2009 Thunder Bay Small Business Opinion Survey

June 2009

12th Annual Report

presented by Thunder Bay Ventures

to examine the attitudes of the business community towards specific issues and developments in the local community.

Executive Summary

Completion of the "2009 Thunder Bay Business Opinion Survey" marks the twelfth year since the inception of the survey, which gives a voice to the small business community of the region. The Thunder Bay Business Opinion Survey provides third parties with an in-depth analysis of the thoughts of small businesses. The findings of the survey include both quantitative and qualitative aspects and also examine the recent and future environmental conditions that small businesses operate under. Every effort was made to ensure that the statistics and data represented the population and that all bias was eliminated.

The survey presented findings in several key areas that should be noted:

1. Hiring expectations for the next 12 months were identical to last year's results with 38% of firms planning to hire additional employees, 59% not planning to hire additional employees, and 4% planning to lay off employees. Over the last five years there has been a trend indicating that the number of firms not hiring additional employees is increasing, which is consistent with the declining trend that is found in regards to those firms hiring and laying off employees. It is important to notice; however, that those firms planning to lay off employees employ on average only 6 full-time, and 3 part time employees, while those planning to hire additional employees employed on average 13 full-time and 8 part-time employees.

2. Seventy-one percent (71%) of respondents believe that the Thunder Bay economy will have negative or no growth over the next year. This finding is more pessimistic than previous year's result of 60%. For the past six years there has been a strong negative trend in small businesses' views towards economic growth in Thunder Bay.

3. The belief that the mining industry is having a positive impact on Thunder Bay's economy has dropped to 93%, which is a 7% decrease from last year's result of 100%. Despite the slight decrease this is still a very overwhelming indication that small businesses feel very strongly that the mining industry will have a positive impact on their business. Other industries that small businesses believe have a strong growth potential are higher education, health care and senior services, renewable energy production and biotech.

4. Small business owners showed a slight decrease in their belief about future security. In 2008, 77% of small businesses felt secure while the 2009 survey now shows that only 73% of respondents possess a feeling of security. Despite this decrease there is still a strong positive trend since 2005 concerning small business owners' feelings of security. This should be monitored closely in the future to determine what affect the current conditions are having on small businesses.

5. Although respondents perceptions in regards to the Thunder Bay City Council have decreased to 24% from the 2008 results of 36%, it is still a significant improvement from just three years ago when only 15% of small businesses felt City Council succeeded in representing their business.

6. The recent economic situation has had an effect on Thunder Bay's small business owners. Seventy-three percent (73%) have noticed a change in consumer spending due to the economic conditions although the direction of the change was not specified. Eighty-three percent (83%) of respondents believe that the conditions are significantly affecting Thunder Bay specifically and forty-one percent (41%) of respondents state that due to the recent economic conditions they are reconsidering their date of retirement.

7. Sixty-three percent (63%) of respondents believe that the forestry industry is defunct and leaders should focus on putting efforts into the new economy. This is a new addition to the survey and should be monitored in future years to determine any trends or changes in attitude of small business respondents.

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Research Objectives

It is time once again to offer the results of this year's Thunder Bay Business Opinion Survey. The objective of this study is to examine the attitudes and behaviours of small businesses in the Thunder Bay Census Metropolitan Area (CMA). The three specific areas of concentration are in: (1) gauging both the attitudes and trends of the small business community with regard to the current and future business climate in Thunder Bay; (2) identifying factors most critical to the development of the City's economy beyond the year 2008, and (3) examining the attitudes of the business community toward specific issues and developments in the local community. The survey also provides respondents with the opportunity to openly comment on any issue they choose.

This approach has led to the development of new questions within subsequent surveys and continues to provide valuable and candid feedback of small business owners' thinking. The study is conducted under the auspices of Thunder Bay Ventures; an organization funded by Industry Canada through FedNor, as part of the federal government's Community Futures Development Program. Thunder Bay Ventures has a mandate to conduct research on issues relevant to community economic development, in addition to providing financing and support to small businesses. The 2009 annual survey was conducted in May and June of this year.

Methodology and Response

The specific population studied for this research is firms with less than 35 full-time employees, regardless of revenues or types of business activity. The population is located in the Thunder Bay CMA and has no affiliation with a particular industry sector. Included with the questionnaire was a letter of introduction explaining the purpose of the survey as well as details of a response incentive. During a 3-week data collection period, 697 surveys were delivered with 103 surveys returned (14.78%), which is down 0.08% from last year's response rate of 14.86%. It should be mentioned that two surveys were returned past the cut off date and were therefore not included in the analysis.

The survey uses a systematic random sample approach and is delivered through Canada Post. Each survey is addressed to the identified owner of the business. The questionnaire uses a Likert scale (1 to 5) response format as well as categorical response options for assessing frequency and descriptive data (see Appendix A). The survey is 8 pages and has approximately 150 questions. Respondents are also offered the opportunity to openly express opinions regarding Thunder Bay's economy. Many respondents did provide additional feedback on one or more of the open-ended questions in section C. A random selection of the comments is provided in the report. These responses are opinionated comments and do not any statistical significance or trend.

In keeping with statistical practice, an examination of the questionnaire's reliability and numerous validity measures were performed.

Respondent Profile

Provided in the Respondent Profile section is general demographic results for the 2009 survey respondents. The percentage results that are provided are from those individuals who responded to the specific questions, therefore excluding those who did not respond to the question properly or failed to respond at all. Respondent characteristics appear to reflect the small business population and are consistent with characteristics exhibited in previous years.

Table 1

Gender	Percentage
Male	56%
Female	44%

Table 2

Average Age of Respondent	49.9 years of age

Table 3

Average Years in Business	20.42

Table 4

Type of Business	Number
Retail	36
Wholesale	12
Manufacturing	11
Professional Services	2
Personal Services	27
Other	21

Table 5

Legal Status of Business	Percentage
Sole Proprietorship	33%
Partnership	17%
Corporation	50%

Table 6

Categories for Economic Development	Percentage
Women	36%
Aboriginal	5%
Francophone	2%
Youth (under 30)	4%

Table 7

Type of Employee	Average Number	Maximum	Minimum
Full Time	11	200	0
Part Time	5	100	0

Table 8

Change in Employment (2008)	Percentage
Increased	22%
Remained the Same	71%
Decreased	7%

Table 9

Actual Sales/Billings (2008)	Percentage
Less than $25,000	12%
$25,000 - $49,999	9%
$50,000 - $99,999	7%
$100,000 - $249,999	24%
$250,000 - $499,999	10%
$500,000 - $999,999	13%
$1 Million - $5 Million	19%
$5 Million +	5%

Table 10

Change in Sales Volume (2007-2008)	Percentage
Increase greater than 10%	27%
Increase greater than 0% and less than 10%	39%
Decrease greater than 0% and less than 10%	22%
Decrease greater than 10%	12%

Table 11

Change in Actual Sales	2005-2006	2006-2007	2007-2008
Increase	66%	71%	54%
Decrease	34%	27%	46%

Current Small Business Issues

The “Current Small Business Attitudes” section is focused on understanding the current posture of small business owners given their previous experiences and future expectations. The mean scores are provided in the following tables. Major deviations away from the center (3.00) indicate that this factor is an area to watch as well as a possible emerging trend in either direction. These results are shaded.

Sales expectations for the 2009 fiscal year are down from those in the 2008 survey. Respondent’s sales expectations are still marginally positive at 54%; however, this is a decrease of 9% from 2008 (Table 12). It is important to note that according to the 2008 survey 66% of businesses expected sales increases in the 2008 fiscal year but only 54% of businesses realized them (Table 11). This is a decrease from the 71% that realized sales increases from 2006-2007.

Small businesses demonstrated consistency in regards to hiring expectations for the next twelve months as 38% of businesses are expecting to hire additional employees, which is equal to that in 2008. It is also important to note that although 38% of firms expected to hire additional employees in 2008 only 22% actually did (Table 8). Layoff expectations for the next twelve months are up 1% from 2008 to 4% (Table 13). Firms planning to lay-off employees employed approximately 6 full-time employees and 3 part-time employees. Those firms that are planning to hire additional employees in 2009 employ on average 13 full time employees and 8 part time employees.

The concerns of small businesses remain fairly consistent with the 2008 survey results. It should be noted that concerns over fuel prices have decreased somewhat in comparison to last year’s results (Table 14). Firms still feel that the general economic climate is very important to the success of one’s business, as the mean score has increased, indicating that this is becoming a more important factor to performance (Table 16).

It appears that businesses are investing less in advertising, employee recruitment, partnering with firms, and consulting services. These figures are down from last year as well as the years before indicating that businesses are investing less in most areas every year. This appears to be a trend as the mean scores for the various areas have been indicating a decline from 2005 to the present (Table 17).

There are mixed results regarding development and institutions impact on small businesses. In comparison with last year’s results higher education at both Lakehead University and Confederation College appear to have had the most positive impact on small businesses in

Thunder Bay (Table 18). The Waterfront Development has shown a very slight decrease from last year but the mean score of 3.23 still indicates that firms feel the Waterfront Development will have a positive impact on their business (Table 18). Contrary to previous year's results the pulp and paper industry has suffered a large decline and small businesses now feel as though it will have a negative impact on their business. The OLG Casino is still believed to have a negative impact on small businesses with a mean score of 2.31. This is consistent with the last four years and it appears that small businesses attitudes towards the Casino have not changed and are still generally negative. The mean scores for energy rates and the tax harmonization show that small businesses have negative attitudes towards these areas (Table 18).

The following table depicts the shading legend used in the report.

Large Deviation From the Mean	
Significant Change From 2008	

1. Respondent Expectations

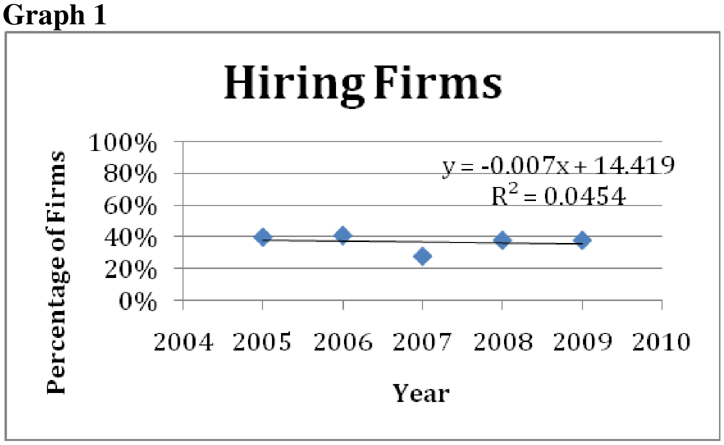
Table 12

Anticipated Sales Increase For 2009	Percentage
Yes	54%
No	46%

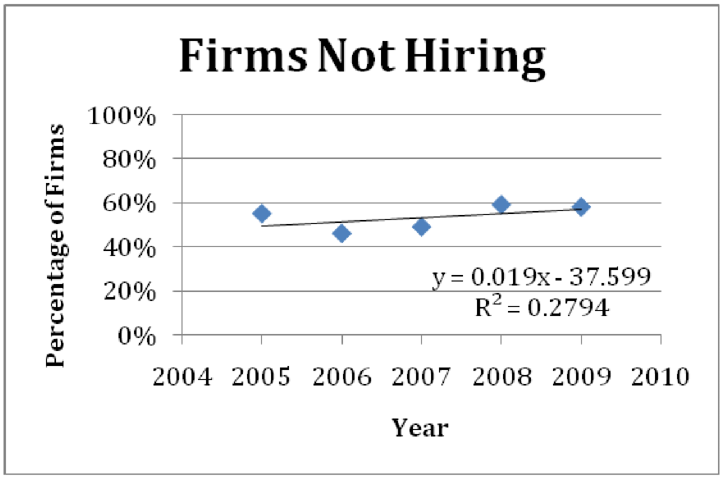
Table 13

Hiring Expectations (next 12 months)	Percentage
Hiring Additional Employees	38%
Not Hiring Any New Employees	58%
Laying Off Employees	4%

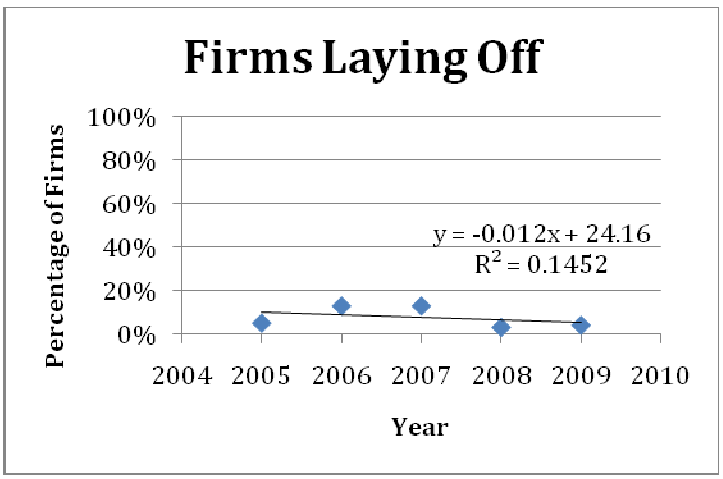
Graph 1



Graph 2



Graph 3



2. Challenges Often Encountered by Businesses

Below is a list of challenges that are often encountered by businesses, please indicate the extent to which the following issues have been a problem for your business in the past 12 months.

Not a Problem (1) – Significant Challenge (5)

Table 14

Issue in Question	2009	2008
Increasing Wage Rates	2.35	2.65
Declining Sales	2.89	2.66
Availability Of Skilled Labour	2.59	3.01

Weather Conditions	2.21	2.38
Raising Capital/Securing Business Loans	2.16	2.00
Increased Competition	2.53	2.52
Access To Market Research, Business Advice	2.17	2.12
Government Paperwork Requirements	2.88	2.91
Municipal Zoning/Building Requirements	1.97	1.94
CDN/US Exchange Rate	2.54	2.31
Union Restrictions	1.27	1.53
Electricity Rates	2.64	2.78
Gasoline and Fuel Oil Rates	3.19	3.90
Taxes	3.36	3.49

3. Importance of Factors to Sales and Revenue

How important <u>were</u> the following factors to your sales/revenue performance to the 2008 fiscal year?

Not Important (1) – Very Important (5)

Table 15

Factor in Question	**2009**	**2008**
Inventory Price Increases	2.67	2.71
Advertising/Promotion	3.11	3.06
General Economic Climate	3.90	3.83
Change In Product/Service Offerings	2.34	2.59
Staff-Related Issues (Training)	2.12	2.66
Change In Competitive Environment	2.46	2.80
Weather	2.24	2.48
New Markets	1.78	2.00
CDN/US Exchange Rates	2.64	2.53
Fuel/Energy Costs	3.23	3.59
Insurance Rates	3.22	3.13
Cross Border Requirements	2.09	2.02
Gasoline and Fuel Oil Rates	3.37	3.63
Electricity Rates	2.98	2.88

4. Importance of Factors for Future Success

How important do you expect each of the following factors to be fore the future success of your business?

Not Important (1) – Very Important (5)

Table 16

Factor in Question	2009	2008
Inventory Price Increases	3.06	3.05
Advertising/Promotion	3.24	3.27
General Economic Climate	4.20	3.99
Change In Product/Service Offerings	2.74	3.06
Staff-Related Issues (Training)	2.35	2.89
Change In Competitive Environment	2.93	3.20
Weather	2.29	2.49
New Markets	1.97	2.15
CDN/US Exchange Rates	2.75	2.67
Fuel/Energy Costs	3.34	3.80
Insurance Rates	3.16	3.42
Cross Border Requirements	2.32	2.40

5. Investing Activities

Is your company planning to invest more or less in the following activities over the next 12 months than in the previous year?

Significantly Less (1) – Significantly More (5)

Table 17

Investment Opportunity	2009	2008	2007	2006	2005
Advertising/Promotion	2.87	3.10	3.06	3.16	3.32
Employee Compensation	2.80	2.85	2.64	2.76	2.83
Employee Recruitment	2.54	2.69	2.49	2.71	2.82
Staff Training Programs	3.01	2.82	2.76	2.82	2.92
Partnering with Other Firms	2.26	2.50	2.45	2.63	2.85
Inventory Supply	2.40	2.39	2.56	2.71	2.74
Capital Projects (eg. Equipment)	2.60	2.78	2.67	2.57	2.90
Market Research	2.39	2.40	2.39	2.58	2.76
Technology	2.84	2.84	2.80	2.83	3.23
Consulting/Advisory Service(s)	2.35	2.56	2.36	2.46	2.74

6. Impact of Development and Institutions

What kind of impact do you believe the following developments/institutions will have upon your business?

Very Negative (1) – Very Positive (5)

Table 18

Development/Institution	2009	2008	2007	2006	2005
Electricity Production	2.98	2.90	2.91	2.84	2.94
Box Store Expansion	2.64	2.56	2.61	2.51	2.62
Gasoline/Fuel Prices	2.49	2.32	2.42	2.21	2.20
Cross Border Requirements	2.80	2.66	2.57	2.55	2.91
Waterfront Development	3.23	3.25	3.40	-	-
OLG Casino	2.31	2.42	2.28	2.18	2.21
Lakehead University	3.50	3.71	3.55	3.71	3.63
Confederation College	3.52	3.60	3.58	3.64	3.63
Municipal Tax Rates	2.44	2.99	2.92	3.12	2.62
Pulp and Paper Industry	2.31	3.07	2.44	2.35	2.98
GST/PST Harmonization	2.27	-	-	-	-
Energy Rates (Heating, Electricity)	2.28	2.65	2.49	2.17	-
Mining Industry	3.15	3.64	3.20	-	-

Thunder Bay Business Climate

The “Thunder Bay Business Climate” section of this survey is presented in an effort to gauge the attitudes of small businesses toward the current and future business climate and economic growth potential for the Thunder Bay CMA. Specific questions in regards to developments and institutions, sector growth potential and Thunder Bay’s ability to meet the needs of its small businesses are also asked.

Seventy one percent (71%) of small business respondents believe that the Thunder Bay economy will have negative or no growth over the next year. This pessimistic view is significantly higher than lasts year’s figure of 60%. However, it remains lower than the responses received in 2007 and 2006, which were 78% and 85% respectively (Table 19). This suggests that small business owners are becoming less hopeful that the economy is on its track to recovery. The idea that the City of Thunder Bay should pursue the focused development of a particular industry sector is down to 68%, from the previous two years’ responses of 80% (Table 20). It appears that small businesses do not believe that the primary industries are as lucrative as last year. Forestry suffered the biggest decline with a mean score of 1.75. Mining declined from 4.17 to 3.10, which indicates that respondents feel the mining sector’s growth potential is fairly neutral. Some sectors that small businesses appear interested in are health care services, senior services, higher education, and the biotech industry (Table 21).

In regards to the City of Thunder Bay meeting the needs of small business owners, there are no significant changes from last year. Most respondents still feel that Thunder Bay does not perform very well in regards to how it meets the needs of their small business (Table 22). In regards to what might impede or entice a small business to relocate to Thunder Bay, most small businesses felt that the quality of life and healthcare facilities are prime factors that entice businesses, whereas the weather and the size of the market are two of the main impediments to small businesses relocating to the region (Table 23).

Quality of life is always a topic of interest when Northwestern Ontario is discussed. Responses from small businesses show that the majority of respondents believe that professionals have the highest quality of life, which differs from last year's response of retirees. Mean scores for all groups are above 3.00, which indicate that small businesses reflect positively on the quality of life in Thunder Bay (Table 24). When comparing Northwestern Ontario with other regions, 60% of respondents feel that the quality of life in Thunder Bay is better than most comparable regions, which is almost the same as last year's response of 59%. Those that believed the quality of life was the same as most, or not as good as most, both remained fairly consistent at 25%, and 15% respectively (Table 25). However, without a concrete definition of what defines a good quality of life, this is very difficult to measure.

When asked about how the population of Thunder Bay affects the success of small businesses, 78% of respondents believe that the population does affect their success; while 22% believed that population size has no bearing on their business success (Table 26). This is down from last year's response of 82% and 18% respectively.

Recent economic conditions are affecting small businesses in Thunder Bay. Seventy-three percent (73%) of the respondents have noticed changes in consumer spending due to the new conditions; however it was not specified whether the change was positive or negative (Table 27). Forty – one percent (41%) of all respondents are reconsidering the date of their retirement (Table 28). Eighty-three percent (83%) of small business respondents feel that the recent economic changes are significantly affecting Thunder Bay, while 10% have not noticed any changes and 7% believe the impact is insignificant (Table 29).

Small business owners showed a slight decrease in the belief about their future security and future business interests. Previous years' results indicated that 77% of small businesses felt secure in their future, while this year indicates that 73% possess a feeling of security (Table 30). This is not a significant change from last year, and the trend line indicates that the number of small businesses that feel secure in their future is increasing (Graph 6).

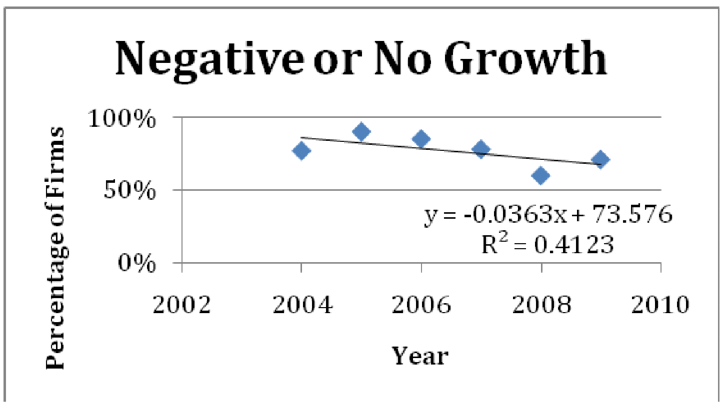
7. Anticipated Growth for Thunder Bay

What level of economic growth do you anticipate for Thunder Bay over the next 12 months?

Table 19

Anticipation of Growth	2009	2008	2007	2006
Decrease in Economic Growth	43%	29%	53%	67%
No Change in Economic Growth	28%	31%	25%	18%
Increase in Economic Growth	28%	40%	22%	15%

Graph 4



The mean anticipation of growth for 2009 was 2.77, which indicates that respondents expect to see a moderate decrease in economic growth over the next twelve months. This is down from 3.01 in the 2008 survey, which indicated that respondents felt there would be no change in economic growth. The prevailing trend over the past five years in regards to anticipated growth indicates that the number of small businesses feeling there would be a negative or no growth to the Thunder Bay economy is decreasing (Graph 4).

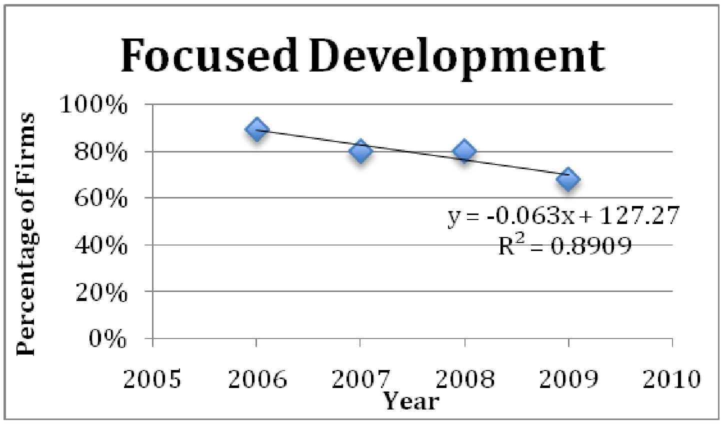
8. Focused Development

Do you believe the City of Thunder Bay should pursue the focused development of a particular industry sector? If yes, which one?

Table 20

Focus Development?	2009	2008	2007	2006
Yes	68%	80%	80%	89%
No	32%	20%	20%	11%

Graph 5



There has been a significant decrease in the amount of people that feel Thunder Bay should pursue the focused development of a particular industry, as well the trend from the previous three year's results indicate that there is a decreasing number of firms believing Thunder Bay should pursue a focused development of one industry (Graph 5). There was no real favourite amongst the suggested industry sectors received from the respondents; however, several small businesses indicated that they would like to see focused development within the sectors of manufacturing, forestry, health care and tourism.

9. Sector Growth Potential

Evaluate the following Thunder Bay industry sectors in terms of growth potential (e.g. new markets, new products/services)

None (1) – Great (5)

Table 21

Sector	2009	2008	2007	2006	2005	2004
Primary – Forestry	1.75	2.21	1.63	2.24	2.55	2.55
Primary – Mining	3.10	4.17	3.26	-	-	-
Secondary (large manufacturing)	2.35	2.48	2.62	2.29	2.37	2.43
Small Manufacturing	2.83	3.08	2.95	2.77	2.80	2.80
Renewable Energy Production	3.08	3.62	-	-	-	-
Non-renewable Energy Production	2.09	2.30	-	-	-	-
Health Care Services	3.83	3.98	3.91	3.66	3.33	3.44
Retailing	3.00	2. 73	3.11	2.83	2.92	2.90
Senior Services	3.63	3.86	3.52	3.50	3.52	-
Financial Services	3.01	2.97	2.94	3.03	2.93	3.41
Higher Education	3.61	3.97	3.95	4.08	3.82	3.44

(LU/ConCollege/MedSchool)						
Construction Services	3.05	2.94	2.90	-	-	-
Government Services	2.99	2.82	2.98	-	-	-
Hospitality/Tourism	3.09	3.13	3.58	3.47	3.42	3.36
Biotech	3.51	3.79	-	-	-	-
Other:	3.38					

It appears that small businesses feel that the forestry and non-renewable energy industries have no growth potential, while the health care senior services, biotech and higher education industries have the most potential to grow.

10. Meeting Your Needs

How well does Thunder Bay meet the needs of <u>your specific business</u> with respect to the following factors?

Not Very Well (1) – Very Well (5)

Table 22

Factor	**2009**	**2008**
Labour Pool	2.94	2.89
Access to Raw Materials/Natural Resources	2.94	2.84
Weather Response	2.98	2.90
City’s Promotional Efforts	2.46	2.40
Transportation Costs (Passenger)	2.54	2.48
Other Transportation Costs (Shipping)	2.31	2.22
City Infrastructure (Roads, Hydro etc)	2.50	2.60
Municipal Tax Rates	2.11	2.26
City Council Representation/Decisions	2.15	2.44
Access to Financing/Capital	2.64	2.79
Provincial Representation	2.34	2.54
Federal Representation	2.23	2.56

11. Characteristics That Impeded or Entice Businesses

In general, to what extent do you believe the following characteristics impede or entice businesses to relocate to Thunder Bay and the surrounding region?

Significant Impediment (1) – Significant Enticement (5)

Table 23

Characteristic	**2009**	**2008**	**2007**	**2006**	**2005**
Awareness of Region and Resources	3.09	3.20	3.02	3.07	3.21
Geographic Location	2.65	2.63	2.71	2.48	2.44
Weather (perceived or actual)	2.38	2.39	2.66	2.41	2.39

Quality of Life	3.90	3.98	3.98	3.76	3.74
Transportation Facilities (airport etc)	3.50	3.21	3.33	3.29	3.18
Health Care Facilities	3.76	3.76	3.82	3.56	3.36
Economic Opportunity (market size)	2.46	2.45	2.56	2.21	2.23
Input Costs (land, labour, capital)	2.69	3.00	2.69	2.45	2.53
Technology Infrastructure (broadband)	2.90	3.20	3.24	2.94	2.92
City Government/Policies	2.29	2.53	2.35	2.07	2.14

Small business respondents in Thunder Bay feel that the quality of life, health care facilities and transportation are significant enticements for businesses to relocate to the region. In contrast they feel that the geographic location, weather, economic opportunity and government policies are significant impediments to businesses relocating to the Thunder Bay region.

12. Quality of Life for Groups

In your opinion how attractive is Thunder Bay's "quality of life" for these groups?

Very Poor (1) – Very Good (5)

Table 24

Group	**2009**	**2008**
Students (all ages)	3.48	3.35
Professionals	3.78	3.72
Skilled Employees	3.46	3.52
Retirees	3.71	3.84
Business Owners	3.15	3.10

13. Quality of Life Compared to Other Cities

In your opinion, as compared to other cities you are familiar with in Canada, how would you describe Thunder Bay's "quality of life"?

Table 25

Description	**2009**	**2008**
Better Than Most	60%	59%
The Same as Most	25%	25%
Not as Good as Most	15%	16%

14.Population Level

Is the population level of Thunder Bay important to the success of your business?

Table 26

Response	2009
Yes	78%
No	22%

15. Changes in Consumer Spending

Have you noticed a change in consumer spending under the recent economic conditions?

Table 27

Response	2009
Yes	73%
No	27%

16. Reconsidering Retirement

Have the recent economic conditions made you as a small business owner, reconsider when you will be retiring?

Table 28

Response	2009
Yes	41%
No	59%

17. Economic Conditions and Thunder Bay

To what extent do you believe the current economic conditions are affecting Thunder Bay?

Table 29

Level of Significance	2009
Insignificantly	7%
No Change	10%
Significantly	83%

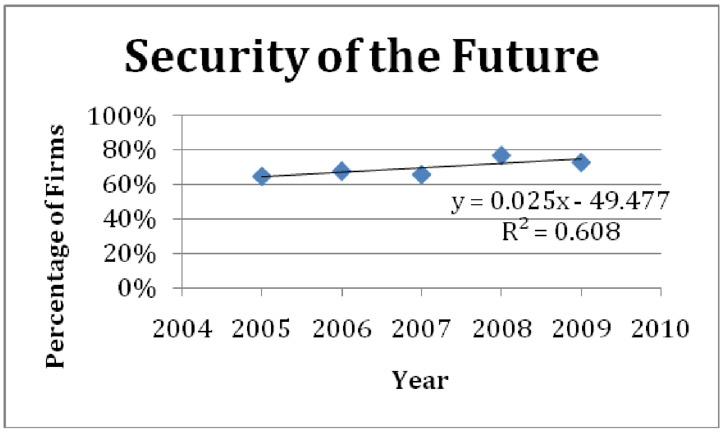
18. Future Security

Do you feel secure about the sustainability of your small business over the next three years?

Table 30

Response	2009	2008	2007
Yes	73%	77%	66%
No	27%	23%	34%

Graph 6



Development Projects, Your Business and the Community

The last section of the report deals with how the small businesses feel in regards to the local business communities in Thunder Bay. Specifically it discusses local business stimulus, current local developments and the performance of the Thunder Bay City Council.

The views of small businesses towards the Thunder Bay City Council is always a particularly important question and keeping with the previous year's results the majority of small businesses feel that the City Council does not do a good job representing small businesses. Down 12% from last year only 24% of small businesses feel that the City Council does a good job representing their business interests (Table 31). In the same vein only 30% of small businesses feel that Thunder Bay is aggressive at bringing new business to the region, this is a decrease of 6% from 2008, which indicates that the attitudes of small businesses in regards to City Council and its performance are on the decline (Table 32).

When comparing the activities of the municipal government, only 23% of respondents have been deterred from beginning new business ventures by administrative requirements. This is down 10% from 2008, which indicates that the administrative process has improved and businesses are finding it easier to deal with the zoning, permits, licenses and inspections that the municipal government requires (Table 33).

The activities of the Ontario Lottery and Gaming (OLG) Casino have always been greatly debated among small businesses and this year's results closely parallel results from previous years with 87% of small business respondents believing that the OLG Casino is having a negative impact on our city's economy (Table 38). Despite this, only 59% of respondents feel that the OLG Casino should be closed. This is up from the 43% in 2008 who felt that the OLG Casino should be closed (Table 41). Generally the attitudes of small businesses towards the OLG have not changed and remain, for the most part negative.

Banks still have a negative image in regards to providing lending services to small business; however, they have improved by 8% as 45% of respondents now feel that they are meeting the needs of local businesses (Table 35). In contrast, 72% of small businesses surveyed felt that credit unions were focused on meeting the needs of small businesses (Table 36). These results are consistent with previous year's results as small businesses' attitudes towards credit unions are generally more positive. The inability of firms to access capital in order to finance new business initiatives is down from 36% to 22%, which indicates that it is becoming easier for small businesses to access capital for new business ventures (Table 37).

Although not as overwhelming as the previous year's results of 100%, 93% of respondents this year feel that mining will have a positive impact on the City of Thunder Bay's economy (Table 39). For the past three years respondents have felt very strongly that mining will have a positive impact as the 2007 survey results indicated that 95% of small businesses felt that way.

Where the forestry industry is concerned however, 63% of all small business respondents felt that the forestry industry in Thunder Bay is defunct and that a shift in focus was needed (Table 42). It should be noted; however, that this is a new question and should be asked again in the future to determine if there is a trend in regards to how small businesses feel towards the forestry industry.

Every year various new questions are added to the survey, which address current issues that may affect small businesses in Thunder Bay. Fifty-nine percent (59%) of the respondents supported the Marina Park project as is planned, which indicates that despite the controversy surrounding this issue, that the majority of businesses support it (Table 40). It appears that only 10% of small businesses are aware of the new city of Thunder Bay website with interactive tools that can be used to determine required permits (Table 44). As well only 55% of respondents indicated that they were aware of the activities of Thunder Bay Ventures (Table 45). Respondents were split somewhat down the middle in support of the recently released City of Thunder Bay Budget, with 47% supporting it, and 53% not supporting it (Table 43). Lastly, in regards to the planned harmonization of taxes in Ontario, only 12% of respondents specified that this harmonization would have a positive impact on their business, while 56% indicated it would be a negative impact, and 32% reported that their business would not be affected at all (Table 46).

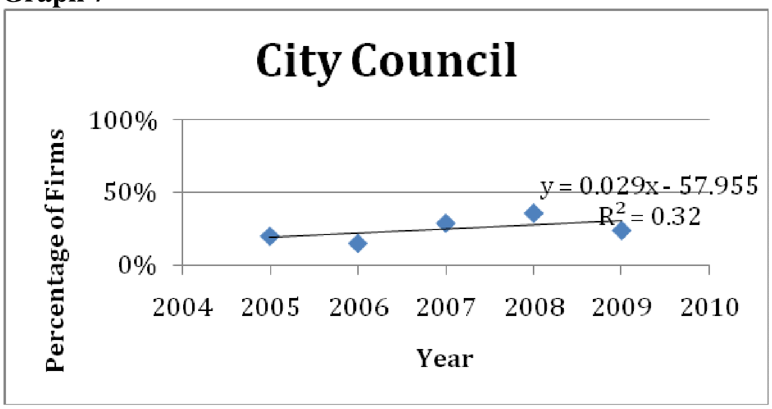
1. Thunder Bay City Council

Do you believe the Thunder Bay City Council is doing a good job representing your business?

Table 31

Response	2009	2008	2007
Yes	24%	36%	29%
No	76%	64%	71%

Graph 7



Although the numbers remain low, there is a positive trend that can be seen in the attitudes of small businesses towards the Thunder Bay City Council when comparing data from the previous four years (Graph 7). Those respondents that left comments concerning the Thunder Bay City Council were consistent with the 2008 survey and were mainly pessimistic. The majority of comments were similar to the following: "they do very little for small business", "they are only interested in themselves" and "major disconnect between city council and individuals in Thunder Bay". There were also many comments on the focus of City Council; "not focused on anything", "too focused on the past" and "they are too focused on one industry". As well, similar to last year there were several comments in regards to downtown; " more attention and resources to the deserted and downtown areas", "not supporting free 2 hour parking in the May & Victoria shopping district".

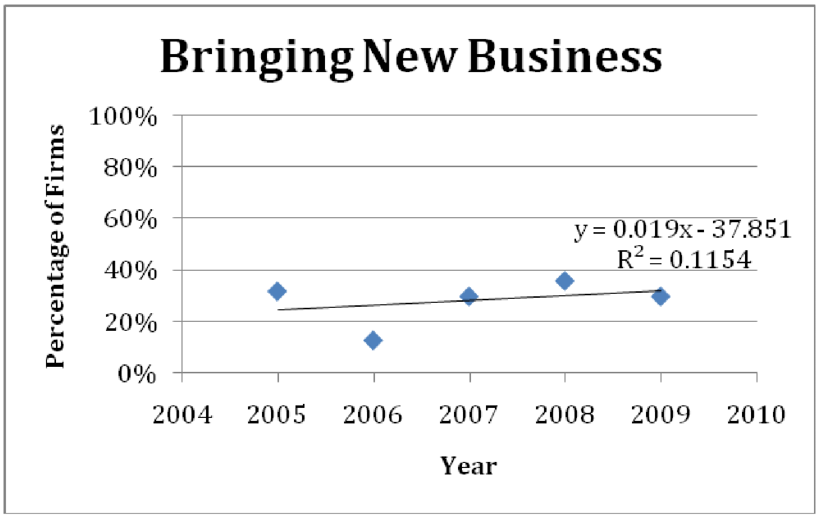
2. Bringing New Business to Thunder Bay

Do you believe that Thunder Bay is both proactive and aggressive at bringing new business to the region?

Table 32

Response	2009	2008	2007
Yes	30%	36%	30%
No	70%	64%	70%

Graph 8



There is a slightly positive trend in regards to bringing new businesses to the region, as businesses' feelings towards Thunder Bay bringing in new businesses are becoming slightly more positive over the past four years (Graph 8). Despite this, many negative comments were received again on this issue such as "they seem to drive away people who want to set up business here", "they only bring large box business" and "too many rules and regs – difficult for new businesses to set up." There were also a few positive or neutral comments received from respondents. "Think they try – but need to focus too much of a shot gun impact. Let's do everything instead of prioritizing and focusing", "only in the past three years" and "they are trying various methods and ideas."

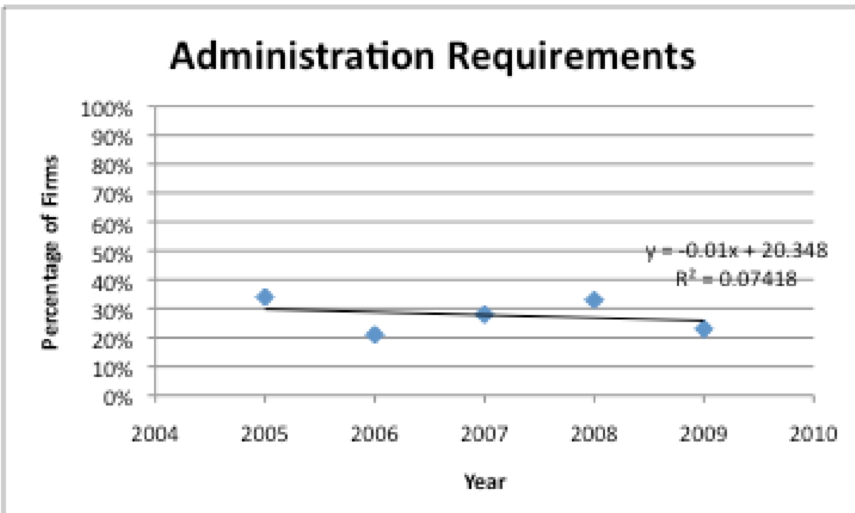
3. Administrative Requirements

Have the administrative requirements of municipal government (zoning, permits, licenses, inspections) adversely affected your decision to develop new business initiatives?

Table 33

Response	2009	2008	2007
Yes	23%	33%	28%
No	77%	67%	72%

Graph 9



Over the past five years those businesses that feel administrative requirements have been hindering their initiatives are decreasing (Graph 9). This decreasing trend indicates that the administrative process is becoming easier for small businesses to use. Very few respondents left comments in regards to administrative requirements but those that did had a very mixed opinions ranging from “decisions need to be made quickly and they are not” and “they seem to not want new small business” to “not affected by this” and “not doing any development at this time.”

4. Thunder Bay Economic Development Commission

Are you aware of the aware of the activities of the Thunder Bay Economic Development Commission?

Table 34

Response	2009	2008	2007
Yes	41%	36%	69%
No	59%	64%	31%

Although the results are more encouraging than last year, with 41% of respondents being aware of the activities of the EDC there are still a fair amount of negative comments. "Only know they exist – no specifics who are they? What do they do? When at a business meeting never know they are there", "not really" and "what have they done so far?? They just take up space and collect a cheque."

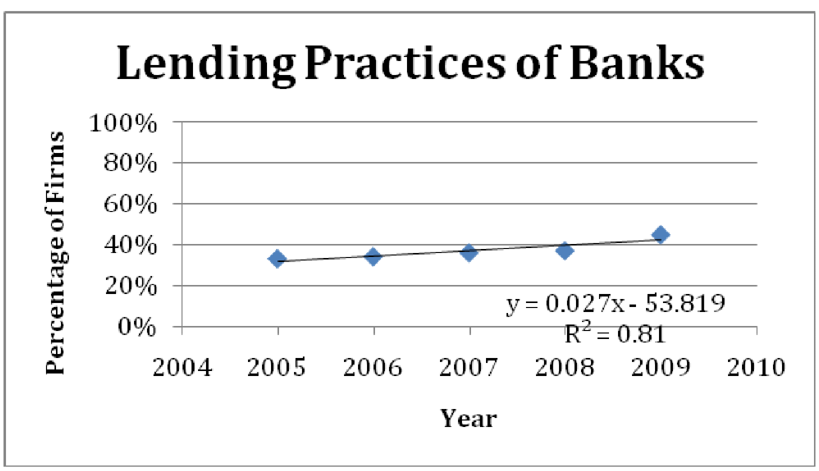
5. Lending Practices of Banks

Do you believe the lending practices of banks in Thunder Bay are focused on meeting the needs of local businesses?

Table 35

Response	2009	2008	2007
Yes	45%	37%	36%
No	55%	63%	64%

Graph 10



Over the last four years the trend in regards to small businesses' feelings about banks meeting their lending needs is a positive one (Graph 10). Nearly half of all respondents feel banks meet their lending needs in contrast with just over one third who felt that way two years ago. Despite this positive trend there was still a majority of negative comments left by respondents. “My experience with banks has lead me to deal only with credit unions”, “national policies control banking process” and “authority of local branches is extremely limited.”

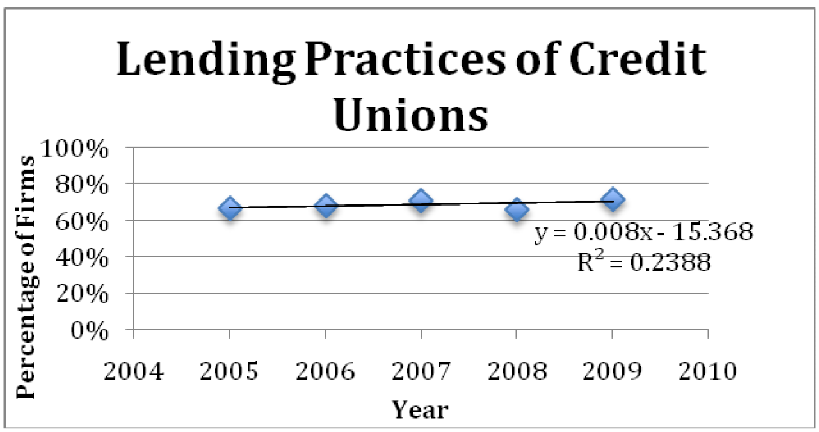
6. Lending Practices of Credit Unions

Do you believe the lending practices of credit in Thunder Bay are focused on meeting the needs of local businesses?

Table 36

Response	2009	2008	2007
Yes	72%	66%	71%
No	28%	34%	29%

Graph 11



The responses in regards to credit unions are far more positive than the attitudes small businesses have towards banks and the trend is fairly neutral indicating that this pattern is consistent with previous year’s results as there has not been a large change in the past five years (Graph 11). In spite of this many small business owners still feel that are not very knowledgeable about credit unions as they simply commented with a “Don’t know.”

7. Access to Capital

Has an inability to access capital affected your decision to develop new business initiatives?

Table 37

Response	2009	2008	2007
Yes	22%	36%	26%
No	78%	64%	74%

There were very few respondents who left comments in regards to how access capital has affected their decisions to develop new business initiatives. Although the ones that did indicated that they obtained financing from friends and family or that they are "not interested in further development."

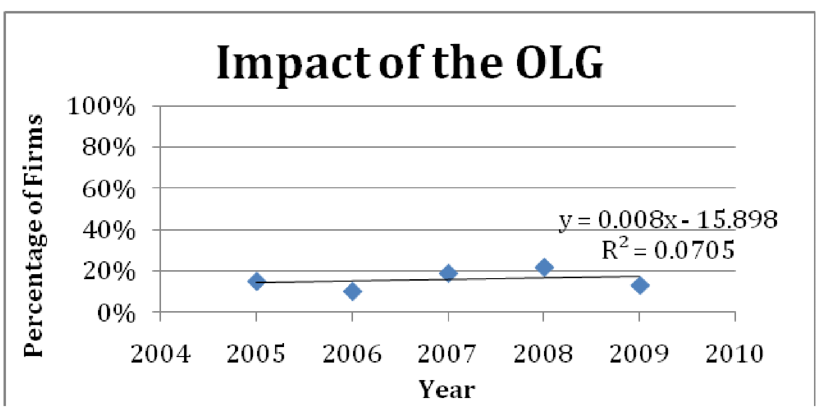
8. Impact of the OLG Casino

What impact do you believe Thunder Bay's OLG Casino is having on the Thunder Bay economy?

Table 38

Response	2009	2008	2007
Positive	13%	22%	19%
Negative	87%	78%	81%

Graph 12



There have been a steady number of businesses over the past four years that feel the OLG Casino is having a positive impact (Graph 12). Since the inclusion of this question in the survey there have been no major changes in regards to small businesses' attitudes towards the OLG Casino. In keeping with last year's results mostly negative comments were received in regards to the impact of the OLG Casino such as "casino's never good for community”, “drains money away from retailers such as myself” and “OLG is a black hole.” There were; however, some positive comments received such as “creating jobs/employing people.”

9. Mining Sector

Do you believe that the mining sector is having a positive impact on the Thunder Bay economy?

Table 39

Response	2009	2008
Yes	93%	100%
No	7%	0%

The overwhelmingly positive attitudes that small business owners have in regards to mining are reflected with the following positive comments: “it’s providing money to families who otherwise could be homeless”, “creating good jobs” and “we have seen direct results in purchase from our shop.”

10. Marina Park Village

Do you support the City’s Marina Park Village at the Waterfront as planned?

Table 40

Response	2009	2008
Yes	59%	73%
No	41%	27%

There were many mixed opinions received, as this is a hotly debated issue in the community. Despite the debate there were many positive comments such as “creating jobs and promote tourism”, “it’s about time” and “we have a ‘gold mine’ there”. There are also many negative comments like “not comprehensive enough; doesn’t embrace neighbour community (heart of harbour)”, “money should be spent on new business, roads etc” and “site is wrong for condo’s and hotel. Will not increase visitors/tourists.”

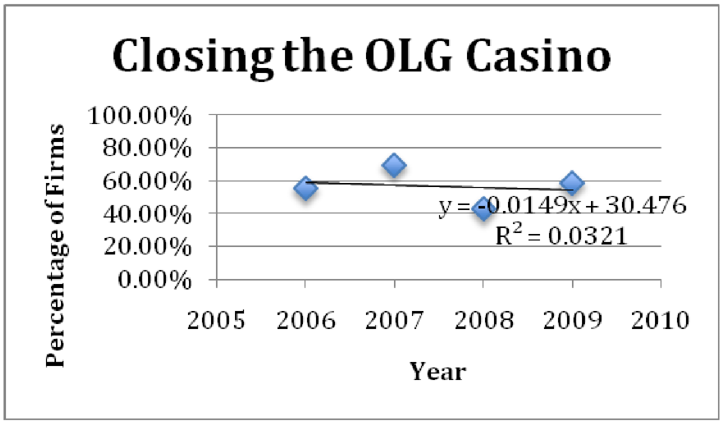
11. Closing the OLG

Do you believe Thunder Bay’s OLG Casino should be closed?

Table 41

Response	2009	2008	2007
Yes	59%	43%	69%
No	41%	57%	31%

Graph 13



There has been a slight decrease in those favouring the closing of the OLG Casino. This is consistent with the majority of small businesses that favour the perception that the OLG Casino is having a negative impact on the Thunder Bay economy, although it should be noted that there have been frequent fluctuations in the data and it should be monitored carefully in the future. There were many mixed opinions in regards to closing the OLG Casino. Those in favour of closing the OLG Casino left comments such as "too much damage to individuals", "1. Taking too much $ out of our community 2. Ruining families", and "stop the bleeding of money away to be wasted down south." Those who believed the OLG Casino should remain open left comments such as "people will just go to Grand Portage" and "more jobs do not need to be lost in Thunder Bay."

12. Forestry Industry

Do you believe the Forestry Industry is defunct and our leaders need to put their efforts into the new economy?

Table 42

Response	**2009**
Yes	63%
No	37%

There were strong feelings for both arguments in regards to where the forestry industry is headed. Most expressed such sentiments as "it is just transforming we need to change what it uses the forest for", "but they should also try to revive a small part of it" and "it will never be the same but it should not be abandoned."

13. Thunder Bay Budget

Do you support the recently released 2009 budget for the City of Thunder Bay?

Table 43

Response	2009
Yes	47%
No	53%

Most small business owners commented that they had not seen the budget and were therefore unaware of what it contained. It should also be noted that only 59 respondents answered this question.

14. City of Thunder Bay Website

Are you aware of the new tool for determining required permits for new businesses at the City of Thunder Bay website?

Table 44

Response	2009
Yes	10%
No	90%

There were very few comments in regards to the city of Thunder Bay website and all of them were negative or indicated that the respondent was unaware of the service. “Again – haven’t looked – too busy trying to continue to survive” and “if it is generated by bureaucrats, its bad for small business.”

15. Thunder Bay Ventures

Are you aware of the activities of Thunder Bay Ventures?

Table 45

Response	2009
Yes	55%
No	45%

In 2008 only 43% of small business owners were aware of the activities of Thunder Bay Ventures. However, this year 55% of small business owners were aware of the activities of Thunder Bay Ventures. One respondent stated that Thunder Bay Ventures is “one of the most helpful organization in this city!!” Although they have increased awareness amongst small business owners there was still many respondents who were unaware of their presence in Thunder Bay. One particular respondent stated that they “have lost touch, and frankly never knew the extent of these activities.”

16. Harmonization of GST and PST

What impact will the planned harmonization of GST and PST have on your small business?

Table 46

Response	**2009**
Positive	12%
Negative	56%
Neutral	32%

The majority of small business owners feel that the planned harmonization of GST and PST will have a negative impact on their business. Many have stated that the planned harmonization will decrease their sales because the consumers will have less disposable income. Of the 12% of respondents who indicated that the harmonization would have a positive impact several stated that it would make submitting taxes much easier. The majority of small business owners who were neutral on the matter stated that they did not know very much about the harmonization and required more information.

Selected Respondent Comments:

Largest challenge faced right now is safety issues in our neighbourhood. Number of undesirables has greatly increased – policing seems to have decreased ie. Intoxicated natives, drug dealing, begging etc. All of this deters customers from feeling safe while shopping

My business is a tourist resort 3 hrs from T.Bay. A lot of Your questions really don't include our business. As a TBay resident & operator of another business located in T.Bay I would answer a number of these questions differently

The biggest challenge with my business is the weather it needs to be nice, so people can enjoy their boats and camps. Also the fuel prices need to be lower.

The Ontario gov't should invest more money on such items as billboards to educate travellers of other attractions such as Kakabeka Falls, as they have done with Old Fort William. Want to give NW Ont a boost Open up lake lots on a few of our many lakes and watch the people come and spend money here. A twinned highway would also help a lot!

In mid-April, a City of Th Bay Licensing employee came to my business and closed it down – immediately, remove the sign pack my retail crafts area and tea room and close operations – I was not even here, she spoke to my husband. I have complied however; I now am dealing with City Planning (who are very helpful) and hope to be re-licensed without a $1500 non-refundable zoning application. This has happened to other "small business" owner also, so much for us being the backbone in hard economic times.

I live in a bedroom community to Thunder Bay. We depend on "alternate" technology providers for Internet and our available cell tower is analog without any guarantee of upgrade. The possibilities exist for my business to expand but technology hinders growth due to high alternate costs (xplorenet). It doesn't make any sense to me to continue in my business or to relocate it. I could do more advertising, training, etc but what is the point. I saw no profit last year and have downsized considerable.

Every single member—employee of the city of TBay should be fired & rehire only the people that want their jobs & want to work

T.B Ventures good impact – City council should have you as an advisory on Board

Most consumers are more aware of where things are made when we tell them it's made in Canada they approve of that fact. They are pleased to purchase it partly because of Canadian content. I wish the Provincial government would be more interested in reducing the cost of business (ie, added cost of the PST The more taxes the more underground economy occures. More of the trades work on the side more under counter sales. Raising the minimum wage won't help the people who need the raise. The cost of the products they buy will go up. The cost for all business will go up not only do the minimum wage go up every salary close to it also will go up. This is very inflationary.

Taxation, or over taxing is killing small business especially in the start up phase

City Council is out of touch with community. They are not realistic or pragmatic. Also City police need to be more aggressive in reducing crime in this city. It is very bad!

Perhaps a multicultural village concept should be tried. Work hard to unify street names. A street car route from north to south.

One of our greatest challenges is the perception that the area our business happens to be located has nothing going for it. That there is no reason for anyone to come here. Yes business are closing, but many new ones are opening. The types that are opening are geared more to younger people. This is good – it creates growth. It would be nice to see much more focus on the positive things happening in the city & this area through the media.

Nice to read your response to the growth plan and other positions. Great training partnership with NOTC. Thanks for advocating for Thunder Bay business. What's the deal with Fednor's stall? Bring Megan Back! Growth in Aboriginal Economy is having a big impact. Consider adding questions next time , re. Aboriginal Economy (labour force, needs, service supply.) Don't let them forget about the casino's negative impact, Fight the man!

Harmonizing will force people to pay taxes on item that in the past were except and allowed people to retain extra savings. This is so important it should be put on a referendum to be voted on at the next provincial election.

-Can't find skilled workers in its field
-Finally found a guy from India
-He just moved to Thunder Bay.

Appendix A - 2009 Thunder Bay Business Opinion Survey

The following survey will take a few minutes to complete and your willingness to take the time to share your opinions is greatly appreciated. Specifically, the survey captures the attitudes of Thunder Bay small business owners about issues that affect their business and the local economy. To learn more about this survey please contact the representative at 344-9208.

Section A: You and Your Business

1. Gender: Male ☐ Female ☐

2. Your Age: ____________

3. How many years has this firm been in business? ____________

4. Your business is… ☐ Retail ☐ Manufacturing ☐ Personal Services ☐ Wholesale ☐ Professional Services ☐ Other _________

5. Postal Code: ____________

6. Legal status of business ☐ Sole Proprietor ☐ Partnership ☐ Corporation

7. Industry Canada targets the following categories for economic development. Please indicate any of the following that apply to the ownership of your business.

   Woman ☐
   Aboriginal ☐
   Francophone ☐
   Youth (under 30) ☐

8. How many people are currently employed at your firm? Full-Time ______ Part-Time ______

9. What change in the total employment level of your firm occurred during the **2008** fiscal year?
   ☐ Increased
   ☐ Remained the same
   ☐ Decreased

10. What are your current hiring expectations for <u>the next 12 months?</u>
   ☐ Planning to hire additional employees
   ☐ Planning not to hire any additional employees
   ☐ Planning to layoff employees

11. Which of the following best represents your actual sales or billings for the **2008** fiscal year?

☐ Less than $25,000	☐ $100,000 - $249,999	☐ $1,000,000 - $5,000,000
☐ $25,000 - $49,999	☐ $250,000 - $499,999	☐ Greater than $5,000,000
☐ $50,000 - $99,999	☐ $500,000 - $999,999	

12. Does this **2008** sales volume represent an increase or decrease over your 2007 sales?
☐ Increase greater than 10%
☐ Increase greater than 0 and less than 10%
☐ Decrease greater than 0 and less than 10%
☐ Decrease greater than 10%

13. Do you anticipate an annual sales increase for the **2009** fiscal year?
☐ Yes
☐ No

14. Below is a list of challenges often encountered by businesses, please indicate the extent to which the following issues have been a problem for your business in the past 12 months.

	Not a Problem				**Significant Challenge**
a) Increasing Wage Rates	1	2	3	4	5
b) Declining Sales	1	2	3	4	5
c) Availability of Skilled Employees	1	2	3	4	5
d) Weather Conditions	1	2	3	4	5
e) Raising Capital/Securing Business Loans	1	2	3	4	5
f) Increased Competition	1	2	3	4	5
g) Access to Market Research, Business Advice	1	2	3	4	5
h) Government Paperwork Requirements	1	2	3	4	5
i) Municipal Zoning/Building Requirements	1	2	3	4	5
j) CDN/US Exchange Rate	1	2	3	4	5
k) Union Restrictions	1	2	3	4	5
l) Electricity Rates	1	2	3	4	5
m) Gasoline and Fuel Oil Rates	1	2	3	4	5
n) Taxes	1	2	3	4	5

15. How important were the following factors to your sales/revenue performance in the **2009** fiscal year?

	Not Important				**Very Important**
a) Inventory Price Increases	1	2	3	4	5
b) Advertising/Promotion	1	2	3	4	5
c) General Economic Climate	1	2	3	4	5
d) Change In Product/Service Offering	1	2	3	4	5
e) Staff-Related Issues (e.g., Training)	1	2	3	4	5
f) Change In Competitive Environment	1	2	3	4	5
g) Weather	1	2	3	4	5
h) New Markets (e.g., Exports)	1	2	3	4	5
i) CDN - U.S. Exchange Rate	1	2	3	4	5
j) Fuel /Energy Costs	1	2	3	4	5
k) Insurance Rates	1	2	3	4	5
l) Cross Border Requirements	1	2	3	4	5
m) Gasoline and Fuel Oil Rates	1	2	3	4	5
n) Electricity Rates	1	2	3	4	5

16. How important do you expect each of the following factors to be for the future success of your business?

	Not Important				Very Important
a) Inventory Price Increases	1	2	3	4	5
b) Advertising/Promotion	1	2	3	4	5
c) General Economic Climate	1	2	3	4	5
d) Change In Product/Service Offering	1	2	3	4	5
e) Staff-Related Issues (e.g., Training)	1	2	3	4	5
f) Change In Competitive Environment	1	2	3	4	5
g) Weather	1	2	3	4	5
h) New markets (e.g., Exports)	1	2	3	4	5
i) CDN - U.S. Exchange Rate	1	2	3	4	5
j) Fuel/Energy Costs	1	2	3	4	5
k) Insurance Rates	1	2	3	4	5
l) Cross Border Requirements	1	2	3	4	5

17. Is your company planning to invest more or less in the following activities over the next 12 months than in the previous year?

	Significantly Less				Significantly More
a) Advertising/Promotion	1	2	3	4	5
b) Employee Compensation	1	2	3	4	5
c) Employee Recruitment	1	2	3	4	5
d) Staff Training Programs	1	2	3	4	5
e) Partnering With Other Firms	1	2	3	4	5
f) Inventory Supply	1	2	3	4	5
g) Capital Projects (e.g. equipment)	1	2	3	4	5
h) Market Research	1	2	3	4	5
i) Technology	1	2	3	4	5
j) Consulting/Advisory Service(s)	1	2	3	4	5

18. What kind of impact do you believe the following developments/institutions will have upon your business?

	Very Negative				Very Positive
a) Electricity Production	1	2	3	4	5
b) Box Store Expansion	1	2	3	4	5
c) Gasoline/Fuel prices	1	2	3	4	5
d) Cross Border Requirements	1	2	3	4	5
e) Waterfront Development	1	2	3	4	5
f) OLG Casino	1	2	3	4	5
g) Lakehead University	1	2	3	4	5
h) Confederation College	1	2	3	4	5
i) Municipal Tax Rates	1	2	3	4	5
j) Pulp/Paper Industry	1	2	3	4	5
k) GST/PST Harmonization	1	2	3	4	5
l) Energy Rates (heating, electricity)	1	2	3	4	5
m) Mining Industry	1	2	3	4	5

Section B: Thunder Bay Business Climate

1. What level of economic growth do you anticipate for Thunder Bay over <u>the next 12 months?</u>

Significant Decrease	Moderate Decrease	No Change	Moderate Increase	Significant Increase
1	2	3	4	5

2. Do you feel secure about the sustainability of your small business over the next three years?

☐ Yes ☐ No

3. Evaluate the following Thunder Bay industry sectors in terms of <u>growth potential</u> (e.g., new markets, new products/services).

	None				Great
a) Primary-Forestry	1	2	3	4	5
b) Primary-Mining	1	2	3	4	5
c) Secondary (e.g., Large Manufacturing)	1	2	3	4	5
d) Small Manufacturing	1	2	3	4	5
e) Renewable Energy Production (Wind, Solar etc.)	1	2	3	4	5
f) Non-Renewable Energy Production (Fossil Fuel, Nuclear)	1	2	3	4	5
g) Health Care Services	1	2	3	4	5
h) Retailing	1	2	3	4	5
i) Senior Services	1	2	3	4	5
j) Financial Services	1	2	3	4	5
k) Higher Education, LU/ConCollege/Med School	1	2	3	4	5
l) Construction Services	1	2	3	4	5
m) Government Services	1	2	3	4	5
n) Hospitality / Tourism	1	2	3	4	5
o) Biotech	1	2	3	4	5
p) Other: ________________________________	1	2	3	4	5

4. How well does Thunder Bay meet the needs of <u>your specific business</u> with respect to the following factors?

	Not Very Well				Very Well
a) Labour Pool (Education, Availability, Skill)	1	2	3	4	5
b) Access to Raw Materials/Natural Resources	1	2	3	4	5
c) Weather Response	1	2	3	4	5
d) City's Promotional Efforts	1	2	3	4	5
e) Transportation Costs (Passenger)	1	2	3	4	5
f) Other Transportation Costs (Shipping)	1	2	3	4	5
g) City Infrastructure (e.g., Roads, Hydro, Gas)	1	2	3	4	5
h) Municipal Tax Rates	1	2	3	4	5
i) City Council Representation/Decisions	1	2	3	4	5
j) Access to Financing/Capital	1	2	3	4	5
k) Provincial Representation	1	2	3	4	5
l) Federal Representation	1	2	3	4	5

5. Do you believe the City of Thunder Bay should pursue the focused development of a particular industry sector? If yes, which one of those mentioned above, or another?

☐ Yes - ___________________________
☐ No

6. In general, to what extent do you believe the following characteristics impede or entice businesses to relocate to Thunder Bay and the surrounding region?

	Significant *Impediment*				**Significant** *Enticement*
a) Awareness of the Region and its Resources	1	2	3	4	5
b) Geographic Location	1	2	3	4	5
c) Weather (i.e., Perceived or Actual)	1	2	3	4	5
d) Quality of Life	1	2	3	4	5
e) Transportation Facilities (e.g., Airport)	1	2	3	4	5
f) Health Care Facilities	1	2	3	4	5
g) Economic Opportunity (Market Size)	1	2	3	4	5
h) Input Costs (Land, Labour, Capital)	1	2	3	4	5
i) Technology Infrastructure (e.g., Broadband)	1	2	3	4	5
j) City Government/Policies	1	2	3	4	5

7. In your opinion, how attractive is Thunder Bay's 'quality of life' for these groups?

	Very Poor				**Very Good**
a) Students (All Ages)	1	2	3	4	5
b) Professionals	1	2	3	4	5
c) Skilled Employees	1	2	3	4	5
d) Retirees	1	2	3	4	5
e) Business Owners	1	2	3	4	5

8. In your opinion, as compared to other cities you are familiar with in Canada, how would you describe Thunder Bay's quality of life?

☐ Better Than Most
☐ The Same As Most
☐ Not As Good As most

9. Is the population level of Thunder Bay important to the success of your business?
☐ Yes
☐ No

10. Have you noticed a change in consumer spending under the recent economic conditions?
☐ Yes
☐ No
Comment: ____

11. Have the recent economic conditions made you as a small business owner, reconsider when you will be retiring?
☐ Yes
☐ No
Comment: ____

12. To what extent do you believe the current economic conditions are affecting Thunder Bay?

Insignificant	**Somewhat Insignificant**	**Neutral**	**Somewhat Significant**	**Significant**
1	2	3	4	5

Section C: Development Projects, Your Business & the Community (Why/Why Not Responses Are Optional)

1. Do you believe the Thunder Bay City Council is doing a good job representing your business?
☐ Yes
☐ No
Why/Why Not? ____

2. Do you believe that Thunder Bay is both proactive and aggressive at bringing new businesses to the region?
☐ Yes
☐ No
Why/Why Not? ____

3. Have the administrative requirements of municipal government (zoning, permits, licenses, inspections) adversely affected your decision to develop new business initiatives?
☐ Yes
☐ No
Why/Why Not? ____

4. Are you aware of the activities of the Thunder Bay Community Economic Development Commission?
☐ Yes
☐ No
Comment: ____

5. Do you believe the lending practices of banks in Thunder Bay are focused on meeting the needs of local business?
☐ Yes
☐ No
Why/Why Not? ____

6. Do you believe the lending practices of credit unions in Thunder Bay are focused on meeting the needs of local business?
☐ Yes
☐ No
Why/Why Not? ____

7. Has an inability to access capital affected your decision to develop new business initiatives?
☐ Yes
☐ No
Other Sources Utilized: ____

8. What impact do you believe Thunder Bay's OLG Casino is having on the Thunder Bay economy?
☐ Positive
☐ Negative
Comment: ____

9. Do you believe that the mining sector is having a positive impact on the Thunder Bay economy?
☐ Yes
☐ No
Why/Why Not? ____

10. Do you support the City's Marina Park Village at the Waterfront as planned?
☐ Yes
☐ No
Why/Why Not? ____

11. Do you believe Thunder Bay's OLG Casino should be closed?
☐ Yes
☐ No
Why/Why Not? ____

12. Do you believe the Forestry Industry has become obsolete and a shift in focus is needed?
☐ Yes
☐ No
Comment: ____

13. Do you support the recently released 2009 budget for the City of Thunder Bay?
☐ Yes
☐ No
Comment: ____

14. Are you aware of the new tool for determining required permits for new businesses at the City of Thunder Bay website?
☐ Yes
☐ No
Comment: ____

15. Are you aware of the activities of Thunder Bay Ventures?
☐ Yes
☐ No
Comment: ____

16. What impact will the planned harmonization of GST and PST have on your small business?
☐ Positive
☐ Negative
☐ Neutral
Comment: ____

Please provide any other comments you wish in the space below and overleaf:
(i.e. most significant challenge for your business, a success story to be shared, other).

(continue overleaf if desired)

PS. In the future, would you prefer to fill this survey out online?
☐ Yes
☐ No

Thank you for your time – it is greatly appreciated!