



Dear Decision-maker,

For over a decade, SES has provided strategic research, executive counsel and innovative solutions to Canada's leading decision-makers. As part of a process of tracking public opinion and business trends, the firm launched *The SES Web Entrepreneurship Survey* in early 1999.

Having timely and accurate data on emerging on-line business trends is critical to corporate and government decision-makers involved in the Internet. Conducted annually by telephone, *The Web Entrepreneurship Survey* identifies opportunities as well as assists subscribers in understanding the perceptions of small businesses as they relate to commercialization of the Internet.

With a final sample target of 1,000 businesses, *The SES Web Entrepreneurship Survey* is among Canada's most significant research benchmarks on small businesses and the Internet. The margin of accuracy of the survey is  $\pm 3.1\%$ , 19 times out of 20. Validation of the profile of respondents and of small businesses across Canada, indicate that the results are a fair representation of opinion for the target group.

If you have any questions about your data table, please do not hesitate to contact me directly.

Nikita James Nanos  
Managing Director  
SES Canada Research Inc.

North America Toll-free 1 888-737-5505 ext.222  
E-mail [nnanos@sesresearch.com](mailto:nnanos@sesresearch.com)

Quoting [SES Canada Research Inc.](#) Information and Data:  
Internal Documents and Presentations—Quoting individual sentences and paragraphs for use in your organization's internal communications does not require permission from SES. The use of large portions or the reproduction of any SES document in its entirety does require prior written approval and may involve some financial consideration.  
External Publication—Any SES information that is to be used in advertising, press releases, or promotional materials requires prior written approval from the Managing Director. A draft of the proposed document should accompany any such request. SES reserves the right to deny approval of external usage for any reason. **Reproduction is forbidden unless authorized.**



**TABLE 26 SUBMITTING A BANK LOAN APPLICATION**

Now I'm going to read you a list of Internet services and activities. I'd like you to tell me whether your business is already engaged in or is currently planning to use them. (Businesses not engaged in the activities were also asked whether they would consider the service or activity.)

|  | <b>Bank<br/>Loan<br/>%</b> |                 |  |
|--|----------------------------|-----------------|--|
| <b>All Business Respondents</b>            | 8                          |                 |  |
| <b>All Business Internet Users</b>         |                            |                 |  |
| Engaged                                    | 11                         |                 |  |
| Planning                                   | 6                          |                 |  |
| Consider                                   | 16                         |                 |  |
| Neither planning nor considering           | 68                         |                 |  |
| <b>Business Internet Users Not Engaged</b> |                            |                 |  |
| Planning                                   | 6                          |                 |  |
| Consider                                   | 18                         |                 |  |
| Neither planning nor considering           | 76                         |                 |  |
| <b>All Business Internet Non-users</b>     |                            |                 |  |
| Planning                                   | 5                          |                 |  |
| Consider                                   | 15                         |                 |  |
| Not consider                               | 80                         |                 |  |
| <b>BUSINESSES USING THE INTERNET</b>       | <b>Yes<br/>%</b>           | <b>No<br/>%</b> |  |
| <b>Bank Loan by Region</b>                 |                            |                 |  |
| West                                       | 13                         | 87              |  |
| Ontario                                    | 12                         | 88              |  |
| Quebec                                     | 10                         | 90              |  |
| Atlantic                                   | 3                          | 97              |  |
| <b>Bank Loan by Number of Employees</b>    |                            |                 |  |
| 4 or less                                  | 12                         | 88              |  |
| 5 to 9                                     | 12                         | 88              |  |
| 10 to 24                                   | 9                          | 91              |  |
| 25 to 49                                   | 12                         | 88              |  |
| <b>Bank Loan by Years in Business</b>      |                            |                 |  |
| Less than 1 year                           | 0                          | 100             |  |
| 1 to 4 years                               | 13                         | 87              |  |
| 5 to 9 years                               | 17                         | 83              |  |
| 10 years or more                           | 10                         | 90              |  |
| <b>Bank Loan by Respondent Age</b>         |                            |                 |  |
| 18 to 29                                   | 11                         | 89              |  |
| 30 to 39                                   | 14                         | 86              |  |
| 40 to 49                                   | 9                          | 91              |  |
| 50 to 59                                   | 12                         | 88              |  |
| 60 plus                                    | 10                         | 90              |  |
| <b>Bank Loan by Respondent Gender</b>      |                            |                 |  |
| Female                                     | 8                          | 92              |  |
| Male                                       | 15                         | 85              |  |