



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.

A handwritten signature in blue ink that reads 'Nanos'.

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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.)

	Bank Loan %	
All Business Respondents	5	
All Business Internet Users		
Engaged	8	
Planning	9	
Consider	5	
Neither planning nor considering	78	
Business Internet Users Not Engaged		
Planning	10	
Consider	6	
Neither planning nor considering	85	
All Business Internet Non-users		
Planning	5	
Consider	6	
Not consider	89	
BUSINESSES USING THE INTERNET		
	Yes %	No %
Bank Loan by Region		
West	8	92
Ontario	11	89
Quebec	6	94
Atlantic	3	97
Bank Loan by Number of Employees		
4 or less	7	93
5 to 9	7	93
10 to 24	9	91
25 to 49	10	90
Bank Loan by Years in Business		
Less than 1 year	8	92
1 to 4 years	7	93
5 to 9 years	9	91
10 years or more	8	92
Bank Loan by Respondent Age		
18 to 29	9	91
30 to 39	5	95
40 to 49	12	88
50 to 59	7	93
60 plus	0	100
Bank Loan by Respondent Gender		
Female	5	95
Male	10	90