



Industrial Organization and Finance Division

## Survey of Suppliers of Business Financing 2004

*Confidential when completed.*

Please provide your contact information below and correct pre-printed label information if necessary:

Legal Name:	
Business Name:	
No. & Street:	
City:	
Province:	
Postal Code:	

*Please complete and return this questionnaire within 30 days of receipt.*

### Introduction

#### 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.

#### PURPOSE

In response to recommendations made by a federal task force on the financial sector, the Government of Canada has committed to improving the information available about financing small and medium-sized enterprises (SME) in Canada.

Statistics Canada is conducting this survey to collect and report aggregate information on the financing of SME. The information you provide will be used in the preparation of these reports.

#### 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.

#### RETURNING THIS QUESTIONNAIRE

Please complete this questionnaire within 30 days. Please follow the procedure outlined in the **Respondent reporting guide** to electronically send back your questionnaire. Thank you.

#### FOR ASSISTANCE

If you require assistance in completing this questionnaire or if you have any comments or questions regarding this survey, please contact:

##### Operations and Integration Division

Statistics Canada  
Ottawa, Ontario  
K1A 0T6

Telephone: 613-951-0936  
Toll-free 1-877-481-8432  
Fax: 613-951-0585  
Toll-free 1-877-667-6684

### Contact information

Please provide the name and title of the person who completed this questionnaire. We require this information for follow-up purposes. It is recommended that you keep a copy of this questionnaire for your records in case we require clarification about the information provided.

#### Name and title of the person who completed this questionnaire:

Name:	
Title:	
Telephone:	
Fax:	
Email:	
Date:	

54800-2471.1: 2005-01-31 STC/IOF-435-75205



## Instructions

- \* Please read through the entire questionnaire before attempting to respond.
- \* You may only have to provide data in one or two sections of Sections B, D or E.
- \* All respondents must complete Section A.
- \* Please report for the consolidated enterprise that should include all consolidated branches, subsidiaries and affiliates located in Canada.
- \* Please report all dollar amounts in thousands of Canadian dollars.
- \* Your best estimates are acceptable when precise figures are not available.

If you require assistance in completing this questionnaire or if you have any comments or questions regarding this survey, please contact:

Operations and Integration Division	Telephone: 613-951-0936
Statistics Canada	Toll-free 1-877-481-8432
Ottawa, Ontario	Fax: 613-951-0585
K1A 0T6	Toll-free 1-877-667-6684

## Definitions

- Enterprise:** 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.
- Authorization level:** the maximum amount of money that a client is permitted to borrow from a supplier under a certain instrument. This may or may not be the amount that a client actually borrowed.
- Total amounts authorized:** the authorization level of a client, aggregated over all clients falling into the particular size, instrument, industrial or geographic category.
- Total amounts outstanding:** the principal amount of money that a client has actually borrowed but not yet paid back, aggregated over all clients falling into the particular size, instrument, industrial or geographic category.
- Total number of clients:** the number of businesses with an amount outstanding as of December 31, 2004, aggregated over all businesses falling into the particular size, instrument, industrial or geographic category. It is not necessary to unduplicate client counts between categories.
- Lease size of client** the original value of the lease provided to the client.
- Total value of leases** the original value of the lease, aggregated over all clients with lease amounts outstanding, falling into the particular size, instrument, industrial or geographic category.
- Total lease amounts outstanding** the amount of money that a client still owes on the lease, aggregated over all clients falling into the particular size, instrument, industrial or geographic category.

## A. General information

**A1. What was the end date of this enterprise's most recently completed fiscal period?**

End date 

MM	YY

**A2. What were the total assets of this enterprise in Canada as of the end of the most recently completed fiscal period?**

Total assets (\$000) 

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**A3. Does this enterprise ask client businesses to provide the number of employees or an employment size when obtaining or renewing financing?**

	<b>Yes (go to Question A4)</b> (Please indicate "Yes" with a "1" in cell A14)
	<b>No (go to Section B)</b> (Please indicate "No" with a "2" in cell A15)

**A4. Please report the distribution of these client businesses by employment size.**

Employment size	Total number of clients
Zero employees	
1 to 4 employees	
5 to 19 employees	
20 to 49 employees	
50 to 99 employees	
100 to 499 employees	
500 or more employees	
Unknown	
Total	

Comments:

## B. Debt financing

**B1. Did this enterprise have credit outstanding to client businesses (including agriculture) in Canada as of December 31, 2004? Credit refers to all loans, mortgages, credit cards and related debt items that your enterprise provided to any business in Canada.**

<input type="checkbox"/>	<b>Yes</b> (go to Question B3)
<input type="checkbox"/>	<b>No</b> (go to Section D)

(Please indicate "Yes" with a "1" in cell A6)

(Please indicate "No" with a "2" in cell A7)

### Include:

- \* Term loans and mortgage loans
- \* Lines of credit and credit cards
- \* Umbrella credit
- \* Credit provided under government guarantees
- \* Credit provided by a subsidiary or an affiliate to client businesses
- \* Credit provided to unrelated businesses only

### Exclude:

- \* Credit provided to a subsidiary or an affiliate
- \* Loans or mortgages that you have received
- \* Equity investments
- \* Credit provided through factoring, i.e. invoice discounting or purchases of receivables
- \* Leasing

**B2. Please go to Question B3.**

FOR INFORMATION ONLY

**B3. Please report all credit outstanding to client businesses in Canada as of December 31, 2004 by instrument of client business and by authorization level of client business.**

*Your best estimates are acceptable when precise figures are not available.*

Instrument	Authorization level of client			Authorization level of client			Authorization level of client		
	Less than \$25,000			\$25,000 - \$49,999			\$50,000 - \$99,999		
	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients
Term loans									
Mortgage loans									
Lines of credit									
Credit cards									
Umbrella credit									
Other * (specify below)									
Total - all instruments									

**Please note that the "Total" row in Tables B3, B4 and B5 should be identical from table to table.**

\* Please specify what is included in 'Other' ==>

**Comments on data reported in this section :**


**B3. Please report all cr  
of client business and**

Instrument	Authorization level of client \$100,000 - \$249,999			Authorization level of client \$250,000 - \$499,999			Authorization level of client \$500,000 - \$999,999		
	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients
Term loans									
Mortgage loans									
Lines of credit									
Credit cards									
Umbrella credit									
Other * (specify below)									
Total - all instruments									

**Please note that the “1**

\* Please specify what is  
included in 'Other' ==>

**Comments on data rep**


FOR INFORMATION ONLY

**B3. Please report all cr  
of client business and**

Instrument	Authorization level of client \$1,000,000 - \$4,999,999			Authorization level of client \$5,000,000 or more			Authorization level of client Total - all clients		
	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients
Term loans									
Mortgage loans									
Lines of credit									
Credit cards									
Umbrella credit									
Other * (specify below)									
Total - all instruments									

**Please note that the “1**

\* Please specify what is  
included in 'Other' ==>

**Comments on data rep**


FOR INFORMATION ONLY

**B4. Please report all credit outstanding to client businesses in Canada as of December 31, 2004 by location of client business and by authorization level of client business. Please provide the same information as before but by geography of your clients.**

*Your best estimates are acceptable when precise figures are not available.*

	Authorization level of client			Authorization level of client			Authorization level of client		
	Less than \$25,000			\$25,000 - \$49,999			\$50,000 - \$99,999		
Province or territory	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients
Newfoundland and Labrador									
Prince Edward Island									
Nova Scotia									
New Brunswick									
Quebec									
Ontario									
Manitoba									
Saskatchewan									
Alberta									
British Columbia									
Yukon									
Northwest Territories									
Nunavut									
Unknown									
Total – Canada									

**Please note that the “Total” row in Tables B3, B4 and B5 should be identical from table to table.**

<b>Comments on data reported in this section :</b>



**B4. Please report all credit or  
by authorization level of client**

	Authorization level of client \$100,000 - \$249,999			Authorization level of client \$250,000 - \$499,999			Authorization level of client \$500,000 - \$999,999		
	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients
Newfoundland and Labrador									
Prince Edward Island									
Nova Scotia									
New Brunswick									
Quebec									
Ontario									
Manitoba									
Saskatchewan									
Alberta									
British Columbia									
Yukon									
Northwest Territories									
Nunavut									
Unknown									
Total – Canada									

**Please note that the “Total” i**

**Comments on data reported**


FOR INFORMATION ONLY

**B4. Please report all credit or**  
**by authorization level of client**

	Authorization level of client \$1,000,000 - \$4,999,999			Authorization level of client \$5,000,000 or more			Authorization level of client Total - all clients		
	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients
Newfoundland and Labrador									
Prince Edward Island									
Nova Scotia									
New Brunswick									
Quebec									
Ontario									
Manitoba									
Saskatchewan									
Alberta									
British Columbia									
Yukon									
Northwest Territories									
Nunavut									
Unknown									
Total – Canada									

**Please note that the “Total” i**

**Comments on data reported**


FOR INFORMATION ONLY

**B5. Please report all credit outstanding to client businesses in Canada as of December 31, 2004 by industry of client business and by authorization level of client business. Industry definitions may be found in the worksheet named <Industry definitions>. Please provide the same information as before but by industry of your clients.**

*Your best estimates are acceptable when precise figures are not available.*

Industry (NAICS code)	Authorization level of client Less than \$25,000			Authorization level of client \$25,000 - \$49,999			Authorization level of client \$50,000 - \$99,999		
	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients
Agriculture (111, 112, 1151, 1152)									
Forestry, fishing and hunting (113, 114, 1153)									
Mining and oil and gas extraction (21)									
Utilities (22)									
Construction (23)									
Manufacturing (31-33)									
Wholesale trade (41)									
Retail trade (44-45)									
Transportation and warehousing (48-49)									
Information and cultural industries (51)									
Finance and insurance (52)									
Real estate and rental and leasing (53)									
Professional, scientific and technical services (54)									
Management of companies and enterprises (55)									
Administration and waste management (56)									
Educational services (61)									
Health care and social assistance (62)									
Arts, entertainment and recreation (71)									
Accommodation and food services (72)									
Other services except public administration (81)									
All other industries and/or unknown									
<b>Total – all industries</b>									
Of which: knowledge-based industries									

Please note that the "Total" row in Tables B3, B4 and B5 should be identical from table to table.

Comments on data reported in this section :

**B5. Please report all credit outstanding to client business and by authorization level of client business <Industry definitions>. Please provide the same information for**

Industry (NAICS code)	Authorization level of client \$100,000 - \$249,999			Authorization level of client \$250,000 - \$499,999			Authorization level of client \$500,000 - \$999,999		
	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients
Agriculture (111, 112, 1151, 1152)									
Forestry, fishing and hunting (113, 114, 1153)									
Mining and oil and gas extraction (21)									
Utilities (22)									
Construction (23)									
Manufacturing (31-33)									
Wholesale trade (41)									
Retail trade (44-45)									
Transportation and warehousing (48-49)									
Information and cultural industries (51)									
Finance and insurance (52)									
Real estate and rental and leasing (53)									
Professional, scientific and technical services (54)									
Management of companies and enterprises (55)									
Administration and waste management (56)									
Educational services (61)									
Health care and social assistance (62)									
Arts, entertainment and recreation (71)									
Accommodation and food services (72)									
Other services except public administration (81)									
All other industries and/or unknown									
<b>Total – all industries</b>									
Of which: knowledge-based industries									

Please note that the "Total" row in

Comments on data reported in this section :

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**B5. Please report all credit outstanding to client business and by authorization level of client business <Industry definitions>. Please provide the same information for**

Industry (NAICS code)	Authorization level of client \$1,000,000 - \$4,999,999			Authorization level of client \$5,000,000 or more			Authorization level of client Total - all clients		
	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients
Agriculture (111, 112, 1151, 1152)									
Forestry, fishing and hunting (113, 114, 1153)									
Mining and oil and gas extraction (21)									
Utilities (22)									
Construction (23)									
Manufacturing (31-33)									
Wholesale trade (41)									
Retail trade (44-45)									
Transportation and warehousing (48-49)									
Information and cultural industries (51)									
Finance and insurance (52)									
Real estate and rental and leasing (53)									
Professional, scientific and technical services (54)									
Management of companies and enterprises (55)									
Administration and waste management (56)									
Educational services (61)									
Health care and social assistance (62)									
Arts, entertainment and recreation (71)									
Accommodation and food services (72)									
Other services except public administration (81)									
All other industries and/or unknown									
<b>Total – all industries</b>									
Of which: knowledge-based industries									

Please note that the "Total" row in

Comments on data reported in this section :

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**B6. Please report actual losses (write-offs net of recoveries) during calendar year 2004 on credit to businesses in Canada by authorization level of client business. If actual losses are not available please report loss provisions.**

*Your best estimates are acceptable when precise figures are not available.*

Authorization level of client (report losses by the initial authorization levels)	Total losses (\$000)	Total number of clients (for losses only)
Less than \$25,000		
\$25,000 - \$49,999		
\$50,000 - \$99,999		
\$100,000 - \$249,999		
\$250,000 - \$499,999		
\$500,000 - \$999,999		
\$1,000,000 - \$4,999,999		
\$5,000,000 or more		
Total - all clients		

**Please check only one.** C0002

- I reported actual losses <sup>1</sup>
- I reported loss provisions <sup>2</sup>
- I reported actual losses of **zero** <sup>3</sup>

**Comments on data reported in this section :**

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FOR INFORMATION ONLY

## D. Factoring

This section has been modified as few suppliers can provide the detailed information on this type of financing. Please provide total amounts authorized, total amounts outstanding and total number of clients in D2.

**D1. Did this enterprise provide factoring financing to client businesses (including Agriculture) in Canada as of December 31, 2004? Factoring financing activities include invoice discounting and purchases of receivables.**

<input type="checkbox"/>	<b>Yes (go to Question D2)</b> (Please indicate "Yes" with a "1" in cell A5)
<input type="checkbox"/>	<b>No (go to Section E)</b> (Please indicate "No" with a "2" in cell A6)

### Include:

- \* Invoice discounting
- \* Purchases of receivables
- \* Factoring provided by your subsidiary or an affiliate to client businesses
- \* Credit provided to unrelated businesses only

### Exclude:

- \* Credit provided to a subsidiary or an affiliate
- \* Credit provided without invoice discounting or purchases or receivables
- \* Securitization, Asset-backed securities or Special Purpose Trusts

D2. Please report factoring financing provided to client businesses in Canada as of December 31, 2004 for total amounts authorized, total amounts outstanding and total number of clients.

*Your best estimates are acceptable when precise figures are not available.*

	Total amounts authorized (\$000)	Total amounts outstanding (\$000)	Total number of clients
Total – all clients			

Comments on data reported in this section :


FOR INFORMATION ONLY



## E. Leasing

**E1. Did this enterprise have leases outstanding to client businesses (including Agriculture) in Canada as of December 31, 2004?**

<input type="checkbox"/>	<b>Yes (please go to Question E3)</b>	(Please indicate "Yes" with a "1" in cell A5)
<input type="checkbox"/>	<b>No (please go to Section F)</b>	(Please indicate "No" with a "2" in cell A6)

### **Include:**

- \* Leases on assets such as cars, trucks, machinery, equipment, computers and office equipment (fax machines, photocopiers, printers, etc.)
- \* Credit provided under government guarantees
- \* Leasing provided by a subsidiary or an affiliate to client businesses

### **Exclude:**

- \* Leases provided to a subsidiary or an affiliate
- \* Leases to individuals for non business purposes
- \* Leases on real estate and office space
- \* Short term rentals, i.e., less than one year

**E2. Please go to Question E3.**

FOR INFORMATION ONLY

**E3. Please report all leases outstanding to client businesses in Canada as of December 31, 2004 by location of client business and by lease size of client business.**

*Your best estimates are acceptable when precise figures are not available.*

Province or territory	Lease size of client Less than \$25,000			Lease size of client \$25,000 - \$49,999			Lease size of client \$50,000 - \$99,999		
	Total value of leases (\$000)	Total lease amounts outstanding (\$000)	Total number of clients	Total value of leases (\$000)	Total lease amounts outstanding (\$000)	Total number of clients	Total value of leases (\$000)	Total lease amounts outstanding (\$000)	Total number of clients
Newfoundland and Labrador									
Prince Edward Island									
Nova Scotia									
New Brunswick									
Quebec									
Ontario									
Manitoba									
Saskatchewan									
Alberta									
British Columbia									
Yukon									
Northwest Territories									
Nunavut									
Unknown									
<b>Total – Canada</b>									

**Comments on data reported in this section :**

**E3. Please report all leases  
by lease size of client busin**

	Lease size of client			Lease size of client			Lease size of client		
	\$100,000 - \$249,999			\$250,000 - \$499,999			\$500,000 - \$999,999		
Province or territory	Total value of leases (\$000)	Total lease amounts outstanding (\$000)	Total number of clients	Total value of leases (\$000)	Total lease amounts outstanding (\$000)	Total number of clients	Total value of leases (\$000)	Total lease amounts outstanding (\$000)	Total number of clients
Newfoundland and Labrador									
Prince Edward Island									
Nova Scotia									
New Brunswick									
Quebec									
Ontario									
Manitoba									
Saskatchewan									
Alberta									
British Columbia									
Yukon									
Northwest Territories									
Nunavut									
Unknown									
<b>Total – Canada</b>									

<b>Comments on data reported</b>

FOR INFORMATION ONLY

**E3. Please report all leases  
by lease size of client busin**

	Lease size of client			Lease size of client			Lease size of client		
	\$1,000,000 - \$4,999,999			\$5,000,000 or more			Total - all clients		
Province or territory	Total value of leases (\$000)	Total lease amounts outstanding (\$000)	Total number of clients	Total value of leases (\$000)	Total lease amounts outstanding (\$000)	Total number of clients	Total value of leases (\$000)	Total lease amounts outstanding (\$000)	Total number of clients
Newfoundland and Labrador									
Prince Edward Island									
Nova Scotia									
New Brunswick									
Quebec									
Ontario									
Manitoba									
Saskatchewan									
Alberta									
British Columbia									
Yukon									
Northwest Territories									
Nunavut									
Unknown									
<b>Total – Canada</b>									

**Comments on data reported**


FOR INFORMATION ONLY

E4. Please report all leases outstanding to client businesses in Canada as of December 31, 2004 by industry of client business and by lease size of client business. Industry definitions may be found in the worksheet named <Industry definitions>.

Your best estimates are acceptable when precise figures are not available.

Industry (NAICS code)	Lease size of client Less than \$25,000			Lease size of client \$25,000 - \$49,999			Lease size of client \$50,000 - \$99,999		
	Total value of leases (\$000)	Total lease amounts outstanding (\$000)	Total number of clients	Total value of leases (\$000)	Total lease amounts outstanding (\$000)	Total number of clients	Total value of leases (\$000)	Total lease amounts outstanding (\$000)	Total number of clients
Agriculture (111, 112, 1151, 1152)									
Forestry, fishing and hunting (113, 114, 1153)									
Mining and oil and gas extraction (21)									
Utilities (22)									
Construction (23)									
Manufacturing (31-33)									
Wholesale trade (41)									
Retail trade (44-45)									
Transportation and warehousing (48-49)									
Information and cultural industries (51)									
Finance and insurance (52)									
Real estate and rental and leasing (53)									
Professional, scientific and technical services (54)									
Management of companies and enterprises (55)									
Administration and waste management (56)									
Educational services (61)									
Health care and social assistance (62)									
Arts, entertainment and recreation (71)									
Accommodation and food services (72)									
Other services except public administration (81)									
All other industries and/or unknown									
<b>Total – all industries</b>									
Of which: knowledge-based industries									

Please note that the "Total" row in Tables E3 and E4 should be identical from table to table.

Comments on data reported in this section :

**E4. Please report all leases outstanding to client of client business and by lease size of client business named <Industry definitions>.**

Industry (NAICS code)	Lease size of client \$100,000 - \$249,999			Lease size of client \$250,000 - \$499,999			Lease size of client \$500,000 - \$999,999		
	Total value of leases (\$000)	Total lease amounts outstanding (\$000)	Total number of clients	Total value of leases (\$000)	Total lease amounts outstanding (\$000)	Total number of clients	Total value of leases (\$000)	Total lease amounts outstanding (\$000)	Total number of clients
Agriculture (111, 112, 1151, 1152)									
Forestry, fishing and hunting (113, 114, 1153)									
Mining and oil and gas extraction (21)									
Utilities (22)									
Construction (23)									
Manufacturing (31-33)									
Wholesale trade (41)									
Retail trade (44-45)									
Transportation and warehousing (48-49)									
Information and cultural industries (51)									
Finance and insurance (52)									
Real estate and rental and leasing (53)									
Professional, scientific and technical services (54)									
Management of companies and enterprises (55)									
Administration and waste management (56)									
Educational services (61)									
Health care and social assistance (62)									
Arts, entertainment and recreation (71)									
Accommodation and food services (72)									
Other services except public administration (81)									
All other industries and/or unknown									
<b>Total – all industries</b>									
Of which: knowledge-based industries									

**Please note that the “Total” row in Tables E3 and**

**Comments on data reported in this section :**  
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 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**E4. Please report all leases outstanding to client of client business and by lease size of client business named <Industry definitions>.**

Industry (NAICS code)	Lease size of client \$1,000,000 - \$4,999,999			Lease size of client \$5,000,000 or more			Lease size of client Total - all clients		
	Total value of leases (\$000)	Total lease amounts outstanding (\$000)	Total number of clients	Total value of leases (\$000)	Total lease amounts outstanding (\$000)	Total number of clients	Total value of leases (\$000)	Total lease amounts outstanding (\$000)	Total number of clients
Agriculture (111, 112, 1151, 1152)									
Forestry, fishing and hunting (113, 114, 1153)									
Mining and oil and gas extraction (21)									
Utilities (22)									
Construction (23)									
Manufacturing (31-33)									
Wholesale trade (41)									
Retail trade (44-45)									
Transportation and warehousing (48-49)									
Information and cultural industries (51)									
Finance and insurance (52)									
Real estate and rental and leasing (53)									
Professional, scientific and technical services (54)									
Management of companies and enterprises (55)									
Administration and waste management (56)									
Educational services (61)									
Health care and social assistance (62)									
Arts, entertainment and recreation (71)									
Accommodation and food services (72)									
Other services except public administration (81)									
All other industries and/or unknown									
<b>Total – all industries</b>									
Of which: knowledge-based industries									

**Please note that the “Total” row in Tables E3 and**

**Comments on data reported in this section :**  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**E5. Please report actual losses (write-offs net of recoveries) during calendar year 2004 on leases to client businesses in Canada by lease size of client businesses. If actual losses are not available please report loss provisions.**

*Your best estimates are acceptable when precise figures are not available.*

Lease size of client (report losses by the original value of the lease)	Total losses (\$000)	Total number of clients (for losses only)
Less than \$25,000		
\$25,000 - \$49,999		
\$50,000 - \$99,999		
\$100,000 - \$249,999		
\$250,000 - \$499,999		
\$500,000 - \$999,999		
\$1,000,000 - \$4,999,999		
\$5,000,000 or more		
Total - all clients		

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**Please check only one.** C0002

- I reported actual losses <sup>1</sup>
- I reported loss provisions <sup>2</sup>
- I reported actual losses of **zero** <sup>3</sup>

**Comments on data reported in this section :**

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**E6. Please report all leases outstanding to client businesses in Canada as of December 31, 2004 by type of lease.**

A **capital lease** is used to finance equipment for the major part of its useful life (more than 75%) and there is a reasonable assurance (through a purchase option or a transfer of ownership) that the lessee will obtain ownership of the equipment by the end of the lease term. An **operating lease** usually finances equipment for less than its useful life and at the end of the lease term the ownership of the equipment remains with the lessor and the lessee can return the equipment to the lessor without further obligation.

**Your best estimates are acceptable when precise figures are not available.**

Instrument	Lease size of client			Lease size of client			Lease size of client		
	Less than \$25,000			\$25,000 - \$49,999			\$50,000 - \$99,999		
	Total value of leases (\$000)	Total lease amounts outstanding (\$000)	Total number of clients	Total value of leases (\$000)	Total lease amounts outstanding (\$000)	Total number of clients	Total value of leases (\$000)	Total lease amounts outstanding (\$000)	Total number of clients
Capital leases									
Operating leases									
Other * (specify below)									
<b>Total – all types of leases</b>									

**Please note that the “Total” row in Tables E3, E4 and E6 should be identical from table to table.**

\* Please specify what is included in 'Other'  ==>

**Comments on data reported in this section :**


**E6. Please report all leases outs**

A **capital lease** is used to finance eq  
purchase option or a transfer of owne  
**lease** usually finances equipment for  
lessor and the lessee can return the e

Instrument	Lease size of client			Lease size of client			Lease size of client		
	\$100,000 - \$249,999			\$250,000 - \$499,999			\$500,000 - \$999,999		
	Total value of leases (\$000)	Total lease amounts outstanding (\$000)	Total number of clients	Total value of leases (\$000)	Total lease amounts outstanding (\$000)	Total number of clients	Total value of leases (\$000)	Total lease amounts outstanding (\$000)	Total number of clients
Capital leases									
Operating leases									
Other * (specify below)									
<b>Total – all types of leases</b>									

**Please note that the “Total” row**

\* Please specify what is included in 'Other'  
==>

**Comments on data reported in t**


FOR INFORMATION ONLY

**E6. Please report all leases outs**

A **capital lease** is used to finance eq purchase option or a transfer of owne lease usually finances equipment for lessor and the lessee can return the e

Instrument	Lease size of client \$1,000,000 - \$4,999,999			Lease size of client \$5,000,000 or more			Lease size of client Total - all clients		
	Total value of leases (\$000)	Total lease amounts outstanding (\$000)	Total number of clients	Total value of leases (\$000)	Total lease amounts outstanding (\$000)	Total number of clients	Total value of leases (\$000)	Total lease amounts outstanding (\$000)	Total number of clients
Capital leases									
Operating leases									
Other * (specify below)									
<b>Total – all types of leases</b>									

**Please note that the “Total” row**

\* Please specify what is included in 'Other'  
==>

**Comments on data reported in t**


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## F. Conclusion

F1. How long did you spend collecting the data and completing this questionnaire?

hours

Thank you for your co-operation in filling out this questionnaire.

***PLEASE KEEP A COPY OF THIS SURVEY FOR ADMINISTRATIVE FOLLOW-UP.***

If you have any comments concerning this survey please make note of them in the space below.

<b>Comments:</b>

Thank you!

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# North American Industry Classification System (NAICS)

## 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 and Oil and Gas Extraction

This sector comprises establishments primarily engaged in extracting naturally occurring minerals and engaged in exploration for minerals, development of mineral properties and mining operations.

## 22 Utilities

This sector comprises establishments primarily engaged in operating electric, gas and water utilities.

## 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.

## 51 Information and Cultural Industries

This sector comprises establishments primarily engaged in creating and disseminating information and cultural products, such as written works, musical works or recorded performances, recorded dramatic performances, software and information databases, or providing the means to disseminate them. Establishments that provide access to equipment and expertise to process information are also included. This sector includes publishing industries, software publishing, the motion picture and sound recording industries, the broadcasting and telecommunications industries, and the information services and data processing industries.

**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.

**55 Management of Companies and Enterprises**

This sector comprises establishments primarily engaged in managing companies and enterprises and/or holding the securities or financial assets of companies and enterprises, for the purpose of owning a controlling interest in them and/or influencing their management decisions.

**56 Administrative and Support, Waste Management and Remediation Services**

Two different types of establishments are included here: those primarily engaged in activities that support the day-to-day operations of other organizations; and those primarily engaged in waste management activities.

**61 Educational Services**

This sector comprises establishments primarily engaged in providing instruction and training in a wide variety of subjects. This instruction and training is provided by specialized establishments, such as schools, colleges, universities and training centres.

**62 Health Care and Social Assistance**

This sector comprises establishments primarily engaged in providing health care by diagnosis and treatment, providing residential care for medical and social reasons, and providing social assistance, such as counselling, welfare, child protection, community housing and food services, vocational rehabilitation and child care, to those requiring such assistance.

**71 Arts, Entertainment and Recreation**

This sector comprises establishments primarily engaged in operating facilities or providing services to meet the cultural, entertainment and recreational interests of their patrons. They produce, promote or participate in live performances, events or exhibits intended for public viewing; provide the artistic, creative and technical skills necessary for the production of artistic products and live performances; preserve and exhibit objects and sites of historical, cultural or educational interest; and operate facilities or provide services that enable patrons to participate in sports or recreational activities or pursue amusement, hobbies and leisure-time interests.

**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.

**81 Other Services (except Public Administration)**

This sector comprises establishments, not classified to any other sector, primarily engaged in repairing, or performing general or routine maintenance, on motor vehicles, machinery, equipment and other products to ensure that they work efficiently; providing personal care services, funeral services, laundry services and other services to individuals, such as pet care services and photo finishing services; organizing and promoting religious activities; supporting various causes through grant-making, advocating (promoting) various social and political causes, and promoting and defending the interests of their members. Private households are also included.

**91 Public Administration**

This sector comprises establishments primarily engaged in activities of a governmental nature, that is, the enactment and judicial interpretation of laws and their pursuant regulations, and the administration of programs based on them.

# Knowledge-Based Industries (KBIs)

## Introduction

Knowledge based firms are considered 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 for KBI

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.

The Tier I group consists of technology firms involved in the following industries; these are some examples of the industries in this group.

Aerospace Products and Parts  
Audio and Video Equipment  
Cable and Other Program Distribution  
Computer and Peripheral Equipment  
Computer Systems Design and Related Services  
Data Processing Services  
Engineering and Life Sciences  
Environmental Consulting Services  
Motion Picture and Video Production  
Navigational and Guidance Instruments  
Pay and Specialty Television  
Pharmaceutical and Medicine  
Post-Production and Other Motion Picture and Video Industries  
Radio  
Research and Development in the Physical  
Satellite Communications  
Semi-Conductor and Other Electronic Component  
Software Publishers  
Telecommunications Resellers  
Telephone Apparatus  
Television Broadcasting  
Wireless Communications  
Etc...

The Tier II group consists of “high-knowledge” firms involved in the following industries, these are some examples of the industries in this group.

Adhesive  
Alkali and Chlorine  
Architectural Services  
Basic Inorganic Chemical  
Chemical Fertilizer (except Potash)  
Custom Compounding of Purchased Resins  
Electric Power Distribution  
Engineering Services and Drafting Services  
Explosives  
Fossil-Fuel Electric Power Generation  
Heating Equipment and Commercial Refrigeration Equipment  
Hydro-Electric Power Generation  
Industrial and Commercial Fan and Blower and Air Purification Equipment  
Industrial Gas  
Material Handling Equipment  
Mining and Oil and Gas Field Machinery  
Mixed Fertilizer  
Motor and Generator  
Motor Vehicle and Electronic Equipment  
Nuclear Power Generation  
Paper Industry Machinery  
Pesticide and Agricultural Chemical  
Petrochemical  
Petroleum and Coal Products  
Petroleum Refineries  
Pipeline Transportation of Crude Oil  
Pipeline Transportation of Natural Gas  
Pipeline Transportation of Refined Petroleum Products  
Power Distribution and Specialty Transformers  
Printing Ink  
Pump and Compressor  
Relay and Industrial Control Apparatus  
Resin and Synthetic Rubber  
Rubber and Plastics Industry Machinery  
Sawmill and Woodworking Machinery  
Switchgear and Switchboard  
Synthetic Dye and Pigment  
Turbine and Turbine Generator Sets Units  
Etc..

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