

Part 1: Survey on Financing of Small and Medium Enterprises

(Specifications for CATI Application)

For information only

RY 2000

**Small Business and Special Survey Division
Statistics Canada**

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SPECIFICATION CONVENTIONS

QUESTION TEXT:

UPPERCASE: Interviewer instruction

PROMPT: Read if necessary

READ: Read to all respondents

[lowercase text]: Variable; CATI program will substitute appropriate text

ANSWER CATEGORIES:

Lowercase: Read response categories to respondent

UPPERCASE: Do not read categories to respondent

(CAPS): Variable; CATI program will substitute appropriate text

** MARK ALL THAT APPLY: Answer categories should be randomized

ORGANIZATION:

A. Major section

A1 Question

A1.1 Inserted question

BOLD: GO TO AND GO TO TARGET

NOTE ABOUT THE SURVEY

***SURVEY IS CONDUCTED IN TWO PARTS: 1ST PART IS AN INITIAL CONTACT TO VERIFY THE LISTING WITH A TELEPHONE INTERVIEW TO COLLECT QUALITATIVE DATA, THE 2ND PART OF THE SURVEY COLLECTS QUANTITATIVE DATA. A QUESTIONNAIRE WILL BE FAXED TO THE RESPONDENTS AFTER THE TELEPHONE INTERVIEW ***

For information only

A. CONTACT IDENTIFICATION

IF NO CONTACT NAME, TRACING AND TRACKING WILL BE REQUIRED

A.1 PHONE : ¹⁰⁰⁰

Contact name : [Contact name]

Phone number : [Phone number]

Legal name of the business : [Lename]

Operating name of the business : [Opname]

INTERVIEWER Notes : ¹⁰⁰¹ [Note 1], ¹⁰⁰² [Note 2], ¹⁰⁰³ [Note 3]

- 1= Someone answers → **GO TO A.2**
- 2= Fax machine
- 3= Bad connection
- 4= Ring-No-Answer
- 5= Busy signal
- 6= Answering device
- 7= Number not in service/ No phone number

A.2 READ : Hello, my name is (interviewer) and I am calling from Statistics Canada. [OPNAME] or [LENAME] has been selected to participate in a national survey on the financing of small and medium businesses in Canada. The survey is designed to find out what kinds of financing small and medium enterprises are using, and to collect information on recent attempts to obtain new financing. First, I will like to verify our listing for you business with you.

Is this [lename] or [opname]? ¹⁰⁰⁴

- 1= YES → **GO TO A.4**
- 2= NO → **OID PROCEDURE**
- 3= REFUSED → **OID PROCEDURE**
- 4= DON'T KNOW → **OID PROCEDURE**

A.3 What is the correct legal name or operating name of the business?

ENTER CORRECT LEGAL NAME : _____¹⁰⁰⁵

ENTER CORRECT OPERATING NAME: _____¹⁰⁰⁶

A.4 Is [lename] or [opname] mailing address [Address, City, Province, Postal Code]? ¹⁰⁰⁷

- 1= YES → **GO TO A.6**
- 2= NO
- 3= REFUSED → **OID PROCEDURE**
- 4= DON'T KNOW → **OID PROCEDURE**

A.5 What is [lename] or [opname] correct mailing address?

COLLECT NEW INFORMATION

Street: ¹⁰⁰⁸ _____

City: ¹⁰⁰⁹ _____

Province: ¹⁰¹⁰ _____

Postal code: ¹⁰¹¹ _____

A.6 Who would be the best person able to provide information on the financing of [Opname] or [Lename] and who would also be most familiar with the financing of [Opname] or [Lename]? Are you that person? ¹⁰¹²

1= YES

2= NO → **GO TO A.8**

3= REFUSED → **OID PROCEDURE**

4= DON'T KNOW → **OID PROCEDURE**

A.7 What is your name, position title, telephone number and fax number?

COLLECT THE NAME, POSITION TITLE, TELEPHONE AND FAX NUMBER OF THE PERSON.

Name ¹⁰¹³: _____

Title ¹⁰¹⁴: _____

Telephone number ¹⁰¹⁵: _____

Fax number ¹⁰¹⁶: _____

READ: As mentioned previously, Statistics Canada is conducting a survey that is part of a larger federal initiative examining the financing of small and medium business. I have some questions to ask you now over the phone about your business and the types of financing you have recently requested. I would then fax you a questionnaire requesting some basic financial data. Statistics Canada will keep your responses to this survey strictly confidential. Survey data will be used to compile and publish statistics that will not in any way reveal your individual company's information. Your participation in this voluntary survey would greatly help the federal government in planning programs designed to promote small and medium businesses. → **GO TO A.12**

A.8 Who would be the best person able to provide information on the financing of [Opname] or [Lename] and who would also be most familiar with the financing of [Opname] or [Lename]?

OBTAIN AND RECORD THE NAME, POSITION TITLE AND TELEPHONE NUMBER OF THE CONTACT PERSON AND ASK TO SPEAK TO THE PERSON MENTIONED

Name ¹⁰¹⁷: _____

Title ¹⁰¹⁸: _____

Telephone number ¹⁰¹⁹: _____

**** NEW CONTACT****

A.9 READ : Hello, my name is (interviewer) and I am calling from Statistics Canada. [OPNAME] or [LENAME] has been selected to participate in a national survey on the financing of small and medium businesses in Canada. The survey is designed to find out what kinds of financing small and medium enterprises rely on, and to collect information on recent attempts to obtain new financing. We would like to find out, who would be the best person able to provide information on the financing of [Opname] or [Lename]. Are you that person? ¹⁰²⁰

- 1= YES
- 2= NO → **GO TO A.8**
- 3= REFUSED → **OID PROCEDURE**
- 4= DON'T KNOW → **OID PROCEDURE**

A.10 What is your fax number?

Fax : _____ ¹⁰²¹

READ: Statistics Canada is conducting a survey that is part of a larger federal initiative examining the financing of small and medium business. I have some questions to ask you now over the phone about your business and the types of financing you have recently requested. I would then fax you a questionnaire requesting some basic financial data. Statistics Canada will keep your responses to this survey strictly confidential. Survey data will be used to compile and publish statistics that will not in any way reveal your individual company's information.

Your participation in this voluntary survey would greatly help the federal government in planning programs designed to promote small and medium businesses.

CONFIRM RESPONDENT INFORMATION

A.11 Your name, title, telephone number and fax number are... ?

(Name) _____ ¹⁰²²
(Title) _____ ¹⁰²³
(Telephone number) _____ ¹⁰²⁴
(Fax number) _____ ¹⁰²⁵

A.12 CODE SEX OF RESPONDENT, IF THIS IS NOT CLEAR TO YOU ASK : Are you a...? ¹⁰²⁶

- 1= Male
- 2= Female

A.13 Is your mailing address [Address, City, Province, Postal Code]? ¹⁰²⁷

- 1= YES → **GO SECTION B**
- 2= NO
- 3= REFUSED → **OID PROCEDURE**
- 4= DON'T KNOW → **OID PROCEDURE**

A.14 What is your correct mailing address?

Street : ¹⁰²⁸ _____
City : ¹⁰²⁹ _____
Province : ¹⁰³⁰ _____
Postal code : ¹⁰³¹ _____

B. SCREENING INFORMATION

BEGINNING OF INTERVIEW WITH RESPONDENT. THE FOLLOWING ARE SCREENING QUESTIONS TO DETERMINE IF THE BUSINESS IS IN SCOPE.

READ : Please answer the following questions based on the situation of your business on December 31st, 2000

B.1 Did the business have commercial operation at any time during calendar year 2000?^{2000.}

1= YES

2= NO → **READ** : Since this survey is a business with commercial operations in 2000, we will not need to proceed with the survey. Thank you for your participation.

3= REFUSED

4= DON'T KNOW

B.2 On average, how many paid full-time employees --**excluding contract workers**-- did the business have during calendar year 2000?

PROMPT : Full-time employees are those who work a regular week of at least 30 hours

IF FTE IS MORE THAN 500 : → **READ** : Since this survey is for small and medium businesses only, we will not need to proceed with the survey. Thank you for your participation.

IF FTE IS LESS THAN 500 → **GO TO B.3**

_____ ^{2001.} Number of full-time employees [Min : 0/Max : ??]

B.3 On average, how many paid part-time employees --**excluding contract workers** - did the business have during calendar year 2000?

_____ ^{2002.} number of part-time employees [Min : 0/Max : ??]

PROMPT : We need to know the average number of part-time employees during the part of 2000 that the firm was in business (Part-time employees are those who work less than 30 hours). Could you give an estimate?

System calculates full-time equivalents= # full time employees+ (# part time employees*.5)

→ **IF FTE IS MORE THAN 500** : **READ** : Since this survey is for small and medium businesses only, we will not need to proceed with the survey. Thank you for your participation.

B.4 Was the business a non-profit organisation with a special designation or recognition from the Canada Customs and Revenue Agency that confirmed this status? ^{2003.}

1= YES → **READ** : Since this survey is for profit organisation, we will not need to proceed with the survey. Thank you for your participation.

2= NO

3= REFUSED

4= DON'T KNOW

- B.5** Was the business a co-operative on December 31st, 2000? ^{2004.}
- 1= YES → **READ:** Since this survey is for private corporations, sole proprietorship or partnership, we will not need to proceed with the survey. Thank you for your participation.
 - 2= NO
 - 3= REFUSED
 - 4= DON'T KNOW
- B.6** On December 31st, was the business listed on a stock exchange? ^{2005.}
- 1= YES
 - 2= NO
 - 3= REFUSED
 - 4= DON'T KNOW
- B.7** Was the business either a parent or holding company that owned other businesses on December 31st, 2000? ^{2006.}
- 1= YES
 - 2= NO
 - 3= REFUSED
 - 4= DON'T KNOW
- B.8** Was the business either a partly – or a wholly-owned subsidiary of a parent or holding company on December 31st, 2000? ^{2007.}
- 1= YES
 - 2= NO → **GO TO B.10**
 - 3= REFUSED
 - 4= DON'T KNOW
- B.9** On December 31st 2000, what percentage of the ownership was held by the parent company? ^{2008.}
- PROMPT :** Please, provide your best estimate.
- _____ %
- IF B.9>50% THEN READ:** Since this survey is for independent private corporations, we will not need to proceed with the survey. Thank you for your participation.
- B.10** Was the business a joint-venture on December 31st, 2000? ^{2009.}
- 1= YES → **READ:** Since this survey is not for joint-ventures, we will not need to proceed with the survey. Thank you for your participation.
 - 2= NO
 - 3= REFUSED
 - 4= DON'T KNOW

B.11 What was the firm's total gross revenues for fiscal year 2000? ²⁰¹⁰.

PROMPT : Please, provide your best estimate

\$ _____

IF REVENUES MORE THAN \$50 MILLIONS → READ: Since this survey is for businesses with less than \$50 millions in revenues, we will not need to proceed with the survey. Thank you for your participation.

B.12 Was the business owned by a municipal, provincial or federal government agency on December 31st, 2000? ²⁰¹¹.

PROMPT : A government agency is a public organisation which usually regroups a number of specialized administrative services.

1= YES → **READ** : Since this survey is not for municipal, provincial or federal government agency, we will not need to proceed with the survey. Thank you for your participation.

2= NO

3= REFUSED

4= DON'T KNOW

C. FINANCING REQUESTED IN 2000

C.1 During 2000, did the business or its owners approach any type of credit supplier to request new or additional credit for business purposes? This could include any request for a new term loan, mortgage loan, line of credit or credit card, or any request for an increase to existing credit limits. ³⁰⁰⁰

1= YES

2= NO → **GO TO C.3**

3= REFUSED → **GO TO C.3**

4= DON'T KNOW → **GO TO C.3**

C.2 What was the name of the LAST financial institution or credit supplier that the business approached during 2000 to request new or additional credit?

ENTER NAME OF LAST CREDIT SUPPLIER APPROACHED (CS)

_____ ³⁰⁰¹

998=REFUSED

999=DON'T KNOW

C.3 During 2000, did the business request any leasing agreements to finance any equipment or other assets? ³⁰⁰²

1= YES

2= NO → **GO TO C.5**

3= REFUSED → **GO TO C.5**

4= DON'T KNOW → **GO TO C.5**

- C.4** What was the name of the LAST leasing company that the business approached during 2000?

ENTER NAME OF LAST CREDIT SUPPLIER APPROACHED

(LEA) _____³⁰⁰³

998=REFUSED

999=DON'T KNOW

- C.5** During 2000, did the business request any equity financing? This could include any request for new or additional financing from an investor or venture capital supplier. It could also include a request for a grant from a government or community program. ³⁰⁰⁴

1= YES

2= NO → IF C.1=NO AND C.3=NO THEN GO TO C.7

3= REFUSED → GO TO SECTION D

4= DON'T KNOW → GO TO SECTION D

- C.6** What was the name of the LAST investor that the business approached?

ENTER NAME OF LAST INVESTOR APPROACHED

(INV) _____³⁰⁰⁵

→ GO TO SECTION D

998=REFUSED → GO TO SECTION D

999=DON'T KNOW → GO TO SECTION D

- C.7** Why did the business not attempt to obtain new financing in 2000?

MARK ALL THAT APPLY

- a) Financing not needed ³⁰⁰⁶
- b) Thought the request would be turned down ³⁰⁰⁷
- c) Applying for financing is too difficult ³⁰⁰⁸
- d) Applying for financing is too time consuming ³⁰⁰⁹
- e) Cost of debt financing is too high ³⁰¹⁰
- f) Don't like to be in debt ³⁰¹¹
- g) Other ³⁰¹² (Specify) _____³⁰¹³

→GO TO SECTION G

D. DETAILS ON (LAST CS) APPROACHED FOR DEBT FINANCING

THIS SECTION TO BE ADMINSTRATED ONLY TO FIRMS ANSWERING YES TO QUESTION C.1

READ : I have some questions regarding the last request for credit made to [CS] during 2000.

D.1 CODE TYPE OF FINANCING ORGANIZATION ⁴⁰⁰⁰

- 1= ROYAL BANK OF CANADA
- 11=BANK OF MONTREAL
- 12=TORONTO-DOMINION/CANADA TRUST
- 13=CANADIAN IMPERIAL BANK OF COMMERCE (CIBC)
- 14=BANK OF NOVA SCOTIA
- 15=NATIONAL BANK OF CANADA
- 16=HONG-KONG BANK OF CANADA (HSBC)
- 17=LAURENTIAN BANK OF CANADA
- 18=CANADIAN WESTERN BANK
- 19=CITIZENS BANK OF CANADA
- 20=OTHER CHARTERED BANKS
- 21=A TRUST COMPANY
- 22=A CREDIT UNION
- 23=A CAISSE POPULAIRE
- 24=BUSINESS DEVELOPMENT BANK OF CANADA (BDC)
- 25=OTHER CROWN CORPORATIONS OR GOVERNMENT INSTITUTION
- 26=MANUFACTURER, DEALER OR SUPPLIER (“SEARS”, “HOME DEPOT”, ETC.)
- 27=CREDIT CARD COMPANY (“AMERICAN EXPRESS”)
- 28= OTHER TYPES OF INSTITUTIONS → (SPECIFY THE TYPE OF INSTITUTION) _____ ⁴⁰⁰¹

D.2 Why did the business choose [CS] to request new or additional credit?

MARK ALL THAT APPLY

- a) THIS WAS THE REGULAR FINANCIAL INSTITUTION FOR THE BUSINESS ⁴⁰⁰²
- b) RECOMMENDED BY FINANCIAL ADVISOR, ACCOUNTANT, OR LAWYER ⁴⁰⁰³
- c) THIS WAS THE ONLY CREDIT SUPPLIER IN OUR AREA ⁴⁰⁰⁴
- d) DIDN'T THINK OTHER CREDIT SUPPLIERS WOULD APPROVE THE APPLICATION ⁴⁰⁰⁵
- e) THOUGHT THIS CREDIT SUPPLIER WOULD OFFER THE BEST TERMS ⁴⁰⁰⁶
- f) THIS WAS THE FINANCIAL INSTITUTION WHERE THE BUSINESS OWNERS DID THEIR PERSONAL BANKING ⁴⁰⁰⁷
- g) NO OTHER CREDIT SUPPLIER COULD MEET OUR FINANCING NEEDS ⁴⁰⁰⁸
- h) REQUEST TURNED DOWN BY PREVIOUS CREDIT SUPPLIER ⁴⁰⁰⁹
- i) RESPONDED TO ADVERTISING BY CREDIT SUPPLIER ⁴⁰¹⁰
- j) APPLYING TO THIS CREDIT SUPPLIER WAS CONVENIENT ⁴⁰¹¹
- k) OTHER REASONS ⁴⁰¹², PLEASE SPECIFY _____ ⁴⁰¹³

D.3 How did the business intend to use the financing that was requested from [CS]?

READ LIST IF NECESSARY AND MARK ALL THAT APPLY

- a) BUILDING AND LAND ACQUISITION ⁴⁰¹⁴
- b) TO BUY VEHICLE ⁴⁰¹⁵
- c) TO BUY MACHINERY OR EQUIPMENT ⁴⁰¹⁶
- d) INVENTORY FINANCING ⁴⁰¹⁷
- e) BUSINESS ACQUISITION ⁴⁰¹⁸
- f) RESEARCH AND DEVELOPMENT (R&D) ⁴⁰¹⁹
- g) PRODUCT AND SERVICE DEVELOPMENT ⁴⁰²⁰
- h) DEBT CONSOLIDATIONS ⁴⁰²¹
- i) EXPORT FINANCING ⁴⁰²²
- j) WORKING CAPITAL/OPERATING CAPITAL ⁴⁰²³
- k) **PROMPT:** Funds used to finance the day-to-day operations of the business such as the purchase of inventory or pay off of account payables etc...
- l) ACCOUNTS RECEIVABLE FINANCING ⁴⁰²⁴
- m) OTHER ⁴⁰²⁵ → (PLEASE SPECIFY) _____ ⁴⁰²⁶

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D.4 What type of financing did the business request from [CS], and what was the total amount of financing that was requested from [CS]?

Financing instrument	Requested	Amount requested
PAUSE FOR RESPONSE AND READ LIST IF NECESSARY MARK ALL THAT APPLY		
A) <u>demand or short-term loan</u> ⁴⁰²⁷ PROMPT: This is a loan with a maturity of ONE YEAR OR LESS.	1=Yes, 2=No 3=Refused 4=Don't know	4028 \$
B) <u>term loan</u> ⁴⁰²⁹ PROMPT: This is a loan with a maturity of MORE THAN ONE YEAR.	1=Yes, 2=No 3=Refused 4=Don't know	4030 \$
C) <u>mortgage loan</u> ⁴⁰³¹ PROMPT: Loan made on real estate collateral such as land and building, in which a mortgage is given to secure payment of principal and interest. A mortgage is a pledge of designated property as security for a loan. The maturity of this type of loan is generally over 20 years.	1=Yes, 2=No 3=Refused 4=Don't know	4032 \$
D) <u>new line of credit (also called operating loan)</u> ⁴⁰³³ PROMPT: A line of credit is an agreement negotiated between the business and a credit supplier establishing the maximum credit limit against which the business may borrow from the credit supplier.	1=Yes, 2=No 3=Refused 4=Don't know	4034 \$
E) <u>new credit card</u> ⁴⁰³⁵ PROMPT: Credit cards such as Visa, MasterCard or American Express allow the holder to charge purchases rather than pay cash. Generally, no interest is charged as long as the monthly statement is paid in full by the due date.	1=Yes, 2=No 3=Refused 4=Don't know	4036 \$
F) <u>increase in the credit limit of current lines of credit</u> ⁴⁰³⁷	1=Yes, 2=No 3=Refused 4=Don't know	4038 \$
G) <u>increase in the credit limit of current credit cards</u> ⁴⁰³⁹	1=Yes, 2=No 3=Refused 4=Don't know	4040 \$
H) <u>no specific instrument specified at time of request</u> ⁴⁰⁴¹	1=Yes, 2=No 3=Refused 4=Don't know	4042 \$
I) <u>other type of debt financing #1</u> ⁴⁰⁴³ Please specify _____ ⁴⁰⁴⁴	1=Yes, 2=No 3=Refused 4=Don't know	4045 \$
J) <u>other type of debt financing #2</u> ⁴⁰⁴⁶ Please specify _____ ⁴⁰⁴⁷	1=Yes, 2=No 3=Refused 4=Don't know	4048 \$
K) TOTAL		4049 \$

D.5 Was any credit authorized by [CS] as a result of this request? 4050

- 1= YES → GO TO D.10
- 2= NO
- 3= REFUSED → GO TO D.11
- 4= DON'T KNOW → GO TO D.11

D.6 What were the reasons why no amount was authorized? Was it because... 4051

READ LIST AND MARK ONE ONLY

- 1= ...Request was turned down → GO TO D.8
- 2= ...Application still under review → GO TO D.16
- 3= ...Withdraw application
- 4= ...Other (specify) _____ 4052 → GO TO D.16

D.7 Why did the business decide not to proceed with request?

MARK ALL THAT APPLY

- a) Interest rate charged 4053
 - b) Fees or services charges 4054
 - c) Level of guarantees (collateral) requested by the credit supplier too high 4055
 - d) Too many constraints on general operation of the business 4056
 - e) Reporting requirements imposed by credit supplier 4057
 - f) Time to process application 4058
 - g) Loan repayment schedule 4059
 - h) Didn't think account manager knew the business well enough 4060
 - i) Other, 4061 Please specify _____ 4062
- GO TO D.16

D.8 What reasons were given to the business by the credit supplier for refusing to provide the amount requested?

*****IF RESPONDENT CHOOSE a) NO REASONS GIVEN BY CREDIT SUPPLIER THEN RESPONSE CATEGORIES b,c,d,e,f,g,h,i,j,k,l,m SHOULD BE LOCKED OUT AND VICE-VERSA.*****

a) NO REASONS GIVEN BY CREDIT SUPPLIER 4063 → GO TO D.16
MARK ALL THAT APPLY
b) INSUFFICIENT INCOME OR REVENUE OR SALES TO SERVICE FINANCING 4064
c) INSUFFICIENT CASH FLOW 4065
d) INSUFFICIENT COLLATERAL/SECURITY 4066
e) INSUFFICIENT EQUITY 4067
f) INSUFFICIENT WORKING CAPITAL 4068
g) POOR CREDIT EXPERIENCE OR HISTORY 4069
h) LOW PERSONAL NET WORTH 4070
i) THE MANAGEMENT TEAM WAS TOO INEXPERIENCED 4071
j) BUSINESS PLAN NOT ACCEPTABLE 4072
k) WOULDN'T PERSONNALLY GUARANTEE THE FINANCING 4073
l) INSUFFICIENT INFORMATION PROVIDED BY THE BUSINESS 4074
m) OTHER REASONS, 4075 PLEASE SPECIFY : 4076

D.9 Were you satisfied with the explanation provided? ⁴⁰⁷⁷

- 1= YES
- 2= NO
- 3= DON'T KNOW
- 4= REFUSED →GO TO D.16

D.10 Indicate the amount of credit that was authorized by [CS] and whether the authorisation was on a personal or commercial basis?

Financing instrument	Amount requested	Authorized?	Amount Authorized	Type of authorisation
MARK ALL THAT APPLY				
A) DEMAND OR SHORT-TERM LOAN ⁴⁰⁷⁸	(C4028)	1=Yes, 2=No 3=Refused 4=Don't know	⁴⁰⁷⁹ \$	1=Commercial, 2=Personal 3=Refused 4=Don't know ⁴⁰⁸⁰
B) TERM LOAN ⁴⁰⁸¹	(C4030)	1=Yes, 2=No 3=Refused 4=Don't know	⁴⁰⁸² \$	1=Commercial, 2=Personal 3=Refused 4=Don't know ⁴⁰⁸³
C) MORTGAGE LOAN ⁴⁰⁸⁴	(C4032)	1=Yes, 2=No 3=Refused 4=Don't know	⁴⁰⁸⁵ \$	1=Commercial, 2=Personal 3=Refused 4=Don't know ⁴⁰⁸⁶
D) NEW LINE OF CREDIT (ALSO CALLED OPERATING LOAN) ⁴⁰⁸⁷	(C4034)	1=Yes, 2=No 3=Refused 4=Don't know	⁴⁰⁸⁸ \$	1=Commercial, 2=Personal 3=Refused 4=Don't know ⁴⁰⁸⁹
E) NEW CREDIT CARD ⁴⁰⁹⁰	(C4036)	1=Yes, 2=No 3=Refused 4=Don't know	⁴⁰⁹¹ \$	1=Commercial, 2=Personal 3=Refused 4=Don't know ⁴⁰⁹²
F) INCREASE IN THE CREDIT LIMIT OF CURRENT LINES OF CREDIT ⁴⁰⁹³	(C4038)	1=Yes, 2=No 3=Refused 4=Don't know	⁴⁰⁹⁴ \$	1=Commercial, 2=Personal 3=Refused 4=Don't know ⁴⁰⁹⁵
G) INCREASE IN THE CREDIT LIMIT OF CURRENT CREDIT CARDS ⁴⁰⁹⁶	(C4040)	1=Yes, 2=No 3=Refused 4=Don't know	⁴⁰⁹⁷ \$	1=Commercial, 2=Personal 3=Refused 4=Don't know ⁴⁰⁹⁸
H) OTHER TYPE OF DEBT FINANCING #1 ⁴⁰⁹⁹ , PLEASE SPECIFY _____ ⁴¹⁰⁰	(C4045)	1=Yes, 2=No 3=Refused 4=Don't know	⁴¹⁰¹ \$	1=Commercial, 2=Personal 3=Refused 4=Don't know ⁴¹⁰²
I) OTHER TYPE OF DEBT FINANCING #2 ⁴¹⁰³ , PLEASE SPECIFY _____ ⁴¹⁰⁴	(C4048)	1=Yes, 2=No 3=Refused 4=Don't know	⁴¹⁰⁵ \$	1=Commercial, 2=Personal 3=Refused 4=Don't know ⁴¹⁰⁶
J) TOTAL	(C4049)		⁴¹⁰⁷ \$	

D.11 Did the business agree to borrow any or all of this (these) amount(s) from [CS]? ⁴¹⁰⁸

- 1= YES → GO TO D.13
- 2= NO
- 3= REFUSED → GO TO D.16
- 4= DON'T KNOW → GO TO D.16

D.12 Why did the business choose not to accept financing from [CS]?

MARK ALL THAT APPLY

- a) Fee and interest charges too high ⁴¹⁰⁹
 - b) Level of guaranties requested too high ⁴¹¹⁰
 - c) Covenants clauses too restrictive ⁴¹¹¹
 - d) Financing repayment schedule too difficult ⁴¹¹²
 - e) Project on hold ⁴¹¹³
 - f) Other source offered better terms ⁴¹¹⁴
 - g) Other reasons ⁴¹¹⁵, Please specify _____ ⁴¹¹⁶
- GO TO D.16

D.13 How much did the business actually use/borrow from [CS]?

Financing instrument	Amount authorized	Amount borrowed	Amount borrowed
READ ALL AND MARK ALL THAT APPLY			
A) DEMAND OR SHORT-TERM LOAN ⁴¹¹⁷	(C4079)	1=Yes, 2=No	⁴¹¹⁸ \$
B) TERM LOAN ⁴¹¹⁹	(C4082)	1=Yes, 2=No	⁴¹²⁰ \$
C) MORTGAGE LOAN ⁴¹²¹	(C4085)	1=Yes, 2=No	⁴¹²² \$
D) NEW LINE OF CREDIT (ALSO CALLED OPERATING LOAN) ⁴¹²³ PROMPT: A line of credit is an agreement negotiated between the business and a credit supplier establishing the maximum credit limit against which the business may borrow from the credit supplier.	(C4088)	1=Yes, 2=No	⁴¹²⁴ \$
E) NEW CREDIT CARD ⁴¹²⁵ PROMPT: Credit cards such as Visa, MasterCard or American Express allow the holder to charge purchases rather than pay cash. Generally, no interest is charged as long as the monthly statement is paid in full by the due date.	(C4091)	1=Yes, 2=No	⁴¹²⁶ \$
F) INCREASE IN THE CREDIT LIMIT OF CURRENT LINES OF CREDIT ⁴¹²⁷	(C4094)	1=Yes, 2=No	⁴¹²⁸ \$
G) INCREASE IN THE CREDIT LIMIT OF CURRENT CREDIT CARDS ⁴¹²⁹	(C4097)	1=Yes, 2=No	⁴¹³⁰ \$
H) OTHER TYPE OF DEBT FINANCING #1 ⁴¹³¹ , PLEASE SPECIFY _____ ⁴¹³²	(C4101)	1=Yes, 2=No	⁴¹³³ \$
I) OTHER TYPE OF DEBT FINANCING #2 ⁴¹³⁴ , PLEASE SPECIFY _____ ⁴¹³⁵	(C4105)	1=Yes, 2=No	⁴¹³⁶ \$
J) TOTAL	(C4107)		⁴¹³⁷ \$

D.14 What was the interest rate and term for the credit authorized by (CS)?

PLEASE ENTER THE FIXED RATE OR VARIABLE RATE AND INTEREST TERM. RESPONDENT MAY HAVE TO REPORT TO THEIR LOAN AGREEMENT OR THEIR BANKING CREDIT AGREEMENT.

Financing instrument	Amount authorized	Fixed rate?	Interest Term? (#MONTHS)	Variable rate?
MARK ALL THAT APPLY				
A) DEMAND OR SHORT-TERM LOAN	(C4079)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> % ⁴¹³⁸	⁴¹³⁹	Prime rate+ <input type="checkbox"/> % ⁴¹⁴⁰
B) TERM LOAN	(C4082)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> % ⁴¹⁴¹	⁴¹⁴²	Prime rate+ <input type="checkbox"/> % ⁴¹⁴³
C) MORTGAGE LOAN	(C4085)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> % ⁴¹⁴⁴	⁴¹⁴⁵	Prime rate+ <input type="checkbox"/> % ⁴¹⁴⁶
D) LINE OF CREDIT	(C4088)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> % ⁴¹⁴⁷	⁴¹⁴⁸	Prime rate+ <input type="checkbox"/> % ⁴¹⁴⁹
E) NEW CREDIT CARD	(C4091)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> % ⁴¹⁵⁰	⁴¹⁵¹	Prime rate+ <input type="checkbox"/> % ⁴¹⁵²
F) INCREASE IN THE CREDIT LIMIT OF CURRENT LINES OF CREDIT	(C4094)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> % ⁴¹⁵³	⁴¹⁵⁴	Prime rate+ <input type="checkbox"/> % ⁴¹⁵⁵
G) INCREASE IN THE CREDIT LIMIT OF CURRENT CREDIT CARDS	(C4097)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> % ⁴¹⁵⁶	⁴¹⁵⁷	Prime rate+ <input type="checkbox"/> % ⁴¹⁵⁸
H) (C4100)	(C4101)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> % ⁴¹⁵⁹	⁴¹⁶⁰	Prime rate+ <input type="checkbox"/> % ⁴¹⁶¹
I) (C4104)	(C4105)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> % ⁴¹⁶²	⁴¹⁶³	Prime rate+ <input type="checkbox"/> % ⁴¹⁶⁴

D.15 Was the financing guaranteed by the Small Business Loans Act, the Canada Small Business Financing Act, or some other government or community program?

Financing instrument	Amount authorized	Guaranteed	Please specify program
MARK ALL THAT APPLY			
A) DEMAND OR SHORT-TERM LOAN ⁴¹⁶⁵	<u>(C4079)</u>	1=Yes, 2=No, 3= Refused 4= Don't know	4166
B) TERM LOAN ⁴¹⁶⁷	<u>(C4082)</u>	1=Yes, 2=No, 3= Refused 4= Don't know	4168
C) MORTGAGE LOAN ⁴¹⁶⁹	<u>(C4085)</u>	1=Yes, 2=No, 3= Refused 4= Don't know	4170
D) LINE OF CREDIT ⁴¹⁷¹	<u>(C4088)</u>	1=Yes, 2=No, 3= Refused 4= Don't know	4172
E) NEW CREDIT CARD ⁴¹⁷³	<u>(C4091)</u>	1=Yes, 2=No, 3= Refused 4= Don't know	4174
F) INCREASE IN THE CREDIT LIMIT OF CURRENT LINES OF CREDIT ⁴¹⁷⁵	<u>(C4094)</u>	1=Yes, 2=No, 3= Refused 4= Don't know	4176
G) INCREASE IN THE CREDIT LIMIT OF CURRENT CREDIT CARDS ⁴¹⁷⁷	<u>(C4097)</u>	1=Yes, 2=No, 3= Refused 4= Don't know	4178

D.16 Were personal assets of the business owner requested as collateral by [CS] to guarantee the financing? These personal assets could include personal assets owned by spouse ⁴¹⁷⁹

PROMPT: Collateral is property, such as land, buildings, etc., charged or pledged as security for the payment of a debt.

1= YES

2= NO → **GO TO D.18**

3= REFUSED → **GO TO D.18**

4= DON'T KNOW → **GO TO D.18**

D.17 What was the total value of personal assets requested as collateral to obtain financing?

PROMPT: Please provide your best estimate.

\$ _____ ⁴¹⁸⁰

D.18 Did [CS] request the business to provide business-owned assets as collateral to obtain the new financing?⁴¹⁸¹

PROMPT: Collateral is property, such as land, buildings, inventories, etc., charged or pledged as security for the payment of a debt.

1= YES

2= NO → GO TO D.20

3= REFUSED → GO TO D.20

4= DON'T KNOW → GO TO D.20

D.19 What were the total values of business-owned assets requested as collateral to obtain the new financing?

PROMPT : Please provide your best estimate.

\$ _____⁴¹⁸²

D.20 How did the business first request this financing from [CS]?

MARK ONE ONLY

a) PERSONAL DISCUSSION WITH CREDIT OFFICER⁴¹⁸³

b) APPLICATION FILED IN AT BRANCH⁴¹⁸⁴

c) APPLICATION BY MAIL OR COURRIER⁴¹⁸⁵

d) APPLICATION BY PHONE⁴¹⁸⁶

e) APPLICATION OVER THE INTERNET (INCLUDE ELECTRONIC MAIL AND WEBSITE)⁴¹⁸⁷

f) APPLICATION BY FAX⁴¹⁸⁸

g) I WAS APPROACHED BY CREDIT SUPPLIER⁴¹⁸⁹

h) OTHER⁴¹⁹⁰ (PLEASE SPECIFY)⁴¹⁹¹ _____

D.21 What documents were requested by [CS] as part of the application process?

*****IF RESPONDENT CHOOSE a) NO DOCUMENTATION WAS REQUESTED THEN RESPONSE CATEGORIES b,c,d,e,f,g,h,i SHOULD BE LOCKED OUT AND VICE-VERSA.*****

a) NO DOCUMENTATION WAS REQUESTED BY (CS)⁴¹⁹² → GO TO D.23

OR

**** READ LIST AND MARK ALL THAT APPLY**

b) Formal application for financing⁴¹⁹³

c) Business financial statement⁴¹⁹⁴

PROMPT : Business financial statement include all business financial statements such as the balance sheet, the statement of incomes and expenditures and the statement of changes in financial position

d) Business plan⁴¹⁹⁵

PROMPT : A business plan is a document specifying the business' goals and the strategy to attain them, along with the actions to be undertaken to achieve this strategic plan.

e) Personal financial statement⁴¹⁹⁶

PROMPT : Financial statements are a set of financial statements that, taken together, provide appropriate disclosure for the financial affairs of a particular individual or organization.

f) Appraisals of assets to be financed ⁴¹⁹⁷

PROMPT : An appraisal is the valuation of real estate or other assets for collateral purposes by qualified experts recognized by a credit supplier.

g) Franchise agreement ⁴¹⁹⁸

PROMPT : A license or privilege granted by a corporation or government to sell a particular product or to offer a service in a given area.

h) Cash flow projection ⁴¹⁹⁹

PROMPT : The projection of funds available to the company to pay dividends and finance expansion.

i) Other documentation ⁴²⁰⁰, Please specify ⁴²⁰¹ _____

D.22 Did the [CS] give the business the opportunity to revise any of the documentation after they were originally submitted? ⁴²⁰²

1= YES

2= NO

3= REFUSED

4= DON'T KNOW

D.23 How many days or months did it take to negotiate the terms and conditions of credit before credit was approved or rejected by [CS]?

_____ ⁴²⁰³ day or _____ ⁴²⁰⁴ month

D.24 Did the business approach any alternative financing suppliers in attempting to obtain the financing requested from [CS]? ⁴²⁰⁵

1= YES

2= NO → **GO TO SECTION E**

3= REFUSED → **GO TO SECTION E**

4= DON'T KNOW → **GO TO SECTION E**

D.25 What were the names of the alternative financing suppliers that were approached?

Name	Code	NAME
CS#2 : 4206	4207	1= ROYAL BANK OF CANADA 11= BANK OF MONTREAL 12= TORONTO-DOMINION/CANADA TRUST 13=CANADIAN IMPERIAL BANK OF COMMERCE (CIBC) 14=BANK OF NOVA SCOTIA
CS#3 : 4213	4214	15=NATIONAL BANK OF CANADA 16=HONG-KONG BANK OF CANADA (HSBC) 17=LAURENTIAN BANK OF CANADA 18=CANADIAN WESTERN BANK 19=CITIZENS BANK OF CANADA 20=OTHER CHARTERED BANKS
CS#4 : 4215	4216	21=A TRUST COMPANY 22=A CREDIT UNION 23=A CAISSE POPULAIRE 24=BUSINESS DEVELOPMENT BANK OF CANADA (BDC) 25=OTHER CROWN CORPORATIONS OR GOVERNMENT INSTITUTION
CS#5 : 4217	4218	26=MANUFACTURER, DEALER OR SUPPLIER ("SEARS", "HOME DEPOT", ETC.) 27=CREDIT CARD COMPANY ("AMERICAN EXPRESS") 28= OTHER TYPES OF INSTITUTIONS/FINANCING SUPPLIERS → PLEASE SPECIFY THE TYPE OF INSTITUTION _____
CS#6 : 4219	4220	_____ 4208 CODE FOR OTHER INSTITUTIONS CS#3 4209 CS#4 4210 CS#5 4211 CS#6 4212

For information only

D.26 Indicate whether the other financial institutions approved or turned down the request.

Credit supplier	Outcome?
(CS #2) 4221	MARK ONLY ONE 1=full amount requested was approved, 2=financing approved but only part of the amount requested 3=request turned down 4=application pending/no result
(CS #3) 4222	MARK ONLY ONE 1=full amount requested was approved, 2=financing approved but only part of the amount requested 3=request turned down 4=application pending/no result
(CS #4) 4223	MARK ONLY ONE 1=full amount requested was approved, 2=financing approved but only part of the amount requested 3=request turned down 4=application pending/no result
(CS #5) 4224	MARK ONLY ONE 1=full amount requested was approved, 2=financing approved but only part of the amount requested 3=request turned down 4=application pending/no result
(CS #6) 4225	MARK ONLY ONE 1=full amount requested was approved, 2=financing approved but only part of the amount requested 3=request turned down 4=application pending/no result
NOTE THE FIRST CS IDENTIFIED FROM ABOVE THAT IS NOT A FRIEND OR RELATIVE WITH OUTCOME=3 IN QUESTION D.26	

For information only

DETAILS ON FIRST ALTERNATIVE REQUEST FOR DEBT FINANCING THAT WAS DECLINED

I have some questions for you about the request made to (ACS) during 2000.

D.27 What type of financing did the business request from (ACS), and what was the total amount of additional financing that was requested?

Financing instrument	Requested	Amount requested?
PAUSE FOR RESPONSE AND READ LIST IF NECESSARY MARK ALL THAT APPLY		
A) DEMAND OR SHORT TERM LOAN ⁴²²⁶ PROMPT: This is a loan with a maturity of ONE YEAR OR LESS.	1=Yes, 2=No 3=Refused 4=Don't know	4227 \$
B) TERM LOAN ⁴²²⁸ PROMPT: This is a loan with a maturity of MORE THAN ONE YEAR.	1=Yes, 2=No 3=Refused 4=Don't know	4229 \$
C) MORTGAGE LOAN ⁴²³⁰ PROMPT: Loan made on real estate collateral such as land and building, in which a mortgage is given to secure payment of principal and interest. A mortgage is a pledge of designated property as security for a loan. The maturity of this type of loan is generally over 20 years.	1=Yes, 2=No 3=Refused 4=Don't know	4231 \$
D) NEW LINE OF CREDIT (ALSO CALLED OPERATING LOAN) ⁴²³² PROMPT: A line of credit is an agreement negotiated between the business and a credit supplier establishing the maximum credit limit against which the business may borrow from the credit supplier.	1=Yes, 2=No 3=Refused 4=Don't know	4233 \$
E) NEW CREDIT CARD ⁴²³⁴ PROMPT: Credit cards such as Visa, MasterCard or American Express allow the holder to charge purchases rather than pay cash. Generally, no interest is charged as long as the monthly statement is paid in full by the due date.	1=Yes, 2=No 3=Refused 4=Don't know	4235 \$
F) INCREASE IN THE CREDIT LIMIT OF CURRENT LINES OF CREDIT ⁴²³⁶	1=Yes, 2=No 3=Refused 4=Don't know	4237 \$
G) INCREASE IN THE CREDIT LIMIT OF CURRENT CREDIT CARDS ⁴²³⁸	1=Yes, 2=No 3=Refused 4=Don't know	4239 \$
H) NO SPECIFIC INSTRUMENT SPECIFIED AT TIME OF REQUEST ⁴²⁴⁰	1=Yes, 2=No 3=Refused 4=Don't know	4241 \$
I) OTHER TYPE OF DEBT FINANCING #1 ⁴²⁴² , PLEASE SPECIFY _____ ⁴²⁴³	1=Yes, 2=No 3=Refused 4=Don't know	4244 \$
J) OTHER TYPE OF DEBT FINANCING #2 ⁴²⁴⁵ , PLEASE SPECIFY _____ ⁴²⁴⁶	1=Yes, 2=No 3=Refused 4=Don't know	4247 \$
K) TOTAL		4248 \$

D.28 What reasons were given to the business by [ACS] for refusing to provide the amount requested?

*****IF RESPONDENT CHOOSE a) NO REASONS GIVEN THEN RESPONSE CATEGORIES b,c,d,e,f,g,h,I,j,k,l,m SHOULD BE LOCKED OUT AND VICE-VERSA.*****

a) NO REASONS GIVEN ⁴²⁴⁹ → GO TO D.30

OR

MARK ALL THAT APPLY

- b) insufficient income or revenue or sales to service financing ⁴²⁵⁰
- c) insufficient cash flow ⁴²⁵¹
- d) insufficient collateral/security ⁴²⁵²
- e) insufficient equity ⁴²⁵³
- f) insufficient working capital ⁴²⁵⁴
- g) poor credit experience or history ⁴²⁵⁵
- h) low personal net worth ⁴²⁵⁶
- i) the management team was too inexperienced⁴²⁵⁷
- j) business plan not acceptable ⁴²⁵⁸
- k) wouldn't personally guarantee the financing ⁴²⁵⁹
- l) insufficient information provided by the business ⁴²⁶⁰
- m) Other reasons ⁴²⁶¹, Please specify ⁴²⁶² _____

D.29 Were you satisfied with the explanation provided? ⁴²⁶³

1= YES

2= NO

3= REFUSED

4= DON'T KNOW

D.30 How did the business first request this financing?

MARK ONE ONLY

- a) PERSONAL DISCUSSION WITH CREDIT OFFICER ⁴²⁶⁴
- b) APPLICATION FILED IN AT BRANCH ⁴²⁶⁵
- c) APPLICATION BY MAIL OR COURRIER ⁴²⁶⁶
- d) APPLICATION BY PHONE ⁴²⁶⁷
- e) APPLICATION OVER THE INTERNET (INCLUDE ELECTRONIC MAIL AND WEBSITE) ⁴²⁶⁸
- f) APPLICATION BY FAX ⁴²⁶⁹
- g) I WAS APPROACHED BY CREDIT SUPPLIER ⁴²⁷⁰
- h) OTHER ⁴²⁷¹, PLEASE SPECIFY ⁴²⁷² _____

D.31 What documents were provided to [ACS] as part of the application process?

*****IF RESPONDENT CHOOSE a) NO DOCUMENTATION WAS REQUESTED THEN RESPONSE CATEGORIES b,c,d,e,f,g,h,i SHOULD BE LOCKED OUT AND VICE-VERSA.*****

a) NO DOCUMENTATION WAS REQUESTED BY [ACS] ⁴²⁷³ → GO TO SECTION E

OR

****READ LIST AND MARK ALL THAT APPLY****

- b) Formal application for financing ⁴²⁷⁴

c) Business financial statement ⁴²⁷⁵

PROMPT : Business financial statement include all business financial statements such as the balance sheet, the statement of incomes and expenditures and the statement of changes in financial position

d) Business plan ⁴²⁷⁶

PROMPT : A business plan is a document specifying the business' goals and the strategy to attain them, along with the actions to be undertaken to achieve this strategic plan.

e) Personal financial statement ⁴²⁷⁷

PROMPT : Financial statements are a set of financial statements that, taken together, provide appropriate disclosure for the financial affairs of a particular individual or organization.

f) Appraisals of assets to be financed ⁴²⁷⁸

PROMPT : An appraisal is the valuation of real estate or other assets for collateral purposes by qualified experts recognized by a credit supplier.

g) Franchise agreement ⁴²⁷⁹

PROMPT : A license or privilege granted by a corporation or government to sell a particular product or to offer a service in a given area.

h) Cash flow projection ⁴²⁸⁰

PROMPT : The projection of funds available to the company to pay dividends and finance expansion.

i) Other documentation ⁴²⁸¹, Please specify ⁴²⁸² _____

D.32 Did the (ACS) give the business the opportunity to revise any of the documentation after they were originally submitted? ⁴²⁸³

1= YES

2= NO

3= REFUSED

4= DON'T KNOW → **GO TO SECTION E**

E. DETAILS ON LAST REQUESTS FOR LEASES

THIS SECTION TO BE ADMINSTRATED ONLY TO FIRMS ANSWERING YES TO QUESTION C.3

READ : I have some questions regarding the last request made to [LEA] for a lease in 2000.

E.1 CODE TYPE OF FINANCING ORGANIZATION

MARK ONE ONLY ⁵⁰⁰⁰

- 1= A CHARTERED BANK
- 2= A TRUST COMPANY
- 3= A CREDIT UNION OR CAISSE POPULAIRE
- 4= A LEASING COMPANY
- 5= A MANUFACTURER, DEALER OR SUPPLIER
- 6= A CROWN CORPORATION OR GOVERNMENT INSTITUTION
- 7= OTHER TYPE OF INSTITUTION, PLEASE SPECIFY _____ ⁵⁰⁰¹

E.2 Why did the business choose [LEA] to request a new lease?

MARK ALL THAT APPLY

- a) THIS WAS THE REGULAR FINANCIAL INSTITUTION FOR THE BUSINESS ⁵⁰⁰²
- b) RECOMMENDED BY FINANCIAL ADVISOR, ACCOUNTANT, OR LAWYER ⁵⁰⁰³
- c) RECOMMENDED BY THE COMPANY SELLING THE EQUIPMENT OR MACHINERY ⁵⁰⁰⁴
- d) REFUSED BY ANOTHER FINANCIAL INSTITUTION ⁵⁰⁰⁵
- e) THIS WAS THE ONLY CREDIT SUPPLIER IN OUR AREA ⁵⁰⁰⁶
- f) DIDN'T THINK OTHER CREDIT SUPPLIERS WOULD APPROVE THE APPLICATION ⁵⁰⁰⁷
- g) THOUGHT THIS CREDIT SUPPLIER WOULD OFFER THE BEST TERMS ⁵⁰⁰⁸
- h) THIS WAS THE FINANCIAL INSTITUTION WHERE THE BUSINESS OWNERS DID THEIR PERSONAL BANKING ⁵⁰⁰⁹
- i) NO OTHER CREDIT SUPPLIER COULD MEET OUR FINANCING NEEDS ⁵⁰¹⁰
- j) RESPONDED TO ADVERTISING BY CREDIT SUPPLIER ⁵⁰¹¹
- k) APPLYING TO THIS CREDIT SUPPLIER WAS CONVENIENT ⁵⁰¹²
- l) OFFER BEST TERMS ⁵⁰¹³
- m) OTHER REASON, ⁵⁰¹⁴ PLEASE SPECIFY _____ ⁵⁰¹⁵

E.3 What type of asset did the business try to acquire through this lease?

MARK ALL THAT APPLY

- a) Business or office space ⁵⁰¹⁶
- b) Automobiles and other light duty vehicles such as cars, mini-vans, sport-utility vehicles, or pick-up trucks ⁵⁰¹⁷
- c) Heavy-duty trucks such as moving vans, transport trucks, buses ⁵⁰¹⁸
- d) Computers and computer equipment ⁵⁰¹⁹
- e) Other office equipment such as faxes or photocopiers ⁵⁰²⁰
- f) Machinery and equipment ⁵⁰²¹
- g) Other ⁵⁰²² (Please specify) _____ ⁵⁰²³

E.4 What was the total value of the lease requested? ⁵⁰²⁴

\$ _____

PROMPT : Please provide your best estimate.

E.5 Was the lease authorized as a result of this request? ⁵⁰²⁵

1= Yes → GO TO E.10

2= No

3= Refused

4= Don't know

E.6 What were the reasons why no lease was authorized? ⁵⁰²⁶

1= ...Request was turned down → **GO TO D.8**

2= ...Application still under review → **GO TO D.12**

3= ...Withdraw application

4= ...Other (Please specify) ⁵⁰²⁷ _____ → **GO TO E.12**

E.7 Why did the business decide not to proceed with request?

MARK ALL THAT APPLY

a) Interest, fees or services charges ⁵⁰²⁸

b) Too many constraints on general operation of the business ⁵⁰²⁹

c) Application process requirements imposed by credit supplier ⁵⁰³⁰

d) Time to process application ⁵⁰³¹

e) Decide to buy ⁵⁰³²

f) Other, ⁵⁰³³ Please specify _____ ⁵⁰³⁴

→ **GO TO E.12**

E.8 What reasons were given to the business by the credit supplier for refusing to provide the amount requested?

a) NO REASONS GIVEN ⁵⁰³⁵ → **GO TO E.11**

OR

MARK ALL THAT APPLY

b) insufficient income or revenue or sales to service financing ⁵⁰³⁶

c) insufficient cash flow ⁵⁰³⁷

d) insufficient collateral or security ⁵⁰³⁸

e) insufficient equity ⁵⁰³⁹

f) insufficient working capital ⁵⁰⁴⁰

g) poor credit experience or history ⁵⁰⁴¹

h) low personal net worth ⁵⁰⁴²

i) the management team was too inexperienced ⁵⁰⁴³

j) business plan not acceptable ⁵⁰⁴⁴

k) wouldn't personally guarantee the financing ⁵⁰⁴⁵

l) insufficient information provided by the business ⁵⁰⁴⁶

E.9 Were you satisfied with the explanation provided? ⁵⁰⁴⁷

1= YES

2= NO

3= REFUSED

4= DON'T KNOW

E.10 What was the total value of the lease authorized?

\$ _____⁵⁰⁴⁸

E.11 How many days or months did it take to negotiate the terms and conditions of credit before leasing agreement was approved or rejected by [LEA]?

_____⁵⁰⁴⁹day _____⁵⁰⁵⁰month

E.12 How did the business first request this financing?

MARK ONE ONLY

- a) APPROACH BY LESSOR ⁵⁰⁵¹
- b) PERSONALLY VISITED LESSOR ⁵⁰⁵²
- c) APPLICATION BY MAIL OR COURRIER ⁵⁰⁵³
- d) APPLICATION BY PHONE ⁵⁰⁵⁴
- e) APPLICATION OVER THE INTERNET ⁵⁰⁵⁵
- f) APPLICATION BY FAX ⁵⁰⁵⁶
- g) OTHER ⁵⁰⁵⁷ (PLEASE SPECIFY) ⁵⁰⁵⁸ _____

E.13 What documents were requested by [LEA] as part of the application process?

- a) NO DOCUMENTATION WAS REQUESTED BY (LEA) ⁵⁰⁵⁹ → **GO TO E.15**
OR

READ LIST AND MARK ALL THAT APPLY

- b) Formal application for financing ⁵⁰⁶⁰
- c) Business financial statement ⁵⁰⁶¹
PROMPT : Business financial statement include all business financial statements such as the balance sheet, the statement of incomes and expenditures and the statement of changes in financial position
- d) Business plan ⁵⁰⁶²
PROMPT : A business plan is a document specifying the business' goals and the strategy to attain them, along with the actions to be undertaken to achieve this strategic plan.
- e) Personal financial statement ⁵⁰⁶³
PROMPT : Financial statements are a set of financial statements that, taken together, provide appropriate disclosure for the financial affairs of a particular individual or organization.
- f) Appraisals of assets to be financed ⁵⁰⁶⁴
PROMPT : An appraisal is the valuation of real estate or other assets for collateral purposes by qualified experts recognized by a credit supplier.
- g) Franchise agreement ⁵⁰⁶⁵
PROMPT : A license or privilege granted by a corporation or government to sell a particular product or to offer a service in a given area.
- h) Cash flow projection ⁵⁰⁶⁶
PROMPT : The projection of funds available to the company to pay dividends and finance expansion.
- i) Other documentation ⁵⁰⁶⁷ (Please Specify) ⁵⁰⁶⁸ _____

E.14 Did the credit supplier give the business the opportunity to revise any of the documentation after they were originally submitted? ⁵⁰⁶⁹

- 1= YES
- 2= NO
- 3= REFUSED
- 4= DON'T KNOW

E.15 Did the business approach any alternative financing supplier in attempting to obtain the financing requested from [LEA]? ⁵⁰⁷⁰

- 1= YES
- 2= NO → **GO TO SECTION F**
- 3= REFUSED → **GO TO SECTION F**
- 4= DON'T KNOW → **GO TO SECTION F**

E.16 What were the names of the other financing suppliers approached?

Name	Code	Code
LEA#2 : 5071	5072	<p>MARK ONE ONLY</p> <p>1= A CHARTERED BANK</p> <p>2= A TRUST COMPANY</p> <p>3= A CREDIT UNION OR CAISSE POPULAIRE</p> <p>4= A LEASING COMPANY</p> <p>5= A MANUFACTURER, DEALER OR SUPPLIER</p> <p>6= A CROWN CORPORATION OR GOVERNMENT INSTITUTION</p> <p>7= OTHER → (SPECIFY THE TYPE OF INSTITUTION)</p> <p style="text-align: right;"><small>5073 5074 5075 5076 5077</small></p>
LEA#3 : 5078	5079	
LEA#4 : 5080	5081	
LEA#5 : 5082	5083	
LEA#6 : 5084	5085	

E.17 Indicate whether the other leasing companies or financial institutions approved or turned down the request.

Credit supplier	Request results
(LEA #2) ⁵⁰⁸⁶	1=full amount requested was approved, 2=financing approved but only part of the amount requested 3=request turned down 4=application pending/no result
(LEA #3) ⁵⁰⁸⁷	1=full amount requested was approved, 2=financing approved but only part of the amount requested 3=request turned down 4=application pending/no result
(LEA #4) ⁵⁰⁸⁸	1=full amount requested was approved, 2=financing approved but only part of the amount requested 3=request turned down 4=application pending/no result
(LEA #5) ⁵⁰⁸⁹	1=full amount requested was approved, 2=financing approved but only part of the amount requested 3=request turned down 4=application pending/no result
(LEA #6) ⁵⁰⁹⁰	1=full amount requested was approved, 2=financing approved but only part of the amount requested 3=request turned down 4=application pending/no result
LET VARIABLE ACS DENOTE THE FIRST LEA IDENTIFIED WITH OUTCOME=3 IN QUESTION E.16	

DETAILS ON FIRST ALTERNATIVE REQUEST FOR LEASING FINANCING THAT WAS DECLINED

I have some questions for you about the request made to (ACS).

E.18 What type of asset did the business try to acquire through this lease? What was the total value of the lease requested?

Financing instrument	Requested	Amount
PAUSE AND READ LIST IF NECESSARY MARK ALL THAT APPLY		
a) Business or office space ⁵⁰⁹¹	1=Yes, 2=No	⁵⁰⁹² \$
b) Automobiles and other light duty vehicles such as cars, mini vans, sport-utility vehicles, or pick-up trucks ⁵⁰⁹³	1=Yes, 2=No	⁵⁰⁹⁴ \$
c) Heavy-duty trucks such as moving vans, transport trucks, buses ⁵⁰⁹⁵	1=Yes, 2=No	⁵⁰⁹⁶ \$
d) Computers and computer equipment ⁵⁰⁹⁷	1=Yes, 2=No	⁵⁰⁹⁸ \$
e) Other office equipment such as faxes or photocopiers ⁵⁰⁹⁹	1=Yes, 2=No	⁵¹⁰⁰ \$
f) Machinery and equipment ⁵¹⁰¹	1=Yes, 2=No	⁵¹⁰² \$
g) Other type of goods or services ⁵¹⁰³ Please specify _____ ⁵¹⁰⁴	1=Yes, 2=No	⁵¹⁰⁵ \$

E.19 What reasons were given to the business by [ACS] for refusing to provide the leasing requested?

a) NO REASONS GIVEN⁵¹⁰⁶ → **GO TO E.21**

OR

****MARK ALL THAT APPLY****

- b) insufficient income or revenue or sales to service financing ⁵¹⁰⁷
- c) insufficient cash flow ⁵¹⁰⁸
- d) insufficient collateral/security ⁵¹⁰⁹
- e) insufficient equity ⁵¹¹⁰
- f) insufficient working capital ⁵¹¹¹
- g) poor credit experience or history ⁵¹¹²
- h) low personal net worth ⁵¹¹³
- i) the management team was too inexperienced ⁵¹¹⁴
- j) business plan not acceptable ⁵¹¹⁵
- k) wouldn't personally guarantee the financing ⁵¹¹⁶
- l) insufficient information provided by the business ⁵¹¹⁷

E.20 Were you satisfied with the explanation provided? ⁵¹¹⁸

1= YES

2= NO

3= REFUSED

4= DON'T KNOW

E.21 How did the business first request this financing?

MARK ONE ONLY

- a) APPROACH BY CREDIT SUPPLIER ⁵¹¹⁹
- b) PERSONALLY VISITED CREDIT SUPPLIER ⁵¹²⁰
- c) APPLICATION BY MAIL OR COURRIER ⁵¹²¹
- d) APPLICATION BY PHONE ⁵¹²²
- e) APPLICATION OVER THE INTERNET ⁵¹²³
- f) APPLICATION BY FAX ⁵¹²⁴
- g) OTHER ⁵¹²⁵ (PLEASE SPECIFY) ⁵¹²⁶ _____

E.22 What documents were provided to (ACS) as part of the application process?

a) NO DOCUMENTATION WAS REQUESTED BY (CS) ⁵¹²⁷ → **GO TO SECTION F**

OR

READ LIST AND MARK ALL THAT APPLY

b) Formal application for financing ⁵¹²⁸

c) Business financial statement ⁵¹²⁹

PROMPT : Business financial statement include all business financial statements such as the balance sheet, the statement of incomes and expenditures and the statement of changes in financial position

d) Business plan ⁵¹³⁰

PROMPT : A business plan is a document specifying the business' goals and the strategy to attain them, along with the actions to be undertaken to achieve this strategic plan.

e) Personal financial statement ⁵¹³¹

PROMPT : Financial statements are a set of financial statements that, taken together, provide appropriate disclosure for the financial affairs of a particular individual or organization.

f) Appraisals of assets to be financed ⁵¹³²

PROMPT : An appraisal is the valuation of real estate or other assets for collateral purposes by qualified experts recognized by a credit supplier.

g) Franchise agreement ⁵¹³³

PROMPT : A license or privilege granted by a corporation or government to sell a particular product or to offer a service in a given area.

h) Cash flow projection ⁵¹³⁴

PROMPT : The projection of funds available to the company to pay dividends and finance expansion.

i) Other documentation ⁵¹³⁵ (Please Specify) ⁵¹³⁶ _____

E.23 Did the (ACS) give the business the opportunity to revise any of the documentation after they were originally submitted? ⁵¹³⁷

1= YES

2= NO

3= REFUSED

4= DON'T KNOW

F. DETAILS ON REQUESTS FOR EQUITY FINANCING

THIS SECTION TO BE ADMINISTRATED ONLY TO FIRMS ANSWERING YES TO QUESTION C.5

READ : I have some questions regarding the request made for equity financing to [INV] in 2000.

F.1 CODE TYPE OF FINANCING ORGANIZATION ⁶⁰⁰⁰

MARK ONE ONLY

1= A FRIEND OR RELATIVE OF THE BUSINESS OWNERS

2= AN EMPLOYEE OF THE BUSINESS

3= A PRIVATE INVESTOR FROM OUTSIDE THE FIRM WHO WAS UNRELATED TO THE FIRM AND ITS OWNERS (I.E. ANGELS)

4= A VENTURE CAPITAL FIRM

5= A CROWN CORPORATION OR GOVERNMENT INSTITUTION

6= OTHER, SPECIFY THE TYPE OF INSTITUTION _____ ⁶⁰⁰¹

F.2 Why did the business choose [INV]?

****MARK ALL THAT APPLY****

a) This investor already had an investment in the business ⁶⁰⁰²

b) Recommended by financial advisor, accountant or lawyer ⁶⁰⁰³

c) This was the only investor in our area ⁶⁰⁰⁴

d) Investor approached us ⁶⁰⁰⁵

e) Didn't think other investors would accept our request ⁶⁰⁰⁶

f) Thought this investor would offer the best terms ⁶⁰⁰⁷

g) No other investor could meet our financing needs ⁶⁰⁰⁸

h) Other reason(s) ⁶⁰⁰⁹ (Please Specify) ⁶⁰¹⁰ _____

F.3 What was the intended purpose of the equity financing sought during 2000?

****MARK ALL THAT APPLY****

- a) Building and land acquisition ⁶⁰¹¹
- b) Vehicle acquisition ⁶⁰¹²
- c) Equipment acquisition ⁶⁰¹³
- d) Inventory financing ⁶⁰¹⁴
- e) Business acquisition ⁶⁰¹⁵
- f) Research and development (r&d) ⁶⁰¹⁶
- g) Product and service development ⁶⁰¹⁷
- h) Debt consolidations ⁶⁰¹⁸
- i) Export financing ⁶⁰¹⁹
- j) Working capital/operating capital ⁶⁰²⁰

PROMPT: funds used to finance the day-to-day operations of the business such as the purchase of inventory or pay off of account payables etc...

- k) Accounts receivable financing ⁶⁰²¹
- l) Other ⁶⁰²² →(Please specify) _____ ⁶⁰²³

F.4 Which of the following occurred before financing was accepted or refused?

****READ LIST AND MARK ALL THAT APPLY****

- a) Informal discussion with investor ⁶⁰²⁴
- b) Submission of written proposal ⁶⁰²⁵
- c) Submission of supporting documents at the request of the investors ⁶⁰²⁶
- d) Revision of supporting documents ⁶⁰²⁷
- e) Negotiations with investor on terms and conditions of financing ⁶⁰²⁸
- f) Other ⁶⁰²⁹ (Please specify) _____ ⁶⁰³⁰

F.5 What was the total value of the investment requested? ⁶⁰³¹ \$ _____

PROMPT : Please provide your best estimate.

F.6 Was an investment provided as a result of this request? ⁶⁰³²

- 1= YES → **GO TO F.11**
- 2= NO
- 3= REFUSED
- 4= DON'T KNOW

F.7 Why was no investment provided? ⁶⁰³³

- 1= ...Request was turned down → **GO TO F.9**
- 2= ...Proposal still under review → **GO TO F.12**
- 3= ...Withdraw proposal
- 4= ...Other (Please specify) ⁶⁰³⁴ _____ → **GO TO F.12**

F.8 Why did the business decide not to proceed with request?

MARK ALL THAT APPLY

- a) Interest, fees or services charges ⁶⁰³⁵
- b) Too many constraints on general operation of the business ⁶⁰³⁶
- c) Application process requirements imposed by credit supplier ⁶⁰³⁷
- d) Time to process application ⁶⁰³⁸

- e) Decide to buy ⁶⁰³⁹
 - f) Other, ⁶⁰⁴⁰ Please specify _____ ⁶⁰⁴¹
- **GO TO F.12**

F.9 What reasons were given to the business by [INV] for refusing to provide the amount requested?

a) NO REASONS GIVEN ⁶⁰⁴² → **GO TO F.12**

OR

****READ LIST AND MARK ALL THAT APPLY****

- b) insufficient income or revenue or sales to service financing ⁶⁰⁴³
- c) insufficient cash flow ⁶⁰⁴⁴
- d) insufficient collateral/security ⁶⁰⁴⁵
- e) insufficient equity ⁶⁰⁴⁶
- f) insufficient working capital ⁶⁰⁴⁷
- g) poor credit experience or history ⁶⁰⁴⁸
- h) low personal net worth ⁶⁰⁴⁹
- i) the management team was too inexperienced ⁶⁰⁵⁰
- j) business plan not acceptable ⁶⁰⁵¹
- k) wouldn't personally guarantee the financing ⁶⁰⁵²
- l) insufficient information provided by the business ⁶⁰⁵³

F.10 Were you satisfied with the explanation provided? ⁶⁰⁵⁴

- 1= YES
 - 2= NO
 - 3= REFUSED
 - 4= DON'T KNOW
- **GO TO F.12**

F.11 What was the total value of the investment provided by [INV]? \$ _____ ⁶⁰⁵⁵

PROMPT : Please provide your best estimate.

F.12 How many days or months did it take to negotiate the terms and conditions of financing before equity financing was approved or rejected by [INV]?

_____ ⁶⁰⁵⁶day _____ ⁶⁰⁵⁷month

F.13 What documents were requested by [INV] as part of the application process?

a) NO DOCUMENTATION WAS REQUESTED ⁶⁰⁵⁸ → **GO TO F.13**

****READ LIST AND MARK ALL THAT APPLY****

- b) Formal application for financing ⁶⁰⁵⁹
- c) Business financial statement ⁶⁰⁶⁰

PROMPT : Business financial statement include all business financial statements such as the balance sheet, the statement of incomes and expenditures and the statement of changes in financial position

d) **Business plan** ⁶⁰⁶¹

PROMPT : A business plan is a document specifying the business' goals and the strategy to attain them, along with the actions to be undertaken to achieve this strategic plan.

e) Personal financial statement ⁶⁰⁶²

PROMPT : Financial statements are a set of financial statements that, taken together, provide appropriate disclosure for the financial affairs of a particular individual or organization.

f) Appraisals of assets to be financed ⁶⁰⁶³

PROMPT : An appraisal is the valuation of real estate or other assets for collateral purposes by qualified experts recognized by a credit supplier.

g) Franchise agreement ⁶⁰⁶⁴

PROMPT : A license or privilege granted by a corporation or government to sell a particular product or to offer a service in a given area.

h) Cash flow projection ⁶⁰⁶⁵

PROMPT : The projection of funds available to the company to pay dividends and finance expansion.

i) Other documentation ⁶⁰⁶⁶ Please specify ⁶⁰⁶⁷ _____

F.14 Did the investor give the business the opportunity to revise any of the documentation after they were originally submitted? ⁶⁰⁶⁸

1= YES

2= NO

3= REFUSED

4= DON'T KNOW

F.15 Did the business approach any alternative financing suppliers in attempting to obtain the financing requested from [INV]? ⁶⁰⁶⁹

1= YES

2= NO

3= REFUSED

4= DON'T KNOW

For information only

F.16 What were the names of the other financing suppliers that were approached?

Name	Code	Code
INV#2 : 6070	6071	MARK ONE ONLY 1= A FRIEND OR RELATIVE OF THE BUSINESS OWNERS 2= AN EMPLOYEE OF THE BUSINESS 3= A PRIVATE INVESTOR FROM OUTSIDE THE FIRM WHO WAS UNRELATED TO THE FIRM AND ITS OWNERS (I.E. ANGELS) 4= A VENTURE CAPITAL FIRM 5= A CROWN CORPORATION OR GOVERNMENT INSTITUTION 6= OTHER, SPECIFY THE TYPE OF INSTITUTION _____ 6072 _____ 6073 _____ 6074 _____ 6075 _____ 6076
INV#3 : 6078	: 6079	
INV#4 :: 6080	: 6081	
INV#5 :: 6082	: 6083	
INV#6 :: 6084	: 6085	

F.17 Indicate whether the other financing suppliers approved or turned down the request.

Credit supplier	Request results
(INV #2) 6086	1=full amount requested was approved, 2=financing approved but only part of the amount requested 3=request turned down 4=application pending/no result
(INV #3) 6087	1=full amount requested was approved, 2=financing approved but only part of the amount requested 3=request turned down 4=application pending/no result
(INV #4) 6088	1=full amount requested was approved, 2=financing approved but only part of the amount requested 3=request turned down 4=application pending/no result
(INV #5) 6089	1=full amount requested was approved, 2=financing approved but only part of the amount requested 3=request turned down 4=application pending/no result
(INV #6) 6090	1=full amount requested was approved, 2=financing approved but only part of the amount requested 3=request turned down 4=application pending/no result
LET VARIABLE ACS DENOTE THE FIRST INV IDENTIFIED FROM ABOVE WITH OUTCOME=3 IN QUESTION F.17	

DETAILS ON FIRST ALTERNATIVE REQUEST FOR EQUITY FINANCING THAT WAS DECLINED

I have some questions for you about the request made to (ACS).

- F.18** What reasons were given to the business by the investor for refusing to provide the amount requested?
- a) NO REASONS GIVEN ⁶⁰⁹¹ → **GO TO F.20**
OR
****MARK ALL THAT APPLY****
- b) insufficient income or revenue or sales to service financing poor credit experience or history poor credit experience or history ⁶⁰⁹²
- c) insufficient cash flow ⁶⁰⁹³
- d) insufficient collateral/security ⁶⁰⁹⁴
- e) insufficient equity ⁶⁰⁹⁵
- f) insufficient working capital ⁶⁰⁹⁶
- g) low personal net worth ⁶⁰⁹⁷
- h) the management team was too inexperienced ⁶⁰⁹⁸
- i) business plan not acceptable ⁶⁰⁹⁹
- j) insufficient information provided by the business ⁶¹⁰⁰
- k) The investor does not invest in the sector of business ⁶¹⁰¹
- l) The business is not focussed on a specific market ⁶¹⁰²
- m) Other reasons, ⁶¹⁰³ Please specify ⁶¹⁰⁴ _____
- F.19** Were you satisfied with the explanation provided? ⁶¹⁰⁵
- 1= YES
2= NO
3= REFUSED
4= DON'T KNOW
- F.20** How did the business first request this financing?
- MARK ONE ONLY**
- a) APPROACH BY INVESTOR ⁶¹⁰⁶
- b) PERSONALLY VISITED INVESTOR ⁶¹⁰⁷
- c) BY MAIL OR COURRIER ⁶¹⁰⁸
- d) REQUEST BY PHONE ⁶¹⁰⁹
- e) REQUEST OVER THE INTERNET ⁶¹¹⁰
- f) REQUEST BY FAX ⁶¹¹¹
- g) OTHER ⁶¹¹² (SPECIFY) ⁶¹¹³ _____
- F.21** What documents were requested by [ACS] as part of the application process?
- a) NO DOCUMENTATION WAS REQUESTED BY (CS) ⁶¹¹⁴ → **GO TO SECTION G**
****READ LIST MARK ALL THAT APPLY****
- b) Formal application for financing ⁶¹¹⁵

c) Business financial statement ⁶¹¹⁶

PROMPT : Business financial statement include all business financial statements such as the balance sheet, the statement of incomes and expenditures and the statement of changes in financial position

d) Business plan ⁶¹¹⁷

PROMPT : A business plan is a document specifying the business' goals and the strategy to attain them, along with the actions to be undertaken to achieve this strategic plan.

e) Personal financial statement ⁶¹¹⁸

PROMPT :Financial statements are a set of financial statements that, taken together, provide appropriate disclosure for the financial affairs of a particular individual or organization.

f) Appraisals of assets to be financed ⁶¹¹⁹

PROMPT : An appraisal is the valuation of real estate or other assets for collateral purposes by qualified experts recognized by a credit supplier.

g) Franchise agreement ⁶¹²⁰

PROMPT : A license or privilege granted by a corporation or government to sell a particular product or to offer a service in a given area.

h) Cash flow projection ⁶¹²¹

PROMPT :The projection of funds available to the company to pay dividends and finance expansion.

i) Other documentation ⁶¹²² Please specify ⁶¹²³ _____

F.22 Did the (ACS) give the business the opportunity to revise any of the documentation after they were originally submitted? ⁶¹²⁴

1= YES

2= NO

3= REFUSED

4= DON'T KNOW

G. OTHER FINANCING EVENT IN 2000

G.1 In 2000, did any financial institution or other credit supplier reduce any of the business' existing credit limits? ⁷⁰⁰⁰

1= YES

2= NO → **GO TO G .3**

3= REFUSED → **GO TO G .3**

4= DON'T KNOW → **GO TO G .3**

G.2 What were the reasons for reducing the credit limit?

MARK ALL THAT APPLY

a) Change in market conditions ⁷⁰⁰¹

b) Drop in market value of collateral ⁷⁰⁰²

c) Deterioration of credit record ⁷⁰⁰³

d) Change in financial performance of business ⁷⁰⁰⁴

e) Other ⁷⁰⁰⁵ (Please Specify) _____ ⁷⁰⁰⁶

f) None ⁷⁰⁰⁷

G.3 In 2000, did any financial institution or other credit supplier automatically renew any of the business' loans? ⁷⁰⁰⁸

1= YES

2= NO

3= REFUSED

4= DON'T KNOW

G.4 In 2000, did the business refinance any existing loans or other debts? ⁷⁰⁰⁹

PROMPT: Refinancing is the process of paying off maturing or outstanding debt with proceeds of a new issue, often at a lower interest cost to the issuer.

1= YES

2= NO

3= REFUSED

4= DON'T KNOW

G.5 In 2000, did the business consolidate any loans or other debts? ⁷⁰¹⁰

PROMPT: To consolidate is to obtain one larger loan to pay off two or more smaller loans. This is usually done to reduce the amount of interest paid on loans.

1= YES

2= NO

3= REFUSED

4= DON'T KNOW

G.6 In 2000, did the business...

READ LIST AND MARK ALL THAT APPLY

a) ...acquire another business? ⁷⁰¹¹

b) ...get acquired by another business? ⁷⁰¹²

c) ...reduce the scope of its operations? ⁷⁰¹³

G.7 What was the name of the main financial institution where the business did its day-to-day banking in 2000?

ENTER NAME OF THE MAIN INSTITUTION: (MI) _____ 7014

G.8 How many years has the business been dealing with this financial institution? 7015

THIS SHOULD INCLUDE THE TOTAL TIME THE COMPANY HAS BEEN IN EXISTENCE UNDER ITS CURRENT LEGAL STATUS, NOT JUST THE PERIOD OF TIME FOR WHICH THE CURRENT OWNER HAS OPERATED THE COMPANY. IF THE RESPONDENT DOES NOT KNOW, TRY TO OBTAIN AN ESTIMATE.

PROMPT: Please, provide your best estimate
(NY) _____ number of years

G.9 IF (NY) <5 YEARS THEN READ: Over the past [NY], how many different designated account managers or account officers has (MI) had for the business?

IF (NY) >5 THEN READ: Over the past five years, how many different designated account managers or account officers has (MI) had for the business? 7016

PROMPT: An account manager manages groups of accounts and supervises the work of several account executives.

- 1= 0 account manager
- 2= 1 account manager
- 3= 2 account managers
- 4= 3 and 5 account managers
- 5= More than 5 account managers

G.10 Was this also the institution where the majority of the owners of the business did their personal banking? 7017

- 1= YES
- 2= NO
- 3= REFUSED
- 4= DON'T KNOW

G.11 During 2000, did the business sell any of its accounts receivables to a factoring company? 7018

PROMPT: A factoring company is one who buy accounts receivable at a discount to provide the vendor with cash and/or to relieve the vendor of collection risk.

- 1= YES
- 2= NO → GO TO SECTION H
- 3= REFUSED → GO TO SECTION H
- 4= DON'T KNOW → GO TO SECTION H

G.12 What was the amount factored for 2000? 7019 \$ _____

PROMPT: Please, provide your best estimate.

G.13 What was the discount rate charged by factor? 7020 _____ %

PROMPT: Please, provide your best estimate.

G.14 During 2000, did the business make a request to purchase any materials, equipment or inventory on credit from a supplier? ⁷⁰²¹

1= YES

2= NO → **End of section**

3= REFUSED → **End of section**

4= DON'T KNOW → **End of section**

G.15 Did any suppliers turn down a request for trade credit made by the business during the year 2000? ⁷⁰²²

1= YES

2= NO

3= REFUSED

4= DON'T KNOW

For information only

H. BUSINESS INFORMATION

READ: Finally, I would like to get some basic information about the business. Please answer the following relative to December 31st, 2000.

H.1 Was the business a...? ⁸⁰⁰⁰

- 1= ...Corporation that was incorporated under a federal or provincial charter
- 2= ...Sole proprietorship
- 3= ...Partnership

H.2 When did the business obtain its current legal status?

MM _____ ⁸⁰⁰¹ YYYY _____ ⁸⁰⁰²

IF THE RESPONDENT CANNOT PROVIDE THE MONTH, ENTER 99 IN THE MONTH FIELD.

IF THE RESPONDENT CANNOT PROVIDE THE EXACT YEAR, PLEASE ASK FOR THE BEST ESTIMATE OR ENTER 9999.

H.3 On December 31st 2000, how many contract workers did the business have in Canada? ⁸⁰⁰³
_____ number of contract workers

PROMPT: A contract worker is paid on a contractual basis rather than as a paid employee. Please provide an estimate.

H.4 How many individuals had ownership in the business? ⁸⁰⁰⁴

- 1= 1 OWNER
- 2= 2 OWNERS
- 3= LESS THAN 5 OWNERS
- 4= LESS THAN 10 OWNERS
- 5= 11 TO 20 OWNERS
- 6= MORE THAN 20 OWNERS

H.5 What percentage of the business ownership was held by women? ⁸⁰⁰⁵

- 1= NONE
- 2= MORE THAN 50%
- 3= 50%
- 4= LESS THAN 50%

H.6 Was 50% or more of the ownership in the business held...

<p>a)...by persons with a disability? ⁸⁰⁰⁶ PROMPT: Disability refers to the limitation in the kind or amount of a person's activity because of a long-term physical condition, mental condition or health problem.</p>	1=Yes	2=No
<p>b)... by Aboriginal persons? ⁸⁰⁰⁷ PROMPT: Aboriginal persons refer to those persons who identify with at least one Aboriginal group, (i.e. North American Indian, Métis or Inuit (Eskimo) and /or those who are a Treaty Indian or a Registered Indian as defined by the Indian Act of Canada and/or who are members of an Indian Band or First Nation.</p>	1=Yes	2=No
<p>c)...by persons who are non-Caucasian in race or non-white in color other than aboriginal persons. ⁸⁰⁰⁸</p>	1=Yes	2=No

H.7 Excluding publicly-traded shares, mutual funds or stocks, did the majority owners of the business have any PRIVATE investment in any other businesses? ⁸⁰⁰⁹

PROMPT: Majority owners are owners who represent more than 50% of a business entity.

- 1= YES
- 2= NO
- 3= REFUSED
- 4= DON'T KNOW

H.8 What was the age of the person with the largest share of ownership in [Business]? ⁸⁰¹⁰

PROMPT: In the case of equal partnerships, Please report the age of the oldest partner.

- 1= LESS THAN 25 YEARS
- 2= 25 TO 34 YEARS
- 3= 35 TO 44 YEARS
- 4= 45 TO 64 YEARS
- 5= 65 YEARS AND OVER

H.9 Was the business based out of the home of one of its owners? ⁸⁰¹¹

SELECT « YES » IF THE BUSINESS IS OPERATED FROM THE HOME MOST OF THE TIME.

IF THE RESPONDENT IS UNSURE OF THE RESPONSE, ASK FOR THE LOCATION OF HIS/HER OFFICE. IF THEY ARE MULTIPLE LOCATIONS, CONSIDER THE ONE WHERE HIS/HER FAX MACHINE OR CALL CENTRE IS LOCATED: IF IT IS A HOME, THIS WOULD BE CONSIDERED A HOME-BASED BUSINESS.

- 1= YES
- 2= NO
- 3= REFUSED
- 4= DON'T KNOW

H.10 On December 31st 2000, how many years of experience did the manager or the chief executive of the business have in the business' industry? ⁸⁰¹²

PROMPT: Industry of operation refers to the industrial sector to which the business belongs.

- 1= LESS THAN 2 YEARS
- 2= 2 TO 5 YEARS
- 3= 6 TO 8 YEARS
- 4= 9+ YEARS

H.11 On December 31st 2000, was the person responsible for managing the day-to-day operation of the business also one of its majority owners? ⁸⁰¹³

- 1= YES → GO TO H.13
- 2= NO
- 3= REFUSED → GO TO H.13
- 4= DON'T KNOW → GO TO H.13

H.12 What was the gender of the manager? ⁸⁰¹⁴

- 1= Male
- 2= Female

H.13 On December 31st 2000, how many years of experience did the manager or chief executive of the business have as a business manager? ⁸⁰³²

_____ Years

H.14 On December 31st 2000, what percentage of the business was held by Canadian owners? ⁸⁰¹⁵

- 1= 100%
- 2= 75% TO 99%
- 3= 50% TO 74%
- 4= 25% TO 49%
- 5= 0 TO 24%

H.15 During 2000, did the business sell or export its products or services outside Canada? ⁸⁰¹⁶

- 1= YES
- 2= NO → GO TO H.17
- 3= REFUSED → GO TO H.17
- 4= DON'T KNOW → GO TO H.17

H.16 During 2000, where did the business sell or export its products or services?

MARK ALL THAT APPLY

- a) United States ⁸⁰¹⁷
- b) Mexico ⁸⁰¹⁸
- c) Central/South America ⁸⁰¹⁹
- d) Europe ⁸⁰²⁰
- e) Asia ⁸⁰²¹
- f) Africa ⁸⁰²²
- g) Other country, ⁸⁰²³ Please specify ⁸⁰²⁴ _____

H.17 In an average fiscal year, what percentage of the business total investment expenditure is devoted to research and development for products, services and processes? ⁸⁰²⁵

1=None 2=1-5% 3=6-10% 4=11-15% 5=16-20% 6=Over 20%

H.18 In an average fiscal year, what percentage of the business total investment expenditure is devoted to technology acquisition and licensing including computer hardware and software but excluding expenditures on machinery and equipment? ⁸⁰²⁶

1=None 2=1-5% 3=6-10% 4=11-15% 5=16-20% 6=Over 20%

H.19 For each year that you can report on, how much did the business' sales grow or decline in percentage terms?

PROMPT: Please, provide your best estimate

Year	Growth or decline of Business Sales in %
a) 1999-2000	⁸⁰²⁷ %
b) 1998-1999	⁸⁰²⁸ %
c) 1997-1998	⁸⁰²⁹ %
d) 1996-1997	⁸⁰³⁰ %
e) 1995-1996	⁸⁰³¹ %

I. CONCLUSION OF PART I

***** SYSTEM SHOULD BE ABLE TO PROVIDE TOTAL DURATION OF THE INTERVIEW*****

- I.1** Thank you for your cooperation with the first part of this survey! If you have any comments concerning the survey, I would be pleased to make note of them now. Do you have any comments?

9001 _____

9002 _____

9003 _____

9004 _____

9005 _____

CONCLUSION TEXT

READ: The telephone interview is now over. We will fax you the second part of this survey which will ask for some basic financial data for the business. Thank you once again for your cooperation!

For information only