

BusinessFinanceCompared.com – Business finance and SMEs in Nottingham

METHODOLOGY NOTE

ComRes conducted a telephone survey of 100 financial decision makers at SMEs in Nottingham who have at least considered taking out business finance in the last five years, between the 28th July and 10th August 2015.

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To commission a voting intention poll or a public opinion survey please contact Katharine Peacock:
katharine.peacock@comres.co.uk.

To register for Pollwatch, a monthly newsletter update on the polls, please email: pollwatch@comres.co.uk

Nottingham SME financial decision makers August 2015

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D1. Employee size

Base: All respondents

Significance Level: 90%

Significance Level: 95%

Total

0 to 9

10 to 49

50+

	COMPANY SIZE			WORKFORCE SIZE OVER THE NEXT THREE YEARS			FINANCE AVAILABLE TO HELP BUSINESS GROW			
	Total	0-9 employees	10-49 employees	50+ employees	Increase	Stay the same	Fall	We have been able to find the business finance required to help our business grow	We have not been able to access business finance to support our growth	We have not required business finance and have grown without it
		a	*b	*c	d	e	*f	*g	*h	i
		A	*B	*C	D	E	*F	*G	*H	I
Total	100 100%	74 100%	20 100%	6 100%	68 100%	31 100%	1 100%	26 100%	21 100%	50 100%
0 to 9	74 74%	74 100%	- -	- -	54 79%	20 65%	- -	14 54%	18 86%	40 80%
10 to 49	20 20%	- -	20 100%	- -	10 15%	10 32%	- -	6 23%	3 14%	10 20%
50+	6 6%	- -	- -	6 100%	4 6%	1 3%	1 100%	6 23%	- -	- -

Columns Tested: A,B,C - D,E,F - G,H,I

Nottingham SME financial decision makers August 2015

Q3. Which, if any, of the following types of business finance have you heard of?

Base: All respondents

	COMPANY SIZE			WORKFORCE SIZE OVER THE NEXT THREE YEARS			FINANCE AVAILABLE TO HELP BUSINESS GROW			
	Total	0-9 employees	10-49 employees	50+ employees	Increase	Stay the same	Fall	We have been able to find the business finance required to help our business grow	We have not been able to access business finance to support our growth	We have not required business finance and have grown without it
	a	*b	*c	d	e	*f	*g	*h	i	
	A	*B	*C	D	E	*F	*G	*H	I	
Significance Level: 90%										
Significance Level: 95%										
Total	100	74	20	6	68	31	1	26	21	50
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Business loan	92	68	18	6	65	26	1	23	19	47
	92%	92%	90%	100%	96%	84%	100%	88%	90%	94%
Business Overdraft	92	67	19	6	63	28	1	24	19	47
	92%	91%	95%	100%	93%	90%	100%	92%	90%	94%
Business credit card	90	65	19	6	63	26	1	24	20	43
	90%	88%	95%	100%	93%	84%	100%	92%	95%	86%
Invoice finance	55	34	15	6	40	14	1	17	9	28
	55%	46%	75%	100%	59%	45%	100%	65%	43%	56%
Commercial property loan	53	35	13	5	38	14	1	16	8	28
	53%	47%	65%	83%	56%	45%	100%	62%	38%	56%
Asset finance	50	32	12	6	35	14	1	15	7	28
	50%	43%	60%	100%	51%	45%	100%	58%	33%	56%
Peer-to-peer lending	44	32	9	3	30	13	1	10	10	23
	44%	43%	45%	50%	44%	42%	100%	38%	48%	46%
Equity Crowd Funding	40	29	8	3	28	11	1	14	4	21
	40%	39%	40%	50%	41%	35%	100%	54%	19%	42%
Trade finance	39	26	9	4	31	7	1	14	6	19
	39%	35%	45%	67%	46%	23%	100%	54%	29%	38%
Merchant Cash Advance	19	11	5	3	13	5	1	7	3	9
	19%	15%	25%	50%	19%	16%	100%	27%	14%	18%
Revenue advance	14	9	2	3	8	5	1	5	1	8
	14%	12%	10%	50%	12%	16%	100%	19%	5%	16%

Columns Tested: A,B,C - D,E,F - G,H,I

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Q1. How do you expect your workforce size to change, if at all, over the next three years?

Base: All respondents

	COMPANY SIZE			WORKFORCE SIZE OVER THE NEXT THREE YEARS			FINANCE AVAILABLE TO HELP BUSINESS GROW			
	Total	0-9 employees	10-49 employees	50+ employees	Increase	Stay the same	Fall	We have been able to find the business finance required to help our business grow	We have not been able to access business finance to support our growth	We have not required business finance and have grown without it
	a	*b	*c	d	e	*f	*g	*h	i	
	A	*B	*C	D	E	*F	*G	*H	I	
Significance Level: 90%										
Significance Level: 95%										
Total	100	74	20	6	68	31	1	26	21	50
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Increase	68	54	10	4	68	-	-	16	16	34
	68%	73%	50%	67%	100%	-	-	62%	76%	68%
				E						
Stay the same	31	20	10	1	-	31	-	9	5	16
	31%	27%	50%	17%	-	100%	-	35%	24%	32%
						D				
Fall	1	-	-	1	-	-	1	1	-	-
	1%	-	-	17%	-	-	100%	4%	-	-

Columns Tested: A,B,C - D,E,F - G,H,I

Nottingham SME financial decision makers August 2015

Q2. Thinking about your business over the last five years, which of the following most accurately represents your opinion on the business finance available to help your business grow?

Base: All respondents

	COMPANY SIZE			WORKFORCE SIZE OVER THE NEXT THREE YEARS			FINANCE AVAILABLE TO HELP BUSINESS GROW			
	Total	0-9 employees	10-49 employees	50+ employees	Increase	Stay the same	Fall	We have been able to find the business finance required to help our business grow	We have not been able to access business finance to support our growth	We have not required business finance and have grown without it
Significance Level: 90%		a	*b	*c	d	e	*f	*g	*h	i
Significance Level: 95%		A	*B	*C	D	E	*F	*G	*H	I
Total	100 100%	74 100%	20 100%	6 100%	68 100%	31 100%	1 100%	26 100%	21 100%	50 100%
We have been able to find the business finance required to help our business grow	26 26%	14 19%	6 30%	6 100%	16 24%	9 29%	1 100%	26 100%	- -	- -
We have not been able to access business finance to support our growth	21 21%	18 24%	3 15%	- -	16 24%	5 16%	- -	- -	21 100%	- -
We have not required business finance and have grown without it	50 50%	40 54%	10 50%	- -	34 50%	16 52%	- -	- -	- -	50 100%
Prefer not to say	3 3%	2 3%	1 5%	- -	2 3%	1 3%	- -	- -	- -	- -

Columns Tested: A,B,C - D,E,F - G,H,I

Nottingham SME financial decision makers August 2015

Q4. Which, if any, of the following types of business finance have you tried to access?

Base: All respondents

	COMPANY SIZE			WORKFORCE SIZE OVER THE NEXT THREE YEARS			FINANCE AVAILABLE TO HELP BUSINESS GROW			
	Total	0-9 employees	10-49 employees	50+ employees	Increase	Stay the same	Fall	We have been able to find the business finance required to help our business grow	We have not been able to access business finance to support our growth	We have not required business finance and have grown without it
	a	*b	*c	d	e	*f	*g	*h	i	
	A	*B	*C	D	E	*F	*G	*H	I	
Significance Level: 90%										
Significance Level: 95%										
Total	100	74	20	6	68	31	1	26	21	50
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Business Overdraft	49	31	14	4	33	15	1	19	11	18
	49%	42%	70%	67%	49%	48%	100%	73%	52%	36%
Business loan	44	29	10	5	29	14	1	18	15	10
	44%	39%	50%	83%	43%	45%	100%	69%	71%	20%
Business credit card	44	22	16	6	27	16	1	19	5	19
	44%	30%	80%	100%	40%	52%	100%	73%	24%	38%
Invoice finance	9	3	4	2	8	1	-	3	3	3
	9%	4%	20%	33%	12%	3%	-	12%	14%	6%
Commercial property loan	8	2	4	2	5	2	1	4	2	2
	8%	3%	20%	33%	7%	6%	100%	15%	10%	4%
Asset finance	8	2	3	3	6	1	1	6	2	-
	8%	3%	15%	50%	9%	3%	100%	23%	10%	-
Peer-to-peer lending	4	3	1	-	4	-	-	1	3	-
	4%	4%	5%	-	6%	-	-	4%	14%	-
Trade finance	4	2	2	-	4	-	-	2	-	2
	4%	3%	10%	-	6%	-	-	8%	-	4%
Equity Crowd Funding	3	2	1	-	2	1	-	1	2	-
	3%	3%	5%	-	3%	3%	-	4%	10%	-
Merchant Cash Advance	2	1	1	-	2	-	-	1	1	-
	2%	1%	5%	-	3%	-	-	4%	5%	-
Revenue advance	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
None of the above	20	20	-	-	14	6	-	-	1	17
	20%	27%	-	-	21%	19%	-	-	5%	34%

Columns Tested: A,B,C - D,E,F - G,H,I

Nottingham SME financial decision makers August 2015

Q5. Which, if any, of the following types of business finance have you successfully accessed?

Base: All respondents

	COMPANY SIZE			WORKFORCE SIZE OVER THE NEXT THREE YEARS			FINANCE AVAILABLE TO HELP BUSINESS GROW			
	Total	0-9 employees	10-49 employees	50+ employees	Increase	Stay the same	Fall	We have been able to find the business finance required to help our business grow	We have not been able to access business finance to support our growth	We have not required business finance and have grown without it
Significance Level: 90%		a	*b	*c	d	e	*f	*g	*h	i
Significance Level: 95%		A	*B	*C	D	E	*F	*G	*H	I
Total	100	74	20	6	68	31	1	26	21	50
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Business Overdraft	39	24	12	3	23	15	1	17	4	17
	39%	32%	60%	50%	34%	48%	100%	65%	19%	34%
Business credit card	36	16	15	5	20	15	1	16	3	16
	36%	22%	75%	83%	29%	48%	100%	62%	14%	32%
Business loan	28	16	7	5	16	11	1	17	4	6
	28%	22%	35%	83%	24%	35%	100%	65%	19%	12%
Commercial property loan	6	1	3	2	3	2	1	3	1	2
	6%	1%	15%	33%	4%	6%	100%	12%	5%	4%
Invoice finance	6	1	3	2	5	1	-	3	1	2
	6%	1%	15%	33%	7%	3%	-	12%	5%	4%
Asset finance	6	2	1	3	4	1	1	5	1	-
	6%	3%	5%	50%	6%	3%	100%	19%	5%	-
Trade finance	2	1	1	-	2	-	-	1	-	1
	2%	1%	5%	-	3%	-	-	4%	-	2%
Peer-to-peer lending	1	1	-	-	1	-	-	1	-	-
	1%	1%	-	-	1%	-	-	4%	-	-
Merchant Cash Advance	1	-	1	-	1	-	-	1	-	-
	1%	-	5%	-	1%	-	-	4%	-	-
Equity Crowd Funding	1	-	1	-	-	1	-	1	-	-
	1%	-	5%	-	-	3%	-	4%	-	-
Revenue advance	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
None of the above	37	35	2	-	28	9	-	1	13	21
	37%	47%	10%	-	41%	29%	-	4%	62%	42%

Columns Tested: A,B,C - D,E,F - G,H,I

Nottingham SME financial decision makers August 2015

Q6. In terms of the process of businesses accessing, or trying to access, business finance which of the following attributes apply?

Base: All respondents

	COMPANY SIZE			WORKFORCE SIZE OVER THE NEXT THREE YEARS			FINANCE AVAILABLE TO HELP BUSINESS GROW			
	Total	0-9 employees	10-49 employees	50+ employees	Increase	Stay the same	Fall	We have been able to find the business finance required to help our business grow	We have not been able to access business finance to support our growth	We have not required business finance and have grown without it
		a	*b	*c	d	e	*f	*g	*h	i
		A	*B	*C	D	E	*F	*G	*H	I
Significance Level: 90%										
Significance Level: 95%										
Total	100	74	20	6	68	31	1	26	21	50
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Easy	32	21	8	3	19	12	1	12	3	17
	32%	28%	40%	50%	28%	39%	100%	46%	14%	34%
Time-consuming	30	26	2	2	27	3	-	8	11	11
	30%	35%	10%	33%	40%	10%	-	31%	52%	22%
					E					
Difficult	29	21	6	2	21	8	-	7	14	7
	29%	28%	30%	33%	31%	26%	-	27%	67%	14%
Efficient	24	16	6	2	16	8	-	9	2	13
	24%	22%	30%	33%	24%	26%	-	35%	10%	26%
Quick	19	13	3	3	10	8	1	8	-	10
	19%	18%	15%	50%	15%	26%	100%	31%	-	20%
Confusing	17	15	1	1	15	2	-	2	7	6
	17%	20%	5%	17%	22%	6%	-	8%	33%	12%
					e					
Inefficient	16	14	1	1	15	1	-	3	6	7
	16%	19%	5%	17%	22%	3%	-	12%	29%	14%
					E					
None of the above	9	9	-	-	5	4	-	-	1	8
	9%	12%	-	-	7%	13%	-	-	5%	16%

Columns Tested: A,B,C - D,E,F - G,H,I

Nottingham SME financial decision makers August 2015

Q7. In the last 5 years, which of the following aspects of your business, if any, have you delayed due to problems accessing business finance?

Base: All respondents

	COMPANY SIZE			WORKFORCE SIZE OVER THE NEXT THREE YEARS			FINANCE AVAILABLE TO HELP BUSINESS GROW			
	Total	0-9 employees	10-49 employees	50+ employees	Increase	Stay the same	Fall	We have been able to find the business finance required to help our business grow	We have not been able to access business finance to support our growth	We have not required business finance and have grown without it
		a	*b	*c	d	e	*f	*g	*h	i
		A	*B	*C	D	E	*F	*G	*H	I
Significance Level: 90%										
Significance Level: 95%										
Total	100	74	20	6	68	31	1	26	21	50
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Expanding operations	45	34	10	1	37	7	1	11	18	15
	45%	46%	50%	17%	54%	23%	100%	42%	86%	30%
					E					
Hiring people	28	22	4	2	25	2	1	6	13	7
	28%	30%	20%	33%	37%	6%	100%	23%	62%	14%
					E					
Developing new products	24	19	5	-	18	6	-	4	9	10
	24%	26%	25%	-	26%	19%	-	15%	43%	20%
Purchasing equipment	36	29	6	1	27	8	1	8	14	14
	36%	39%	30%	17%	40%	26%	100%	31%	67%	28%
Purchasing stock	20	16	4	-	16	4	-	4	9	7
	20%	22%	20%	-	24%	13%	-	15%	43%	14%
Debt refinancing	7	5	2	-	7	-	-	1	3	3
	7%	7%	10%	-	10%	-	-	4%	14%	6%
					e					
Other	4	4	-	-	4	-	-	-	1	2
	4%	5%	-	-	6%	-	-	-	5%	4%
We have not had any problems accessing finance in the last 5 years	44	32	8	4	25	19	-	12	2	29
	44%	43%	40%	67%	37%	61%	-	46%	10%	58%
						D				

Columns Tested: A,B,C - D,E,F - G,H,I

Nottingham SME financial decision makers August 2015

Q8. Which of the following, if any, would you go to for advice about accessing business finance?

Base: All respondents

	COMPANY SIZE			WORKFORCE SIZE OVER THE NEXT THREE YEARS			FINANCE AVAILABLE TO HELP BUSINESS GROW			
	Total	0-9 employees	10-49 employees	50+ employees	Increase	Stay the same	Fall	We have been able to find the business finance required to help our business grow	We have not been able to access business finance to support our growth	We have not required business finance and have grown without it
		a	*b	*c	d	e	*f	*g	*h	i
		A	*B	*C	D	E	*F	*G	*H	I
Significance Level: 90%										
Significance Level: 95%										
Total	100	74	20	6	68	31	1	26	21	50
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Traditional high street bank	71	53	12	6	43	27	1	23	9	37
	71%	72%	60%	100%	63%	87%	100%	88%	43%	74%
					D					
Accountant	65	45	14	6	47	17	1	17	15	32
	65%	61%	70%	100%	69%	55%	100%	65%	71%	64%
Colleague/ peer	53	43	8	2	41	12	-	12	15	25
	53%	58%	40%	33%	60%	39%	-	46%	71%	50%
					E					
Independent business advice service	45	37	5	3	34	11	-	10	11	23
	45%	50%	25%	50%	50%	35%	-	38%	52%	46%
Friends/ family	44	39	4	1	30	13	1	10	8	24
	44%	53%	20%	17%	44%	42%	100%	38%	38%	48%
Finance broker	30	22	5	3	22	8	-	7	8	15
	30%	30%	25%	50%	32%	26%	-	27%	38%	30%
Chambers of Commerce	21	15	6	-	15	6	-	2	8	10
	21%	20%	30%	-	22%	19%	-	8%	38%	20%
Trade body	13	9	3	1	9	4	-	3	3	7
	13%	12%	15%	17%	13%	13%	-	12%	14%	14%
Other	1	1	-	-	1	-	-	-	1	-
	1%	1%	-	-	1%	-	-	-	5%	-
I would not need to seek any advice	2	2	-	-	1	1	-	-	1	1
	2%	3%	-	-	1%	3%	-	-	5%	2%

Columns Tested: A,B,C - D,E,F - G,H,I

Nottingham SME financial decision makers August 2015

Q9. I'd now like you to imagine that you wanted to access business finance to help your business grow. Which of the following sources of finance, if any, would you approach to access finance?

Base: All respondents

	COMPANY SIZE			WORKFORCE SIZE OVER THE NEXT THREE YEARS			FINANCE AVAILABLE TO HELP BUSINESS GROW			
	Total	0-9 employees	10-49 employees	50+ employees	Increase	Stay the same	Fall	We have been able to find the business finance required to help our business grow	We have not been able to access business finance to support our growth	We have not required business finance and have grown without it
Significance Level: 90%		a	*b	*c	d	e	*f	*g	*h	i
Significance Level: 95%		A	*B	*C	D	E	*F	*G	*H	I
Total	100	74	20	6	68	31	1	26	21	50
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Traditional high street bank	78	53	19	6	50	27	1	25	11	40
	78%	72%	95%	100%	74%	87%	100%	96%	52%	80%
Government backed scheme	72	56	12	4	51	21	-	18	16	35
	72%	76%	60%	67%	75%	68%	-	69%	76%	70%
Search online	57	47	8	2	44	13	-	12	13	30
	57%	64%	40%	33%	65%	42%	-	46%	62%	60%
Alternative business finance provider	39	29	9	1	31	8	-	7	13	19
	39%	39%	45%	17%	46%	26%	-	27%	62%	38%
Finance broker	37	28	6	3	27	10	-	8	12	17
	37%	38%	30%	50%	40%	32%	-	31%	57%	34%
Friends / family	33	27	5	1	22	11	-	6	8	19
	33%	36%	25%	17%	32%	35%	-	23%	38%	38%
None of the above	1	1	-	-	-	1	-	-	1	-
	1%	1%	-	-	-	3%	-	-	5%	-

Columns Tested: A,B,C - D,E,F - G,H,I

Nottingham SME financial decision makers August 2015

Q10_SUM. To what extent, if at all, do you agree or disagree with each of the following statements? - SUMMARY TABLE

Base: All respondents

	Total						NETS		
		Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know	Agree	Disagree	Mean
The Government should provide more advice on how businesses can access business finance	100	55	22	17	5	1	77	22	3.28
	100%	55%	22%	17%	5%	1%	77%	22%	
Greater access to business finance would help my business grow	100	49	26	15	3	7	75	18	3.30
	100%	49%	26%	15%	3%	7%	75%	18%	
Accessing business finance is more difficult than it should be	100	39	21	24	7	9	60	31	3.01
	100%	39%	21%	24%	7%	9%	60%	31%	
Current ways to access business finance work for my business	100	20	34	15	19	12	54	34	2.63
	100%	20%	34%	15%	19%	12%	54%	34%	

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Q10_1. To what extent, if at all, do you agree or disagree with each of the following statements? - Accessing business finance is more difficult than it should be

Base: All respondents

	Total	COMPANY SIZE			WORKFORCE SIZE OVER THE NEXT THREE YEARS			FINANCE AVAILABLE TO HELP BUSINESS GROW		
		0-9 employees	10-49 employees	50+ employees	Increase	Stay the same	Fall	We have been able to find the business finance required to help our business grow	We have not been able to access business finance to support our growth	We have not required business finance and have grown without it
		a	*b	*c	d	e	*f	*g	*h	i
		A	*B	*C	D	E	*F	*G	*H	I
Significance Level: 90%										
Significance Level: 95%										
Total	100 100%	74 100%	20 100%	6 100%	68 100%	31 100%	1 100%	26 100%	21 100%	50 100%
Strongly agree (4)	39 39%	30 41%	8 40%	1 17%	30 44%	8 26%	1 100%	6 23%	16 76%	17 34%
Tend to agree (3)	21 21%	13 18%	6 30%	2 33%	15 22%	6 19%	- -	7 27%	4 19%	8 16%
Tend to disagree (2)	24 24%	16 22%	5 25%	3 50%	15 22%	9 29%	- -	11 42%	- -	12 24%
Strongly disagree (1)	7 7%	7 9%	- -	- -	3 4%	4 13%	- -	1 4%	1 5%	5 10%
Don't know	9 9%	8 11%	1 5%	- -	5 7%	4 13%	- -	1 4%	- -	8 16%
NETS										
Net: Agree	60 60%	43 58%	14 70%	3 50%	45 66%	14 45%	1 100%	13 50%	20 95%	25 50%
Net: Disagree	31 31%	23 31%	5 25%	3 50%	18 26%	13 42%	- -	12 46%	1 5%	17 34%
Mean score	3.01	3.00	3.16	2.67	3.14	2.67	4.00	2.72	3.67	2.88
Standard deviation	1.01	1.07	.83	.82	.95	1.07	-	.89	.73	1.09
Standard error	.11	.13	.19	.33	.12	.21	-	.18	.16	.17

Columns Tested: A,B,C - D,E,F - G,H,I

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Q10_2. To what extent, if at all, do you agree or disagree with each of the following statements? - Greater access to business finance would help my business grow

Base: All respondents

	Total	COMPANY SIZE			WORKFORCE SIZE OVER THE NEXT THREE YEARS			FINANCE AVAILABLE TO HELP BUSINESS GROW		
		0-9 employees	10-49 employees	50+ employees	Increase	Stay the same	Fall	We have been able to find the business finance required to help our business grow	We have not been able to access business finance to support our growth	We have not required business finance and have grown without it
		a	*b	*c	d	e	*f	*g	*h	i
		A	*B	*C	D	E	*F	*G	*H	I
Significance Level: 90%										
Significance Level: 95%										
Total	100 100%	74 100%	20 100%	6 100%	68 100%	31 100%	1 100%	26 100%	21 100%	50 100%
Strongly agree (4)	49 49%	39 53%	10 50%	- -	38 56%	11 35%	- -	11 42%	19 90%	18 36%
Tend to agree (3)	26 26%	20 27%	3 15%	3 50%	17 25%	8 26%	1 100%	7 27%	2 10%	15 30%
Tend to disagree (2)	15 15%	11 15%	2 10%	2 33%	9 13%	6 19%	- -	5 19%	- -	10 20%
Strongly disagree (1)	3 3%	2 3%	1 5%	- -	1 1%	2 6%	- -	- -	- -	3 6%
Don't know	7 7%	2 3%	4 20%	1 17%	3 4%	4 13%	- -	3 12%	- -	4 8%
NETS										
Net: Agree	75 75%	59 80%	13 65%	3 50%	55 81%	19 61%	1 100%	18 69%	21 100%	33 66%
Net: Disagree	18 18%	13 18%	3 15%	2 33%	10 15%	8 26%	- -	5 19%	- -	13 26%
Mean score	3.30	3.33	3.38	2.60	3.42	3.04	3.00	3.26	3.90	3.04
Standard deviation	.86	.84	.96	.55	.79	.98	-	.81	.30	.94
Standard error	.09	.10	.24	.24	.10	.19	-	.17	.07	.14

Columns Tested: A,B,C - D,E,F - G,H,I

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Q10_3. To what extent, if at all, do you agree or disagree with each of the following statements? - Current ways to access business finance work for my business

Base: All respondents

	Total	COMPANY SIZE			WORKFORCE SIZE OVER THE NEXT THREE YEARS			FINANCE AVAILABLE TO HELP BUSINESS GROW		
		0-9 employees	10-49 employees	50+ employees	Increase	Stay the same	Fall	We have been able to find the business finance required to help our business grow	We have not been able to access business finance to support our growth	We have not required business finance and have grown without it
		a	*b	*c	d	e	*f	*g	*h	i
		A	*B	*C	D	E	*F	*G	*H	I
Significance Level: 90%										
Significance Level: 95%										
Total	100 100%	74 100%	20 100%	6 100%	68 100%	31 100%	1 100%	26 100%	21 100%	50 100%
Strongly agree (4)	20 20%	14 19%	4 20%	2 33%	11 16%	9 29%	- -	10 38%	1 5%	8 16%
Tend to agree (3)	34 34%	21 28%	9 45%	4 67%	19 28%	14 45%	1 100%	13 50%	2 10%	18 36%
Tend to disagree (2)	15 15%	13 18%	2 10%	- -	12 18%	3 10%	- -	- -	5 24%	9 18%
Strongly disagree (1)	19 19%	17 23%	2 10%	- -	17 25%	2 6%	- -	- -	11 52%	8 16%
Don't know	12 12%	9 12%	3 15%	- -	9 13%	3 10%	- -	3 12%	2 10%	7 14%
NETS										
Net: Agree	54 54%	35 47%	13 65%	6 100%	30 44%	23 74%	1 100%	23 88%	3 14%	26 52%
Net: Disagree	34 34%	30 41%	4 20%	- -	29 43%	5 16%	- -	- -	16 76%	17 34%
Mean score	2.63	2.49	2.88	3.33	2.41	3.07	3.00	3.43	1.63	2.60
Standard deviation	1.06	1.11	.93	.52	1.10	.86	-	.51	.90	1.00
Standard error	.11	.14	.22	.21	.14	.16	-	.11	.21	.15

Columns Tested: A,B,C - D,E,F - G,H,I

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Q10_4. To what extent, if at all, do you agree or disagree with each of the following statements? - The Government should provide more advice on how businesses can access business finance

Base: All respondents

	Total	COMPANY SIZE			WORKFORCE SIZE OVER THE NEXT THREE YEARS			FINANCE AVAILABLE TO HELP BUSINESS GROW		
		0-9 employees	10-49 employees	50+ employees	Increase	Stay the same	Fall	We have been able to find the business finance required to help our business grow	We have not been able to access business finance to support our growth	We have not required business finance and have grown without it
		a	*b	*c	d	e	*f	*g	*h	i
		A	*B	*C	D	E	*F	*G	*H	I
Significance Level: 90%										
Significance Level: 95%										
Total	100 100%	74 100%	20 100%	6 100%	68 100%	31 100%	1 100%	26 100%	21 100%	50 100%
Strongly agree (4)	55 55%	45 61%	8 40%	2 33%	40 59%	15 48%	- -	12 46%	15 71%	27 54%
Tend to agree (3)	22 22%	14 19%	7 35%	1 17%	14 21%	8 26%	- -	4 15%	4 19%	12 24%
Tend to disagree (2)	17 17%	11 15%	3 15%	3 50%	11 16%	5 16%	1 100%	10 38%	1 5%	6 12%
Strongly disagree (1)	5 5%	3 4%	2 10%	- -	2 3%	3 10%	- -	- -	1 5%	4 8%
Don't know	1 1%	1 1%	- -	- -	1 1%	- -	- -	- -	- -	1 2%
NETS										
Net: Agree	77 77%	59 80%	15 75%	3 50%	54 79%	23 74%	- -	16 62%	19 90%	39 78%
Net: Disagree	22 22%	14 19%	5 25%	3 50%	13 19%	8 26%	1 100%	10 38%	2 10%	10 20%
Mean score	3.28	3.38	3.05	2.83	3.37	3.13	2.00	3.08	3.57	3.27
Standard deviation	.93	.89	1.00	.98	.87	1.02	-	.93	.81	.97
Standard error	.09	.10	.22	.40	.11	.18	-	.18	.18	.14

Columns Tested: A,B,C - D,E,F - G,H,I