INTRO:
Hello <NAME>, my name is _________ and I am calling from Leger Marketing on behalf of Industry Canada.

IF NOT AVAILABLE: Can I speak with the person who would be in charge of corporate finances, the owner, chief financial officer, or accountant? We are calling businesses across Canada to measure credit access under the current economic conditions and would like your opinion; the survey should take less than 5 minutes. Can I continue or schedule a better time?

Q1:
Just to confirm, are you...

READ ALL
...The Business Owner .................................................................1
...The Chief Financial Officer (CFO)..................................................2
...The person in charge of finance in your business ......................3
Other ..........................................................................................4
Refused..........................................................................................9

Q2:
Is the business a non-profit organization, a co-operative, a joint venture or a government agency?
Yes ..............................................................................................1
No ...............................................................2  => +2
DK/Refused....................................................................................9

Q3:
How many full-time equivalent employees are working for your business in Canada?
DK/Refused................................................................. 9999

Q3A:
Our records obtained from Dun and Bradstreet and other list providers suggest that your firm has had a revenue growth rate in of at least 73% between 2006 and 2008, can you confirm that your company grew by approximately 20% per year over that time period?
Yes ..............................................................................................1  => Q4
No ..............................................................................................2
DK/Refused....................................................................................9  => +2
Q4:
Did your business seek any new or additional external financing since August 2008? NOTE: By external financing, we mean any request for commercial debt such as new mortgage, term loan, credit card and lines of credit and any request for an increase to existing credit limits. Also included are financing requests regarding leasing, trade credit and equity capital, which includes financing from family and friends and venture capital.

IF DON'T KNOW: We are looking to speak with the person in the company who would know the answers to these types of financial questions, is there somebody else we should speak with? YES (continue) NO (go back to INTRO and code DR)

Yes ...........................................................................................................1  => Q6
No ............................................................................................................2
DON’T KNOW - and nobody can answer this question (go back to INTRO)  8  => INTRO

Q5:
Why did the business not seek external financing?

DO NOT READ - CHECK ALL THAT APPLY
Financing not needed ..................................................................................01
Investment project postponed .....................................................................02
Thought the request would be turned down ............................................03
Applying for financing is too difficult .....................................................04
Cost of financing is too high ......................................................................05
We seeked internal financing instead (personal capital) .......................07
Poor Economic Climate / We have seen a large drop in business ........08
Financing unavailable ...............................................................................10
Other (Please specify): .............................................................................96
DK/Refused ...............................................................................................99

Q6:
Which type of financing did the business seek...?

READ ALL - ACCEPT ALL THAT APPLY
...Mortgages .............................................................................................01
...Term loans ............................................................................................02
...Line of credit .......................................................................................03
...Credit cards ........................................................................................04
...Leasing .................................................................................................05
...Trade Credit .........................................................................................06
...Venture Capital ....................................................................................07
...Private Equity financing (angel investors, friends / parents, employees) 08
...Public Equity financing (stock market) .................................................09
Other (please specify): .............................................................................96
DK/Refused ...............................................................................................99

Léger Marketing
**Q8A:**
What was the amount of financing requested for the Mortgages?

<table>
<thead>
<tr>
<th>financing requested</th>
<th>option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $100,000</td>
<td>1</td>
</tr>
<tr>
<td>$100,000 to $250,000</td>
<td>2</td>
</tr>
<tr>
<td>$251,000 to $500,000</td>
<td>3</td>
</tr>
<tr>
<td>$501,000 to $1,000,000</td>
<td>4</td>
</tr>
<tr>
<td>More than $1,000,000</td>
<td>5</td>
</tr>
<tr>
<td>DK/Refused</td>
<td>9</td>
</tr>
</tbody>
</table>

**Q8B:**
What was the amount of financing requested for the Term loans?

<table>
<thead>
<tr>
<th>financing requested</th>
<th>option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $100,000</td>
<td>1</td>
</tr>
<tr>
<td>$100,000 to $250,000</td>
<td>2</td>
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<tr>
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<td>3</td>
</tr>
<tr>
<td>$501,000 to $1,000,000</td>
<td>4</td>
</tr>
<tr>
<td>More than $1,000,000</td>
<td>5</td>
</tr>
<tr>
<td>DK/Refused</td>
<td>9</td>
</tr>
</tbody>
</table>

**Q8C:**
What was the amount of financing requested for the Line of credit?

<table>
<thead>
<tr>
<th>financing requested</th>
<th>option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $100,000</td>
<td>1</td>
</tr>
<tr>
<td>$100,000 to $250,000</td>
<td>2</td>
</tr>
<tr>
<td>$251,000 to $500,000</td>
<td>3</td>
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<td>4</td>
</tr>
<tr>
<td>More than $1,000,000</td>
<td>5</td>
</tr>
<tr>
<td>DK/Refused</td>
<td>9</td>
</tr>
</tbody>
</table>

**Q8D:**
What was the amount of financing requested for the Credit cards?

<table>
<thead>
<tr>
<th>financing requested</th>
<th>option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $100,000</td>
<td>1</td>
</tr>
<tr>
<td>$100,000 to $250,000</td>
<td>2</td>
</tr>
<tr>
<td>$251,000 to $500,000</td>
<td>3</td>
</tr>
<tr>
<td>$501,000 to $1,000,000</td>
<td>4</td>
</tr>
<tr>
<td>More than $1,000,000</td>
<td>5</td>
</tr>
<tr>
<td>DK/Refused</td>
<td>9</td>
</tr>
</tbody>
</table>
Q8E:
What was the amount of financing requested for the Leasing?

READ ALL
...Less than $100,000.................................................................1
...$100,000 to $250,000.............................................................2
...$251,000 to $500,000...............................................................3
...$501,000 to $1,000,000.............................................................4
...More than $1,000,000.............................................................5
DK/Refused..................................................................................9

Q8F:
What was the amount of financing requested for the Trade Credit?

READ ALL
...Less than $100,000.................................................................1
...$100,000 to $250,000.............................................................2
...$251,000 to $500,000...............................................................3
...$501,000 to $1,000,000.............................................................4
...More than $1,000,000.............................................................5
DK/Refused..................................................................................9

Q8G:
What was the amount of financing requested for the Equity financing (Venture capital, angel investors, friends/parents, employees)?

READ ALL
...Less than $100,000.................................................................1
...$100,000 to $250,000.............................................................2
...$251,000 to $500,000...............................................................3
...$501,000 to $1,000,000.............................................................4
...More than $1,000,000.............................................................5
DK/Refused..................................................................................9

Q8H:
What was the amount of financing requested for the (Other)?

READ ALL
...Less than $100,000.................................................................1
...$100,000 to $250,000.............................................................2
...$251,000 to $500,000...............................................................3
...$501,000 to $1,000,000.............................................................4
...More than $1,000,000.............................................................5
DK/Refused..................................................................................9
Q9:
How did the business intend to use the financing that was requested? Was it for...

READ ALL - CHECK ALL THAT APPLY
...Land and buildings? .................................................................01
...Vehicles / rolling stock? ...........................................................02
...Computer hardware and software? ...........................................03
...Other Machinery and equipment? ..........................................04
...Working capital/operating capital such as inventory or paying suppliers? 05
...Research and development? ..................................................06
...Debt consolidations? ...............................................................07
...Refinancing maturing debt? .....................................................08
...Intangibles? (such as training, customer lists, goodwill) ..........09
...Purchase a business? .............................................................10
...Another purpose? (Please specify): .......................................96 O
DK/Refused..................................................................................99 X

Q10:
Was the full amount authorized? NOTE: PLS ASK AGAIN ABOUT ALL THE REQUESTS MADE IN CASE RESPONDENT HAS MADE MANY DIFFERENT TYPES OF FINANCING REQUESTS

Yes .............................................................................................1 => +2
No ..................................................................................................2
DK/Refused..................................................................................9

Q11:
What was the percentage of the amount that was authorized? NOTE: PLS ASK AGAIN ABOUT ALL THE REQUESTS MADE IN CASE RESPONDENT HAS MADE MANY DIFFERENT TYPES OF FINANCING REQUESTS

Indicate the %

0% ..............................................................................................00 => Q7
DK/Refused..................................................................................99

Q12A:
WHAT WAS THE INTEREST RATE ON THE MORTGAGES?

Indicate the %

DK/Refused..................................................................................99999
Q13A:
Was it a fixed rate or a variable MORTGAGE?

Fixed .................................................................1
Variable ...........................................................2
DK/Refused.......................................................9

Q14A:
What was the length of term of the mortgage?

Indicate the number of months:

DK/Refused...........................................................999

Q15A:
Did the credit supplier require the business to provide collateral to obtain the MORTGAGE?

Yes .................................................................1
No .................................................................2
DK/Refused.......................................................9

Q16A:
Did the credit supplier require co-signatures from individuals other than the business owners as a condition to obtain the MORTGAGE?

Yes .................................................................1
No .................................................................2
DK/Refused.......................................................9

Q12B:
WHAT WAS THE INTEREST RATE ON the Term loans?

Indicate the %

DK/Refused.......................................................99999

Q13B:
Was it a fixed rate or a variable TERM LOAN?

Fixed .................................................................1
Variable ...........................................................2
DK/Refused.......................................................9

Léger Marketing
Q14B: What was the length of term of the TERM LOAN?

Indicate the number of months:

DK/Refused.................................................................999

Q15B: Did the credit supplier require the business to provide collateral to obtain the TERM LOAN?

Yes ...............................................................................1
No ...............................................................................2
DK/Refused.........................................................................9

Q16B: Did the credit supplier require co-signatures from individuals other than the business owners as a condition to obtain the TERM LOAN?

Yes ...............................................................................1
No ...............................................................................2
DK/Refused.........................................................................9

Q12C: WHAT WAS THE INTEREST RATE ON the Line of credit?

Indicate the %

DK/Refused.................................................................99999

Q13C: Was it a fixed rate or a variable LINE OF CREDIT?

Fixed ...............................................................................1
Variable .............................................................................2
DK/Refused.........................................................................9

Q15C: Did the credit supplier require the business to provide collateral to obtain the LINE OF CREDIT?

Yes ...............................................................................1
No ...............................................................................2
DK/Refused.........................................................................9
Q16C:
Did the credit supplier require co-signatures from individuals other than the business owners as a condition to obtain the LINE OF CREDIT?

Yes ...........................................................................................................1
No ............................................................................................................2
DK/Refused..............................................................................................9

Q12D:
WHAT WAS THE INTEREST RATE ON the Credit cards?
Indicate the %
DK/Refused........................................................................................... 99999

Q13D:
Was it a fixed rate or a variable CREDIT CARD?

Fixed ........................................................................................................1
Variable ...................................................................................................2
DK/Refused..............................................................................................9

Q15D:
Did the credit supplier require the business to provide collateral to obtain the CREDIT CARD?

Yes ...........................................................................................................1
No ............................................................................................................2
DK/Refused..............................................................................................9

Q16D:
Did the credit supplier require co-signatures from individuals other than the business owners as a condition to obtain the CREDIT CARD?

Yes ...........................................................................................................1
No ............................................................................................................2
DK/Refused..............................................................................................9

Q7:
Since August 2008, have you had to approach a financing institution or credit supplier other than your traditional supplier of finance to obtain financing?

Yes ...........................................................................................................1
No ............................................................................................................2
DK/Refused..............................................................................................9

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Q7A:
What type of financing institution or credit supplier was it...?

READ ALL - ACCEPT AS MANY AS APPLY
...Domestic chartered bank ......................................................... 01
...Canadian subsidiary of a foreign bank ............................................ 02
...Credit Union / Caisses populaires .................................................. 03
...Leasing company .............................................................................. 04
...Government institution ........................................................................ 05
...Private means .................................................................................. 06
...Or another form (specify): ................................................................. 96
DK/Refused .......................................................................................... 99

Q7A1:
Can you please specify what type of Government institution you had to approach?

Bank of Development of Canada (BDC) .................................................. 01
Investissement Quebec ............................................................................ 02
Farm Credit Canada (FCC) ................................................................. 03
Atlantic Canada Opportunities Agency (ACOA) ...................................... 05
Business New Brunswick ....................................................................... 07
Export Development Canada (EDC) ....................................................... 08
Infrastructure Ontario ............................................................................. 09
DK/Refused .......................................................................................... 99

Q17:
Have you reinvested capital into the company (either profit or equity) SINCE AUGUST 2008? The reference period for the questions in the survey refers to the last twelve months.

Yes ............................................................................................................. 1
No ............................................................................................................... 2
DK/Refused .............................................................................................. 9

Q18:
Concerning your financing needs, do you...

READ ALL - ACCEPT ONE ONLY
...Have access to all of the business credit needed? .............................. 1
...Have access to most of the credit needed? .......................................... 2
...Have access to only some of the credit needed? ................................... 3
...Not have access to any credit? .............................................................. 4
...Not need any credit type? .................................................................. 5
DK/Refused .............................................................................................. 9

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Q19: In which industry your business is operating?

Primary ..............................................................01
Agriculture and fishing ........................................01
Forestry .............................................................02
Oil and Mining ......................................................03
Construction ..........................................................04
Manufacturing (Specify): ......................................05
Wholesale and retail .............................................06
Transportation & warehousing .............................07
Professional services ............................................08
Accommodation and food industries ......................09
Other ......................................................................96 0

Q21: For how many years the company has been in existence?

Write down the number of year(s):

DK/Refused..................................................................999

Q22: What percentage of total investment expenditure was devoted to research and development?

Indicate the %

DK/Refused..................................................................999

Q23: What percentage of the business annual revenues came from exporting goods and services?

Indicate the %

NONE .........................................................................000 => Q25
DK/Refused.................................................................999
**Q24:**
Where are your 2 main exportation markets?

- United States .................................................................01
- Mexico ..................................................................................02
- Central and South America .................................................03
- Eastern Europe .....................................................................04
- Western Europe ....................................................................05
- East Asia ...............................................................................06
- South Asia ............................................................................07
- Oceania .................................................................................08
- Africa ......................................................................................10
- Middle East ..........................................................................11
- We do not export / Within Canada only ...............................09
- Other (specify) .......................................................................96
- DK/Refused ............................................................................99

**Q25:**
What is your traditional supplier of finance?

- Domestic chartered bank (specify): ........................................01
- Canadian subsidiary of a foreign bank ..................................02
- Credit Union / Caisses populaires .......................................03
- Leasing company ....................................................................04
- Government institution (specify) ...........................................05
- Private Capital .......................................................................06
- None ......................................................................................97
- Other (specify) .......................................................................96
- DK/Refused ............................................................................99

**Q25A1:**
Can you please specify the name of your domestic chartered bank?

- Bank of Montreal (BMO) .....................................................01
- Scotia Bank ............................................................................02
- BNC (Banque Nationale du Canada) ....................................03
- CIBC ......................................................................................04
- Canada Trust ..........................................................................05
- Royal Bank of Canada (RBC) ...............................................06
- Alberta Treasury Branch (ATB Financial) ..............................07
- Hong Kong Shanghai Bank of Commerce (HSBC) ...............08
- Laurentian Bank .....................................................................09
- Other (SPECIFY) .................................................................96
- DK/Refused ............................................................................99

*Léger Marketing*
Q25A2:
Can you please specify the name of your government institution?

Bank of Development of Canada (BDC).................................................01 N
Investissement Quebec .................................................................02 N
Farm Credit Canada (FCC).................................................................03 N
Alberta Treasury Branch (ATB Financial) ..............................................04 N
Agriculture Financial Services Corporation (AFSC) ............................05 N
Community Business Development Corporation (CBDC) ..................06 N
Human Resources and Skills Development Canada .........................07 N
Community Futures Development Corporation (CFDC) .................08 N
DK/Refused............................................................................................99

Q26:
Was the company chiefly started by one individual?

Yes ...........................................................................................................1
No ............................................................................................................2 => Q27A
DK/Refused..............................................................................................9 => Q27A

GENDR:
What is the gender of the founder of the company?

Male.........................................................................................................1
Female.......................................................................................................2

BORN:
Was the founder of the company born in Canada?

Yes .............................................................................................................01
No: specify country..................................................................................96 O
Don’t know ............................................................................................98

Q27B:
What percentage of the company founders were female?

DK/Refused.............................................................................................999

Q28:
What percentage of the company founders were born in Canada?

DK/Refused.............................................................................................999