 19% growth per year)	63,238	A 2.8	10.2	A 0.4	
	Slow Growth Firms (1% to 10% growth per year)	283,031	A 2.4	45.6	A 0.8	
	No Growth Firms (0% growth per year)	105,501	A 3.2	17.0	A 0.5	
	Negative Growth Firms (Less than 0% growth per year)	65,308	A 4.8	10.5	A 0.4	
Age of Business	2012-2014 (2 years or younger)	47,000	A 4.9	7.6	A 0.3	
	2004-2011 (3 to 10 years old)	185,854	A 2.8	29.9	A 0.8	
	1994-2003 (11 to 20 years old)	161,191	B 5.1	26.0	A 1.2	
	Prior to 1994 (more than 20 years old)	227,103	A 2.2	36.6	A 0.7	
Innovation Activities developed or introduced	New or significantly improved good or service	148,871	A 2.6	24.0	A 0.6	
	New or significantly improved process or method	103,125	A 3.1	16.6	A 0.5	
	A new organizational method in your business practices, workplace organization or external relations	110,581	A 3.0	17.8	A 0.4	
	A new way of selling your goods or services	113,213	A 3.1	18.2	A 0.5	
	At least one of the 4 above innovations	242,285	A 2.0	39.0	A 0.7	
	Non-Innovator (none of the above)	339,617	A 1.7	54.7	A 0.8	
Intellectual Property	Holds IP	124,392	A 2.8	20.0	A 0.6	
	Holds Formal IP	61,869	A 4.3	10.0	A 0.4	
	No IP	457,510	A 1.4	73.7	A 0.8	
Procurement	Did business with Federal government	7,485	A 2.9	100.0	A 0.0	
Age of Primary Decision Maker	<30 years old	11,687	B 8.7	1.9	A 0.2	
	30 to 39 years old	79,191	A 3.5	12.7	A 0.4	
	40 to 49 years old	162,135	A 4.2	26.1	A 0.6	
	50 to 64 years old	294,892	A 1.8	47.5	A 0.9	
	65+ years old	73,242	A 4.1	11.8	A 0.5	
Highest Level of Education Attained by the Primary Decision Maker	Less than high school	49,855	D 16.2	8.0	A 1.5	
	High school	141,645	A 3.0	22.8	A 0.7	
	College/Cegep/Trade School	190,428	A 2.4	30.7	A 0.7	
	Bachelor's degree	149,987	A 2.8	24.1	A 0.6	
	Master's degree or above	89,233	A 3.8	14.4	A 0.5	
Place of birth	In Canada	474,514	A 1.3	76.4	A 0.9	
	Outside Canada	146,633	A 4.8	23.6	A 0.9	
Female Ownership	0%	333,253	A 2.2	53.7	A 0.8	
	1% to 49%	68,149	A 4.0	11.0	A 0.4	
	50%	122,476	A 2.8	19.7	A 0.6	
	51% to 99%	13,551	B 8.8	2.2	A 0.2	
	100%	83,719	A 3.7	13.5	A 0.5	
Co-operatives	Co-operatives	739	A 1.4	100.0	A 0.0	

 Source: Statistics Canada, Survey on Financing and Growth of Small and Medium Enterprises, 2014
 Figures may not add to totals due to rounding.

 Tourism, ICT and KBI industries are separate industry categories. Industries which make up the Tourism, ICT and KBI categories are also included in their respective sector categories.
 ... not applicable