

Q10. What were the main challenges you first faced when starting-up your own business?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G/H - I/J - K/L/M - N/O - P/Q/R

* small base

	Total	GENDER		REGION						LANGUAGE		MARITAL STATUS			KIDS IN HH		INCOME		
		Male	Female	BC	Pr	Ont	Que	Atl	Toronto	Eng	Fr	Single	Mari/Pa rtner	Wid/div /sep	Yes	No	<30K	30-59K	60K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: All respondents	2253	1257	996	396	407	920	432	98*	356	1907	346	265	1701	272	803	1450	269	609	1375
Finding clients/developing your market	1077 48%	593 47%	484 49%	186 47%	185 45%	441 48%	224 52%	41 42%	184 52%	906 48%	171 49%	125 47%	798 47%	145 53%	374 47%	703 48%	119 44%	302 50%	656 48%
Keeping a steady workload	688 31%	397 32%	291 29%	124 31%	114 28%	311 34% DF	109 25%	30 31%	123 35% F	604 32% J	84 24%	80 30%	505 30%	100 37% L	232 29%	456 31%	90 33%	205 34% R	393 29%
Working long hours	640 28%	365 29%	275 28%	112 28%	116 29%	273 30%	114 26%	25 26%	98 28%	549 29%	91 26%	68 26%	483 28%	80 29%	212 26%	428 30%	74 28%	176 29%	390 28%
Dealing with the government/bureaucracy/regulations	473 21%	314 25% B	159 16%	90 23%	79 19%	193 21%	87 20%	24 24%	71 20%	418 22% J	55 16%	38 14%	370 22% K	62 23% K	169 21%	304 21%	48 18%	134 22%	291 21%
Getting enough money to start business	461 20%	257 20%	204 20%	77 19%	94 23%	182 20%	80 19%	28 29% CEFH	63 18%	399 21%	62 18%	63 24%	331 19%	63 23%	173 22%	288 20%	90 33% QR	136 22% R	235 17%
Time management to ensure time with family and friends	433 19%	239 19%	194 19%	77 19%	79 19%	191 21% F	67 16%	19 19%	68 19%	377 20%	56 16%	32 12%	344 20% K	51 19% K	179 22% O	254 18%	50 19%	119 20%	264 19%
Tax laws	394 17%	244 19% B	150 15%	68 17%	54 13%	173 19% D	77 18%	22 22% D	63 18%	331 17%	63 18%	46 17%	295 17%	51 19%	125 16%	269 19%	47 17%	106 17%	241 18%
Maintaining your prior quality of life	375 17%	203 16%	172 17%	67 17%	70 17%	157 17%	63 15%	18 18%	64 18%	323 17%	52 15%	30 11%	280 16% K	64 24% KL	137 17%	238 16%	48 18%	107 18%	220 16%
Dealing with banks	373 17%	253 20% B	120 12%	65 16%	68 17%	157 17%	58 13%	25 26% CDEFH	56 16%	334 18% J	39 11%	37 14%	289 17%	42 15%	111 14%	262 18% N	47 17%	90 15%	236 17%
Keeping up on competition	348 15%	206 16%	142 14%	69 17% D	45 11%	149 16% D	70 16% D	15 15%	62 17% D	284 15%	64 18%	33 12%	265 16%	47 17%	107 13%	241 17% N	45 17%	103 17%	200 15%
Developing a business plan	344 15%	189 15%	155 16%	58 15%	63 15%	134 15%	70 16%	19 19%	57 16%	285 15%	59 17%	48 18%	251 15%	43 16%	111 14%	233 16%	43 16%	101 17%	200 15%
Taking vacation/time off	279 12%	153 12%	126 13%	54 14% F	63 15% F	125 14% F	24 6%	13 13% F	43 12% F	263 14% J	16 5%	18 7%	225 13% K	35 13% K	96 12%	183 13%	25 9%	75 12%	179 13%
Finding qualified help/employees	269 12%	154 12%	115 12%	37 9%	51 13%	116 13%	49 11%	16 16% C	44 12%	230 12%	39 11%	27 10%	207 12%	35 13%	96 12%	173 12%	24 9%	84 14% P	161 12%
Feeling isolated/isolation from others	258 11%	133 11%	125 13%	37 9%	42 10%	115 13%	52 12%	12 12%	46 13%	217 11%	41 12%	25 9%	196 12%	33 12%	91 11%	167 12%	21 8%	74 12%	163 12%
Registering your business	255 11%	154 12%	101 10%	44 11%	40 10%	99 11%	64 15% DE	8 8%	44 12%	202 11%	53 15% I	35 13%	194 11%	24 9%	91 11%	164 11%	26 10%	85 14% R	144 10%
Sourcing materials/products	253 11%	138 11%	115 12%	60 15% EF	53 13% E	85 9%	40 9%	15 15%	39 11%	223 12%	30 9%	45 17% LM	184 11%	23 8%	77 10%	176 12%	46 17% R	78 13% R	129 9%
Technology/keeping up to date technologically	244 11%	153 12% B	91 9%	49 12%	40 10%	101 11%	41 9%	13 13%	42 12%	213 11%	31 9%	19 7%	195 11% K	26 10%	74 9%	170 12%	28 10%	66 11%	150 11%
Finding qualified advisors	122 5%	77 6%	45 5%	19 5%	15 4%	50 5%	32 7% D	6 6%	16 4%	97 5%	25 7%	16 6%	90 5%	15 6%	38 5%	84 6%	18 7%	38 6%	66 5%
No challenges	24 1%	16 1%	8 1%	7 2%	4 1%	8 1%	5 1%	0 -	6 2%	21 1%	3 1%	1 0	19 1%	4 1%	7 1%	17 1%	0 -	7 1%	17 1%

RBC Business Ownership - Sample A (60-6155-06)

Detailed tables

Q10. What were the main challenges you first faced when starting-up your own business?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G/H - I/J - K/L/M - N/O - P/Q/R

* small base

	Total	GENDER		REGION						LANGUAGE		MARITAL STATUS			KIDS IN HH		INCOME		
		Male	Female	BC	Pr	Ont	Que	Atl	Toronto	Eng	Fr	Single	Mari/Partner	Wid/div/sep	Yes	No	<30K	30-59K	60K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Overcoming lack of experience/ learning curve	7	3	4	2	1	2	1	1	1	6	1	1	6	0	4	3	0	5	2
	0	0	0	1%	0	0	0	1%	0	0	0	0	0	-	0	0	-	1% R	0
Earning enough money/ maintaining cash flow	5	2	3	0	4	0	1	0	0	4	1	2	2	1	2	3	1	1	3
	0	0	0	-	1% CE	-	0	-	-	0	0	1% L	0	0	0	0	0	0	0
Family/ friend/ partner issues/ support	3	0	3	0	1	2	0	0	1	3	0	0	2	1	1	2	1	0	2
	0	-	0	-	0	0	-	-	0	0	-	-	0	0	0	0	0	-	0
Marketing	3	1	2	1	0	1	1	0	0	2	1	1	2	0	0	3	0	2	1
	0	0	0	0	-	0	0	-	-	0	0	0	0	-	-	0	-	0	0
Finding child/ day care	2	0	2	0	0	2	0	0	1	2	0	0	1	0	1	1	0	0	2
	0	-	0	-	-	0	-	-	0	0	-	-	0	-	0	0	-	-	0
Education needs	2	1	1	0	2	0	0	0	0	2	0	0	2	0	1	1	0	1	1
	0	0	0	-	0 E	-	-	-	-	0	-	-	0	-	0	0	-	0	0
Accounting/ bookkeeping/ record-keeping	1	1	0	0	0	1	0	0	0	1	0	0	1	0	0	1	0	0	1
	0	0	-	-	-	0	-	-	-	0	-	-	0	-	-	0	-	-	0
Motivation/ procrastination	1	1	0	0	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1
	0	0	-	-	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0
Other mentions	5	1	4	0	1	3	0	1	1	5	0	0	4	1	4	1	0	1	4
	0	0	0	-	0	0	-	1% CF	0	0	-	-	0	0	0 O	0	-	0	0
(Dk/Ns)	2	2	0	0	0	1	1	0	1	1	1	0	1	1	1	1	1	0	1
	0	0	-	-	-	0	0	-	0	0	0	-	0	0	0	0	0	-	0

RBC Business Ownership - Sample A (60-6155-06)

Detailed tables

Q17. What advice would you give to other small businesses about how to grow a business?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G/H - I/J - K/L/M - N/O - P/Q/R

* small base

	Total	GENDER		REGION						LANGUAGE		MARITAL STATUS			KIDS IN HH		INCOME		
		Male	Female	BC	Pr	Ont	Que	Atl	Toronto	Eng	Fr	Single	Mari/Partner	Wid/div/sep	Yes	No	<30K	30-59K	60K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: All respondents	2253	1257	996	396	407	920	432	98*	356	1907	346	265	1701	272	803	1450	269	609	1375
Know your competition	1146 51%	654 52%	492 49%	206 52%	195 48%	483 53%	201 47%	61 62%	186 52%	993 52%	153 44%	103 39%	893 52%	143 53%	392 49%	754 52%	107 40%	314 52%	725 53%
Develop a business plan	1117 50%	660 53%	457 46%	210 53%	202 50%	472 51%	181 42%	52 53%	183 51%	972 51%	145 42%	113 43%	855 50%	142 52%	367 46%	750 52%	112 42%	318 52%	687 50%
Research the Market	1106 49%	639 51%	467 47%	213 54%	195 48%	480 52%	164 38%	54 55%	196 55%	988 52%	118 34%	117 44%	853 50%	129 47%	372 46%	734 51%	119 44%	298 49%	689 50%
Network, develop alliances	1011 45%	594 47%	417 42%	178 45%	161 40%	446 48%	186 43%	40 41%	213 60%	869 46%	142 41%	101 38%	768 45%	135 50%	332 41%	679 47%	94 35%	241 40%	676 49%
Take time for Marketing	863 38%	523 42%	340 34%	148 37%	164 40%	363 39%	151 35%	37 38%	141 40%	757 40%	106 31%	92 35%	660 39%	106 39%	281 35%	582 40%	95 35%	232 38%	536 39%
Seek out mentors	778 35%	433 34%	345 35%	152 38%	150 37%	329 36%	111 26%	36 37%	123 35%	698 37%	80 23%	67 25%	602 35%	105 39%	246 31%	532 37%	72 27%	197 32%	509 37%
Spend less time on how your business cards look, and more time on defining the 'needs' your business will meet	778 35%	451 36%	327 33%	154 39%	144 35%	349 38%	89 21%	42 43%	140 39%	721 38%	57 16%	72 27%	612 36%	88 32%	252 31%	526 36%	71 26%	219 36%	488 35%
Survey potential customers	777 34%	471 37%	306 31%	134 34%	112 28%	312 34%	177 41%	42 43%	129 36%	621 33%	156 45%	76 29%	603 35%	92 34%	258 32%	519 36%	80 30%	221 36%	476 35%
Do your homework when considering where to locate your business	773 34%	437 35%	336 34%	159 40%	142 35%	338 37%	87 20%	47 48%	119 33%	708 37%	65 19%	87 33%	581 34%	98 36%	269 33%	504 35%	101 38%	213 35%	459 33%
Join clubs/associations	723 32%	416 33%	307 31%	140 35%	123 30%	314 34%	115 27%	31 32%	126 35%	624 33%	99 29%	56 21%	570 34%	92 34%	217 27%	506 35%	55 20%	185 30%	483 35%
Seek advice from bankers, accountants, lawyers, or other trusted parties	539 24%	314 25%	225 23%	101 26%	104 26%	221 24%	86 20%	27 28%	84 24%	470 25%	69 20%	43 16%	423 25%	70 26%	187 23%	352 24%	55 20%	139 23%	345 25%
Advertise in local newspapers	502 22%	244 19%	258 26%	89 22%	80 20%	196 21%	102 24%	35 36%	56 16%	413 22%	89 26%	48 18%	381 22%	71 26%	175 22%	327 23%	76 28%	159 26%	267 19%
Spend time/shadow an entrepreneur in the same industry	486 22%	255 20%	231 23%	109 28%	88 22%	202 22%	57 13%	30 31%	76 21%	442 23%	44 13%	48 18%	363 21%	70 26%	174 22%	312 22%	53 20%	136 22%	297 22%
Take personal development seminars	467 21%	255 20%	212 21%	80 20%	75 18%	196 21%	90 21%	26 27%	79 22%	389 20%	78 23%	43 16%	355 21%	66 24%	161 20%	306 21%	48 18%	128 21%	291 21%
Make cold calls	439 19%	279 22%	160 16%	70 18%	80 20%	199 22%	67 16%	23 23%	82 23%	395 21%	44 13%	32 12%	341 20%	63 23%	134 17%	305 21%	39 14%	130 21%	270 20%
Advertise on Internet	437 19%	226 18%	211 21%	63 16%	62 15%	198 22%	91 21%	23 23%	70 20%	365 19%	72 21%	59 22%	323 19%	52 19%	169 21%	268 18%	63 23%	130 21%	244 18%
Use Direct Mail	163 7%	96 8%	67 7%	21 5%	34 8%	83 9%	13 3%	12 12%	28 8%	157 8%	6 2%	11 4%	127 7%	24 9%	54 7%	109 8%	22 8%	49 8%	92 7%
Get investors	152 7%	97 8%	55 6%	22 6%	24 6%	53 6%	42 10%	11 11%	28 8%	117 6%	35 10%	22 8%	107 6%	22 8%	50 6%	102 7%	21 8%	45 7%	86 6%
Other	110 5%	63 5%	47 5%	31 EFH	28 EF	34 4%	14 3%	3 3%	14 4%	99 5%	11 3%	12 5%	88 5%	8 3%	37 5%	73 5%	16 6%	30 5%	64 5%

RBC Business Ownership - Sample A (60-6155-06)

Detailed tables

Q17. What advice would you give to other small businesses about how to grow a business?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G/H - I/J - K/L/M - N/O - P/Q/R
* small base

	Total	GENDER		REGION						LANGUAGE		MARITAL STATUS			KIDS IN HH		INCOME		
		Male	Female	BC	Pr	Ont	Que	Atl	Toronto	Eng	Fr	Single	Mari/Pa rtner	Wid/div /sep	Yes	No	<30K	30-59K	60K+
None		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
	61 3%	32 3%	29 3%	6 2%	6 1%	23 3%	24 6% CDEH	2 2%	8 2%	40 2%	21 6% I	8 3%	47 3%	5 2%	23 3%	38 3%	14 5% QR	13 2%	34 2%
Not sure/don't know																			
	143 6%	67 5%	76 8% A	25 6%	33 8%	54 6%	24 6%	7 7%	24 7%	126 7%	17 5%	23 9%	102 6%	17 6%	60 7%	83 6%	22 8%	42 7%	79 6%

RBC Business Ownership - Sample A (60-6155-06)

Detailed tables

Q18. If you were to start a business all over again would you do anything differently?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G/H - I/J - K/L/M - N/O - P/Q/R

* small base

	Total	GENDER		REGION						LANGUAGE		MARITAL STATUS			KIDS IN HH		INCOME		
		Male	Female	BC	Pr	Ont	Que	Atl	Toronto	Eng	Fr	Single	Mari/Partner	Wid/div/sep	Yes	No	<30K	30-59K	60K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: All respondents	2253	1257	996	396	407	920	432	98*	356	1907	346	265	1701	272	803	1450	269	609	1375
Yes	875 39%	508 40%	367 37%	150 38%	175 43% F	373 41% F	141 33%	36 37%	144 40% F	757 40% J	118 34%	114 43%	646 38%	108 40%	317 39%	558 38%	105 39%	245 40%	525 38%
No, I would do nothing differently - I would start up exactly the same business again	1378	749	629	246	232	547	291	62	212	1150	228	151	1055	164	486	892	164	364	850
	61%	60%	63%	62%	57%	59%	67% DEH	63%	60%	60%	66% I	57%	62%	60%	61%	62%	61%	60%	62%

RBC Business Ownership - Sample A (60-6155-06)

Detailed tables

Q19. If you were to start a business all over again what would you do differently? (Yes Summary)

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G/H - I/J - K/L/M - N/O - P/Q/R

* small base

	Total	GENDER		REGION						LANGUAGE		MARITAL STATUS			KIDS IN HH		INCOME		
		Male	Female	BC	Pr	Ont	Que	Atl	Toronto	Eng	Fr	Single	Mari/Partner	Wid/div/sep	Yes	No	<30K	30-59K	60K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: All respondents who would do anything differently	875	508	367	150	175	373	141	36*	144	757	118	114	646	108	317	558	105	245	525
I would start up my own business earlier (i.e. at a younger age).	533	330	203	99	105	219	88	22	87	460	73	62	396	70	190	343	64	155	314
	61%	65% B	55%	66%	60%	59%	62%	61%	60%	61%	62%	54%	61%	65%	60%	61%	61%	63%	60%
I would get more financial advice before starting up my own business.	510	299	211	90	92	219	88	21	82	436	74	73	376	57	182	328	73	151	286
	58%	59%	57%	60%	53%	59%	62%	58%	57%	58%	63%	64%	58%	53%	57%	59%	70% R	62%	54%
I would put more money into starting-up a business.	437	270	167	71	93	179	71	23	64	379	58	63	314	56	159	278	67	131	239
	50%	53% B	46%	47%	53%	48%	50%	64% H	44%	50%	49%	55%	49%	52%	50%	50%	64% R	53% R	46%
I would not start up my own business at all.	125	80	45	18	22	50	26	9	15	98	27	18	91	15	45	80	15	27	83
	14%	16%	12%	12%	13%	13%	18%	25% CH	10%	13%	23% I	16%	14%	14%	14%	14%	14%	11%	16%
I would start up my own business later (i.e. once I was older/more experienced)	84	49	35	9	14	41	14	6	18	70	14	17	55	12	28	56	11	26	47
	10%	10%	10%	6%	8%	11%	10%	17% C	13%	9%	12%	15% L	9%	11%	9%	10%	10%	11%	9%

