

Biannual Survey of Suppliers of Business Financing

CONFIDENTIAL when completed.

Si vous préférez ce questionnaire en français, veuillez cocher

Legal Name
C0001 _____

Business Name
C0002 _____

Address (number and Street)
C0004 _____

City
C0005 _____

Province/territory or state
C0006 _____

Postal Code / zip code
C0007 _____

Country
C0053 _____

INTRODUCTION

PURPOSE

Statistics Canada is conducting this survey to collect and to report aggregate information on the financing of businesses in Canada. The survey aims to measure flows of capital to business by industry and product line, as well as to observe biannual changes in credit conditions. The information you provide will allow users to study some aspects of the nature of business financing in Canada and to support policy development by other government departments.

AUTHORITY

Collected under authority of the *Statistics Act*, Revised Statutes of Canada, 1985, Chapter S-19. Completion of this questionnaire is a legal requirement under this Act.

CONFIDENTIALITY

Statistics Canada is prohibited by law from publishing any statistics which would divulge information obtained from this survey that relates to any identifiable business, without the previous written consent of that business. The data reported on this questionnaire will be treated in confidence, used for statistical purposes and published in aggregate form only. The confidentiality provisions of the *Statistics Act* are not affected by either the *Access to Information Act* or any other legislation.

INSTRUCTIONS

- Report for the consolidated enterprise: include all consolidated branches, subsidiaries and affiliates located in Canada.
- Report all dollar amounts in thousands of Canadian dollars.
- Your best estimates are acceptable when precise figures are not available.
- Report data pertaining to business clients only.
- Explain any significant changes in accounting or basis of reporting affecting the comparison of this return with that of the previous 6 months in the space provided at the end of the survey.

Please return the questionnaire within 30 days.

Please mail the completed questionnaire in the enclosed envelope or fax it to Statistics Canada at 1-888-883-7999.

Fax or other electronic transmission disclosure:

Statistics Canada advises you there could be a risk of disclosure during facsimile or other electronic transmission. However, upon receipt of your information, Statistics Canada will provide the guaranteed level of protection afforded all information collected under the authority of the *Statistics Act*.

Lost the return envelope or need help? Call us at **1-800-565-1685** or mail to:
Statistics Canada, Operations and Integration Division, 150 Tunney's Pasture Driveway, Ottawa, Ontario K1A 0T6

Visit our website at www.statcan.gc.ca

Definitions

Authorization level of client – the maximum amount of money that a client is permitted to borrow from a supplier. This may or may not be the amount that a client actually borrowed.

Business clients – clients who are engaged in the production of goods and/or services for gain or for profit: include sole proprietorships, partnerships and corporations.

Business credit – includes all term loans, mortgages, credit cards and lines of credit provided to businesses in Canada.

Entreprise – the parent unit that independently directs and controls the allocation of resources and economic activities relating to operations in Canada; and for which accounting records provide a complete set of financial statements.

Gross New Loans – the total amount of new loans disbursed to businesses over the period. (Gross new loans can be distinguished from “Net New Loans” in that gross new loans are calculated before making deductions for loan repayments, prepayments, or loan defaults). Gross new loans should represent the amount of new money disbursed to businesses.

Number of credit accounts in arrears – the total number of credit accounts that had principle or interest overdue by greater than 90 days.

Number of disbursements – the total number of accounts that were given funds during the past 6 month period, for a particular instrument type. This includes disbursements for both new and existing accounts.

Number of new authorizations – for operating credit instruments, the total number of accounts that were given either a new authorization or an increase to an existing authorization level. Example: when a lender gives a business a new credit card **and** increases its existing line of credit, the number of new authorizations has increased by 2, and should be reported as such.

Operating instruments – includes credit cards and lines of credit. Generally there is no fixed repayment schedule and they are used for the day-to-day operations of a business.

Term instruments – includes term loans and mortgage loans. Generally has a fixed repayment schedule, greater than one year in duration.

Number of business credit accounts – the number of business accounts with an amount outstanding during the current period.

Value of credit in arrears – the total dollar value of all credit accounts that had principle or interest overdue by greater than 90 days.

Value of credit outstanding – the principal amount of money that all business accounts have actually borrowed but not yet paid back.

Value of disbursements – the total dollar value of all funds supplied to business accounts for a particular instrument type.

A. Coverage

1. This survey collects data on a biannual basis for the period of January 1st to June 30th or for the period of July 1st to December 31st.

In reference to the periods above, provide the start and end date of the most recent six months preceding receipt of this questionnaire.

C01011 Y Y Y Y M M D D to C01012 Y Y Y Y M M D D

B. Forecasted to Lend

2. Approximately how much, in total, was forecasted to lend to businesses for the 6 months entered in Section A?

C01100 ('000)

C. Stock of Debt Financing

Include:

- term loans and mortgage loans
- lines of credit and credit cards
- umbrella credit
- letters of credit
- credit provided by a subsidiary or an affiliate to business clients
- credit provided under government guarantees
- credit provided to businesses in Canada only

Exclude:

- leases
- credit provided to a subsidiary or an affiliate
- equity investments
- credit provided through factoring (invoice discounting of purchase of receivables)
- loans or mortgages that you have received

3. Report all **business credit outstanding** as of the end of the 6 months indicated in Section A, by authorization level of business client.

Authorization level of client	Stock	
	Number of business credit accounts	Value of loans and credit outstanding ('000)
Less than \$50,000	C02008	C02001
\$50,000 - \$99,999	C02009	C02002
\$100,000 - \$249,999	C02010	C02003
\$250,000 - \$999,999	C02011	C02004
\$1,000,000 - \$4,999,999	C02012	C02005
\$5,000,000 or more	C02013	C02006
Total – all clients	C02014	C02007

4. Report all **business credit outstanding** as of the end of the 6 months indicated in Section A, by industry group.

Industry group (NAICS code)	Stock	
	Number of business credit accounts	Value of loans and credit outstanding ('000)
Agriculture (111,112,1151,1152)	C02114	C02101
Other Primary Industries (113,114,1153,1154)	C02115	C02102
Construction (23)	C02116	C02103
Manufacturing (31-33)	C02117	C02104
Wholesale and Retail Trade (41,44,45)	C02118	C02105
Transportation and Warehousing (48-49)	C02119	C02106
Finance and Insurance (52)	C02120	C02107
Real Estate and Rental and Leasing (53)	C02121	C02108
Professional Services (54)	C02122	C02109
Accommodation and Food Services (72)	C02123	C02110
All other industries and/or unknown	C02124	C02111
Total – all industries	C02125	C02112
Of the amount reported for Total – all industries , enter an amount representing knowledge-based industries	C02126	C02113

5. Report all business credit outstanding as of the end of the 6 months indicated in Section A, by instrument type.

Instrument type	Stock	
	Number of business credit accounts	Value of loans and credit outstanding ('000)
Term loans	C02207	C02201
Mortgage loans	C02208	C02202
Lines of credit	C02209	C02203
Credit cards	C02210	C02204
Other (please specify in comment section)	C02211	C02205
Total – all instruments	C02212	C02206

D. Flow of Debt Financing

For questions 6 and 7, please report debt financing for term instruments only.

Include:

- term loans and mortgage loans
- umbrella credit
- credit provided by a subsidiary or an affiliate to business clients
- credit provided under government guarantees
- credit provided to businesses in Canada only

Exclude:

- lines of credit and credit cards
- letters of credit
- leases
- credit provided to a subsidiary or an affiliate
- equity investments
- credit provided through factoring (invoice discounting of purchase of receivables)
- loans or mortgages that you have received

6. Report all new term credit (gross) disbursed and number of disbursements during the 6 months indicated in Section A, by authorization level of business client.

Authorization level of client	Flow	
	Number of disbursements	Value of disbursements ('000)
Less than \$50,000	C03008	C03001
\$50,000 - \$99,999	C03009	C03002
\$100,000 - \$249,999	C03010	C03003
\$250,000 - \$999,999	C03011	C03004
\$1,000,000 - \$4,999,999	C03012	C03005
\$5,000,000 or more	C03013	C03006
Total – all clients	C03014	C03007

7. Report all new term credit (gross) disbursed and number of disbursements during the 6 months indicated in Section A, by industry group.

Industry (NAICS code)	Flow	
	Number of disbursements	Value of disbursements ('000)
Agriculture (111,112,1151,1152)	C03114	C03101
Other Primary Industries (113,114,1153,21)	C03115	C03102
Construction (23)	C03116	C03103
Manufacturing (31-33)	C03117	C03104
Wholesale and Retail Trade (41,44,45)	C03118	C03105
Transportation and Warehousing (48-49)	C03119	C03106
Finance and Insurance (52)	C03120	C03107
Real Estate and Rental and Leasing (53)	C03121	C03108
Professional Services (54)	C03122	C03109
Accommodation and Food Services (72)	C03123	C03110
All other industries and/or unknown	C03124	C03111
Total – all industries	C03125	C03112
Of the amount reported for Total – all industries , enter an amount representing knowledge-based industries	C03126	C03113

For question 8, report debt financing for all new operating instruments only.

Include:

- lines of credit
- credit cards
- letters of credit
- other credit instruments used to finance the day to day operations of a business
- credit provided by a subsidiary or an affiliate to business clients
- credit provided under government guarantees
- credit provided to businesses in Canada only

Exclude:

- term loans and mortgage loans
- umbrella credit
- other term credit instruments reported in C
- leases
- credit provided to a subsidiary or an affiliate
- equity investments
- credit provided through factoring (invoice discounting of purchase of receivables)
- loans or mortgages that you have received

8. Report all new operating credit (gross) disbursed during the 6 months indicated in Section A, by authorization level of business client.

Authorization level of client	Flow	
	Number of NEW operating credit disbursed	Value of NEW operating credit disbursed ('000)
Less than \$50,000	C03208	C03201
\$50,000 - \$99,999	C03209	C03202
\$100,000 - \$249,999	C03210	C03203
\$250,000 - \$999,999	C03211	C03204
\$1,000,000 - \$4,999,999	C03212	C03205
\$5,000,000 or more	C03213	C03206
Total – all clients	C03214	C03207

E. Arrears

9. Report all business credit that was in arrears by more than 90 days at the end of the 6 month period indicated in Section A, by authorization level of business client.

Authorization level of client	Number of credit accounts in arrears	Value of credit in arrears ('000)
Less than \$50,000	C04008	C04001
\$50,000 - \$99,999	C04009	C04002
\$100,000 - \$249,999	C04010	C04003
\$250,000 - \$999,999	C04011	C04004
\$1,000,000 - \$4,999,999	C04012	C04005
\$5,000,000 or more	C04013	C04006
Total – all clients	C04014	C04007

F. Conclusion

Certification

I certify that the information herein is complete and correct to the best of my knowledge:

Given Name:

C0013

Family Name:

C0054

Title:

C0014

Date :

YYYY

MM

DD

C0015

Telephone :

C0017

Email:

C1018

First Name of person to contact if different from above:

C1013

Family Name of person to contact if different from above:

C1054

Email of person to contact if different from above:

C1018

Approximately how long did you spend collecting the data and completing this questionnaire?

Hours

Minutes

C9910

C9909

Comments

If you have any comments concerning this survey please make note of them in the space below. Please explain any significant changes in accounting or basis of reporting affecting the comparison of this return with that of the previous 6 months.

C9920

C9913

C9914

C9915

Agriculture (111, 112, 1151, 1152)

111 Crop Production

This subsector comprises establishments, such as farms, orchards, groves, greenhouses and nurseries, primarily engaged in growing crops, plants, vines, trees and their seeds (excluding those engaged in forestry operations).

112 Animal Production

This subsector comprises establishments, such as ranches, farms and feedlots, primarily engaged in raising animals, producing animal products and fattening animals.

1151 Support Activities for Crop Production

This industry comprises establishments primarily engaged in providing support activities for growing crops.

1152 Support Activities for Animal Production

This industry comprises establishments primarily engaged in providing support activities related to raising livestock, including companion animals.

Forestry, Fishing and Hunting (113, 114, 1153)

113 Forestry and Logging

This subsector comprises establishments primarily engaged in growing and harvesting timber on a long production cycle (of ten years or more).

114 Fishing, Hunting and Trapping

This subsector comprises establishments primarily engaged in harvesting fish and other wild animals from their natural habitats.

1153 Support Activities for Forestry

This industry comprises establishments primarily engaged in performing particular support activities, related to harvesting timber.

21 Mining, Quarrying, and Oil and Gas Extraction

This sector comprises establishments primarily engaged in extracting naturally occurring minerals. These can be solids, such as coal and ores; liquids, such as crude petroleum; and gases, such as natural gas. The term "mining" is used in the broad sense to include quarrying, well operations, milling (for example, crushing, screening, washing or flotation) and other preparation customarily done at the mine site, or as a part of mining activity.

23 Construction

This sector comprises establishments primarily engaged in constructing, repairing and renovating buildings and engineering works, and in subdividing and developing land.

31-33 Manufacturing

This sector comprises establishments primarily engaged in the physical or chemical transformation of materials or substances into new products.

41 Wholesale Trade

This sector comprises establishments primarily engaged in wholesaling merchandise and providing related logistics, marketing and support services. The wholesaling process is generally an intermediate step in the distribution of merchandise and is therefore organized to sell merchandise in large quantities to retailers, and business and institutional clients.

44-45 Retail Trade

This sector comprises establishments primarily engaged in retailing merchandise, generally without transformation, and rendering services incidental to the sale of merchandise. The retailing process is the final step in the distribution of merchandise and they are organized to sell merchandise in small quantities to the general public.

48-49 Transportation and Warehousing

This sector comprises establishments primarily engaged in transporting passengers and goods, warehousing and storing goods, and providing services to these establishments.

52 Finance and Insurance

This sector comprises establishments primarily engaged in financial transactions (transactions involving the creation, liquidation, or change in ownership of financial assets) or in facilitating financial transactions.

53 Real Estate and Rental and Leasing

This sector comprises establishments primarily engaged in renting, leasing or otherwise allowing the use of tangible or intangible assets.

54 Professional, Scientific and Technical Services

This sector comprises establishments primarily engaged in activities in which human capital is the major input. These establishments make available the knowledge and skills of their employees, often on an assignment basis. The main components of this sector are legal services industries, accounting and related services industries, architectural, engineering and related services industries, surveying and mapping services industries, design services industries, management, scientific and technical consulting services industries, scientific research and development services industries, and advertising services industries.

72 Accommodation and Food Services

This sector comprises establishments primarily engaged in providing short-term lodging and complementary services to travellers, vacationers and others, in facilities such as hotels, motor hotels, resorts, motels, casino hotels, bed and breakfast accommodation, housekeeping cottages and cabins, recreational vehicle parks and campgrounds, hunting and fishing camps, and various types of recreational and adventure camps.

Knowledge-based Industries (KBI)

Knowledge based firms are considered the backbone of the “new economy.” They have been considered to be consistently outperforming the total economy in terms of growth and job creation since the 1970s. Because of their smaller size and the nature of their activities, they imply different challenges for traditional suppliers of finance. Typically, firms involved in pharmaceuticals, health biotech, new materials, telecommunications, information technology, software, medical equipment and avionics are considered to be in the knowledge-based industries. They have long product development cycles and their comparative advantage usually comes from innovative and creative people who make up the development team. These companies face particular financing challenges because of their lack of fixed assets, the difficulty that traditional lenders have in assessing their potential, and the unique operational risks they face. As a result of challenges faced by these firms in obtaining financing, we have been asked to undertake collection of data related to the knowledge based industries to see the extent of financing activities related to firms in these industries.

Definition

In 1996, based on research undertaken by Industry Canada and the Business Development Bank of Canada, a definition of knowledge-based industries (KBI) was developed using the Standard Industrial Classification (SIC). This has since been converted to the North American Industrial Classification System (NAICS). Since there was no single definition of KBI, Industry Canada proposed the use of a two-tiered categorization of industries that would be appropriate for identifying industries as KBI.

- Tier I - a narrow band of science and technology-based firms, composed of knowledge producers; and
- Tier II - a broad band of “high knowledge” firms which, based on measures of research and development and knowledge worker inputs, could be considered to be business innovators and high-knowledge users

These are the industries included in the Tier I group:

NAICS 2007 Industry

325410	Pharmaceutical and Medicine Manufacturing
333310	Commercial and Service Industry Machinery Manufacturing
334110	Computer and Peripheral Equipment Manufacturing
334210	Telephone Apparatus Manufacturing
334220	Radio and Television Broadcasting and Wireless Communications Equipment Manufacturing
334290	Other Communications Equipment Manufacturing
334310	Audio and Video Equipment Manufacturing
334410	Semi-Conductor and Other Electronic Component Manufacturing
334511	Navigational and Guidance Instruments Manufacturing
334512	Measuring, Medical and Controlling Devices Manufacturing
335920	Communication and Energy Wire and Cable Manufacturing
336410	Aerospace Products and Parts Manufacturing
511210	Software Publishers
512110	Motion Picture and Video Production
512190	Post-Production and Other Motion Picture and Video Industries
515210	Pay and Specialty Television
517110	Wired Telecommunications Carriers
517210	Wireless Telecommunications Carriers (Except Satellite)
517310	Telecommunications Resellers
517410	Satellite Telecommunications
517910	Other Telecommunications
518210	Data Processing, Hosting and Related Services
541360	Geophysical Surveying and Mapping Services
541370	Surveying and Mapping (Except Geophysical) Services
541380	Testing Laboratories
541510	Computer Systems Design and Related Services
541620	Environmental Consulting Services
541690	Other Scientific and Technical Consulting Services
541710	Research and Development in the Physical, Engineering and Life Sciences

These are the industries included in the Tier II group:

NAICS 2007 Industry

221111	Hydro-Electric Power Generation
221112	Fossil-Fuel Electric Power Generation
221113	Nuclear Power Generation
221119	Other Electric Power Generation
221121	Electric Bulk Power Transmission and Control
221122	Electric Power Distribution
324110	Petroleum Refineries
324121	Asphalt Paving Mixture and Block Manufacturing
324190	Other Petroleum and Coal Product Manufacturing
325110	Petrochemical Manufacturing
325120	Industrial Gas Manufacturing
325130	Synthetic Dye and Pigment Manufacturing
325181	Alkali and Chlorine Manufacturing
325189	All Other Basic Inorganic Chemical Manufacturing
325190	All Other Basic Organic Chemical Manufacturing
325210	Resin and Synthetic Rubber Manufacturing
325313	Chemical Fertilizer (except Potash) Manufacturing
325314	Mixed Fertilizer Manufacturing
325320	Pesticide and Other Agricultural Chemical Manufacturing
325520	Adhesive Manufacturing
325910	Printing Ink Manufacturing
325920	Explosives Manufacturing
325991	Custom Compounding of Purchased Resins
325999	All Other Miscellaneous Chemical Product Manufacturing
332991	Ball and Roller Bearing Manufacturing
333110	Agricultural Implement Manufacturing
333120	Construction Machinery Manufacturing
333130	Mining and Oil and Gas Field Machinery Manufacturing
333210	Sawmill and Woodworking Machinery Manufacturing
333220	Rubber and Plastics Industry Machinery Manufacturing
333291	Paper Industry Machinery Manufacturing
333299	All Other Industrial Machinery Manufacturing
333413	Industrial and Commercial Fan and Blower and Air Purification Equipment Manufacturing
333416	Heating Equipment and Commercial Refrigeration Equipment Manufacturing
333611	Turbine and Turbine Generator Sets Units Manufacturing
333619	Other Engine and Power Transmission Equipment Manufacturing
333610	Pump and Compressor Manufacturing
333910	Material Handling Equipment Manufacturing
333990	All Other General-Purpose Machinery Manufacturing
335311	Power Distribution and Specialty Transformers Manufacturing
335312	Motor and Generator Manufacturing
335315	Switchgear and Switchboard, and Relay and Industrial Control Apparatus Manufacturing
336320	Motor Vehicle and Electronic Equipment Manufacturing
486110	Pipeline Transportation of Crude Oil
486210	Pipeline Transportation of Natural Gas
486910	Pipeline Transportation of Refined Petroleum Products
486990	All Other Pipeline Transportation
541310	Architectural Services
541320	Landscape Architectural Services
541330	Engineering Services
541340	Drafting Services