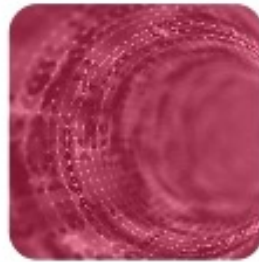


15. Graphs and Charts



This chapter presents

some of the key data in graphical form to provide data on longer term trends.



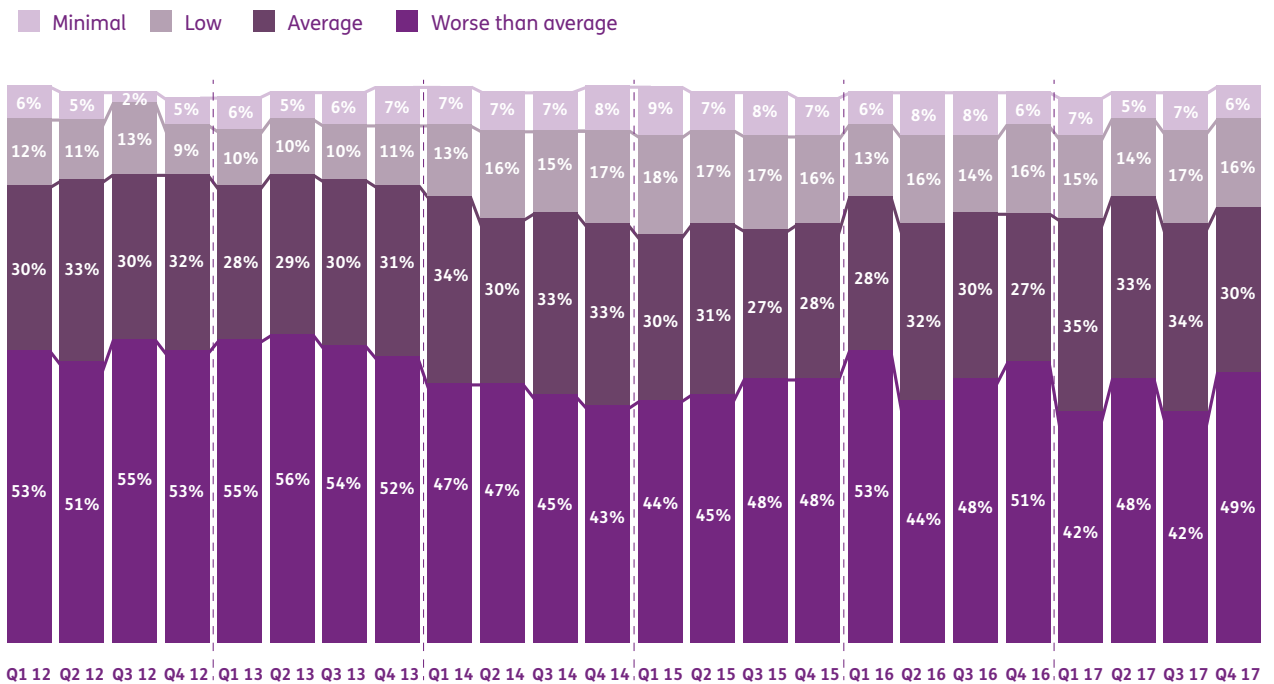
Much of the data in this report is provided and analysed over time, typically by quarter. After twenty five waves of the SME Finance Monitor, the tables containing data for each quarter have become too large to fit comfortably on a page. The main tables therefore show the most recent quarters only and a series of summary tables have been developed for key questions

to show longer terms trends on an annual basis. This chapter also provides longer trend data, but this time quarter by quarter for key questions from 2012. At the bottom of each chart there is a reference to the page in the main report where the current data is presented in a table, and a summary of the trend shown.

Charts reflecting data reported in Chapter 4

External risk rating from D&B or Experian

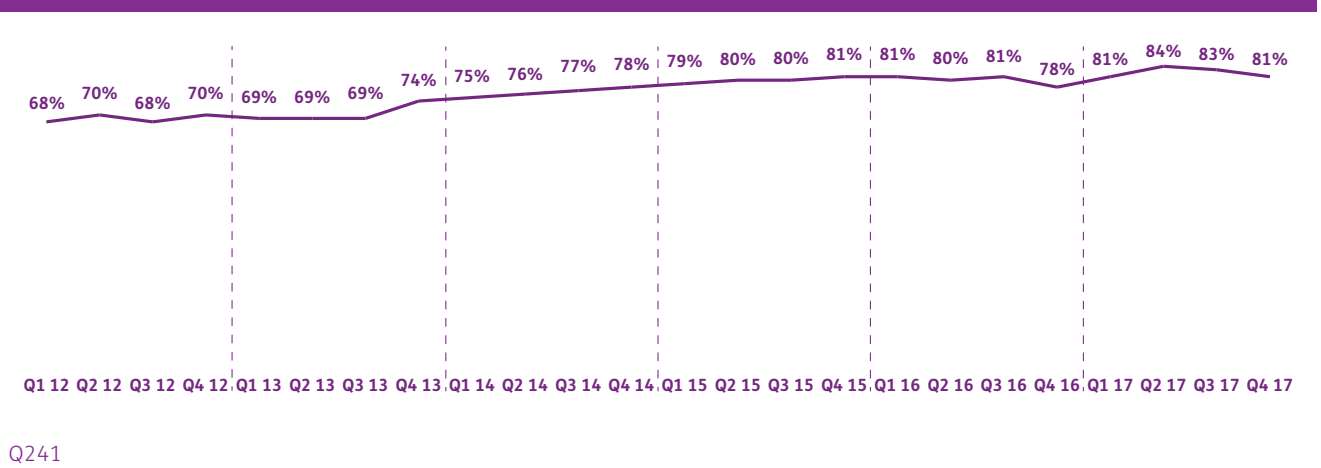
Time Series: Risk rating per quarter





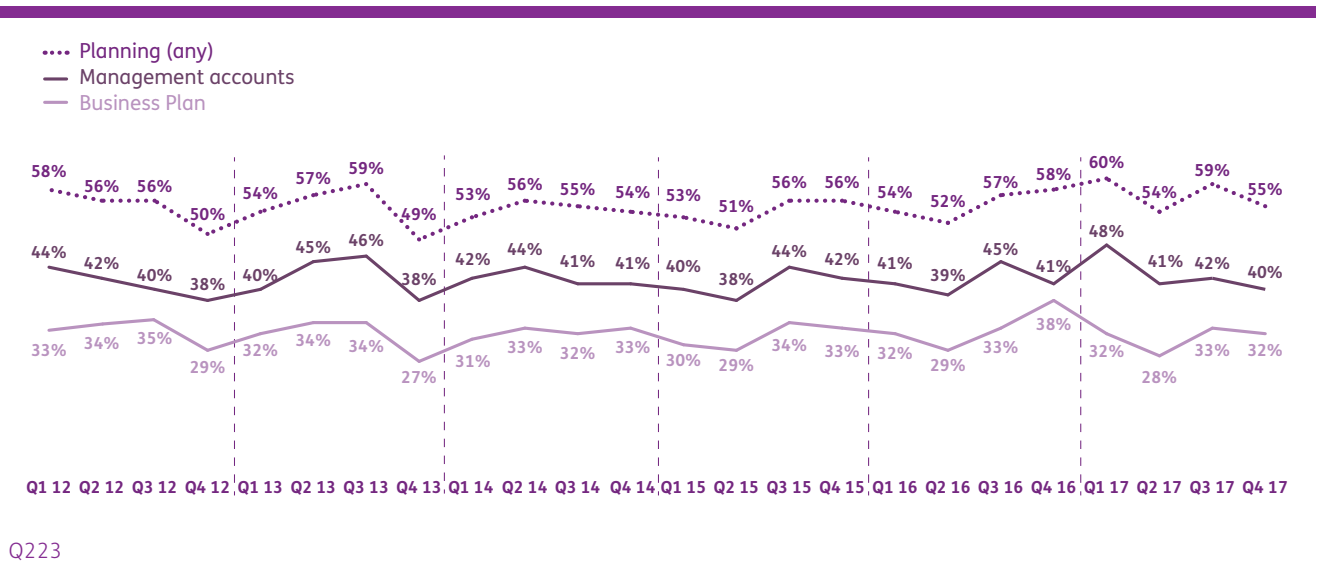
% that made a net profit during last 12 month financial period

Time series: Reported profitability in past 12 months, per quarter, excluding DK



Proportion preparing management accounts/business plans

Time series: Business planning





Charts reflecting data reported in Chapter 5

Use of any listed forms of external finance currently – by size

Time Series: Use of external finance per quarter

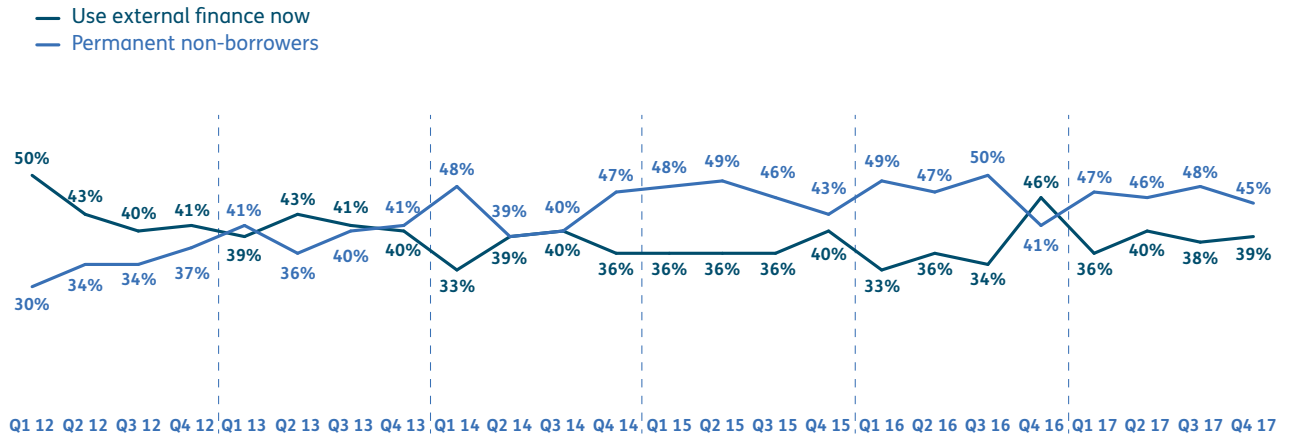


Q15



Proportion using external finance v those who meet definition of Permanent non-borrower

Time series: Permanent non-borrowers and users of external finance



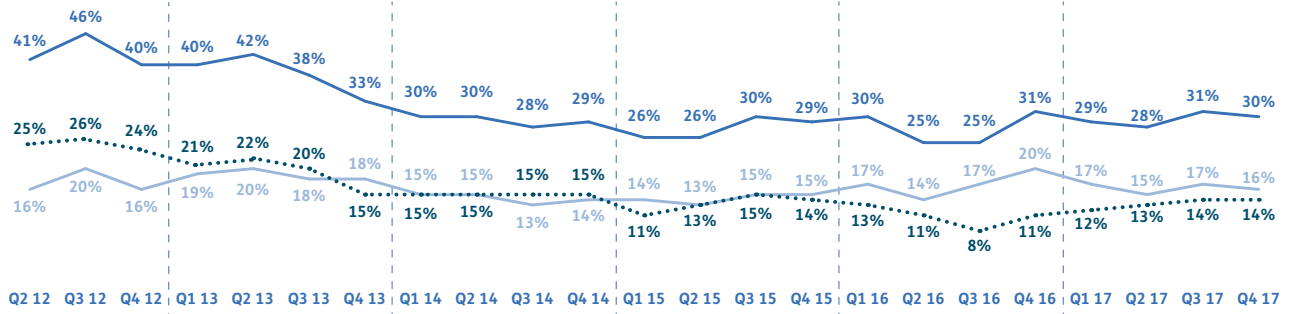
Q15/14 and others



Proportion injecting personal funds into the business in last 12 months

Time series: Injections of personal funds

- Any injection of funds
- Chose to inject funds
- Felt had to inject funds



Q15/14 and others

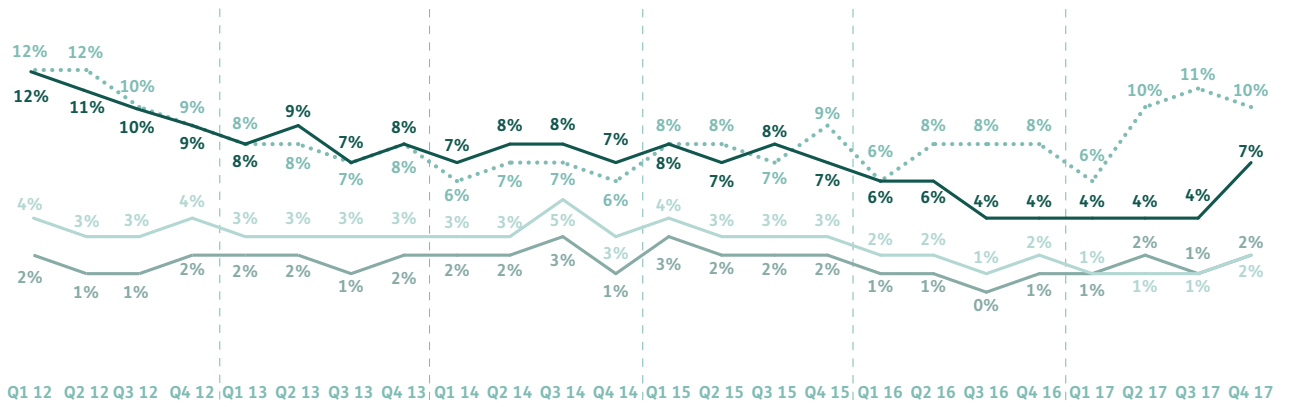


Charts reflecting data reported in Chapter 6

Borrowing events in 12 months prior to interview

Time series: Borrowing events by date of interview

- Type 1 = new application/renewal
- Type 2 = Cancel/re-negotiation by bank
- Type 3 = SME chose to pay off/reduce facility
- Auto = Automatic renewal of overdraft facility

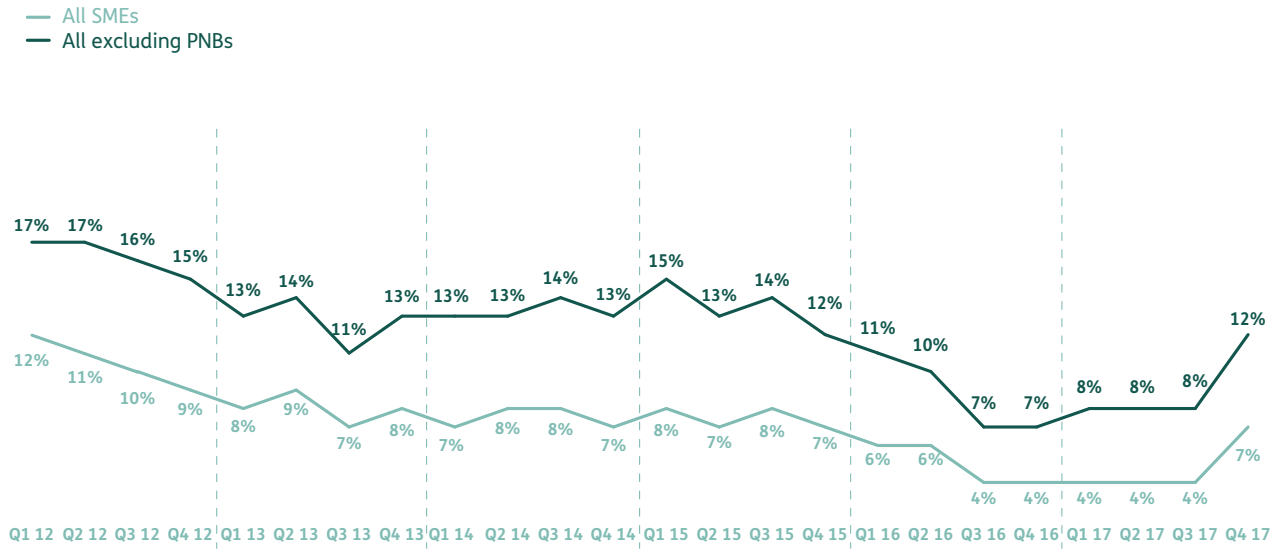


Q26



Applied for a new/renewed loan or overdraft in 12 months prior to interview – a Type 1 event

Time series: Type 1 events by date of interview



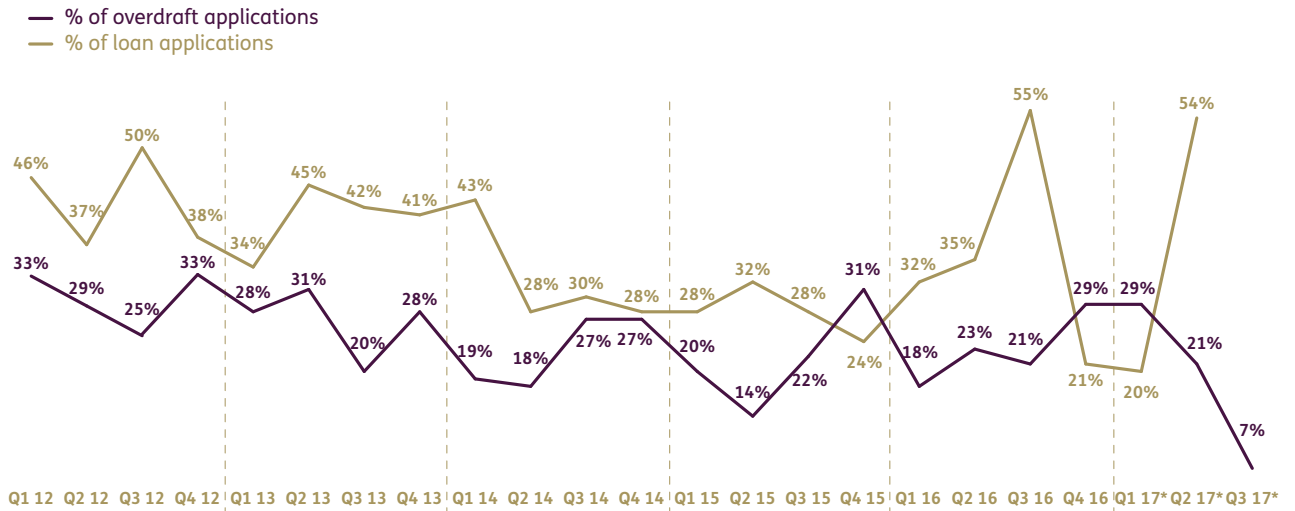
Q26



Charts reflecting data reported in Chapter 7

Proportion of all applications that were made by first time applicants

Time series: Applications made by first time applicants – by date of application



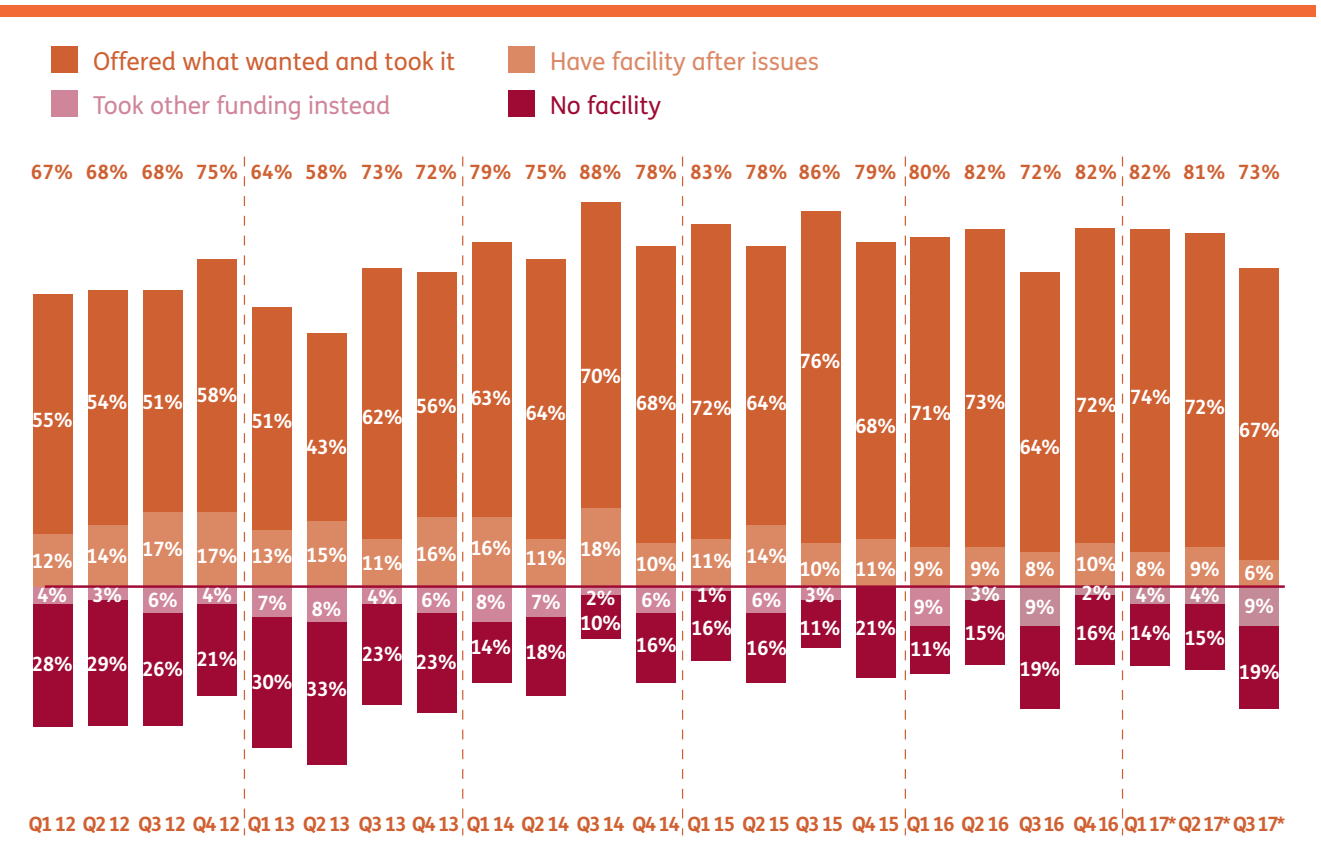
Q52/Q349



Charts reflecting data reported in Chapter 8

Outcome of all loan/overdraft applications and renewals

Time series: Outcome by application date – ALL applicants/renewals (loans and overdrafts)

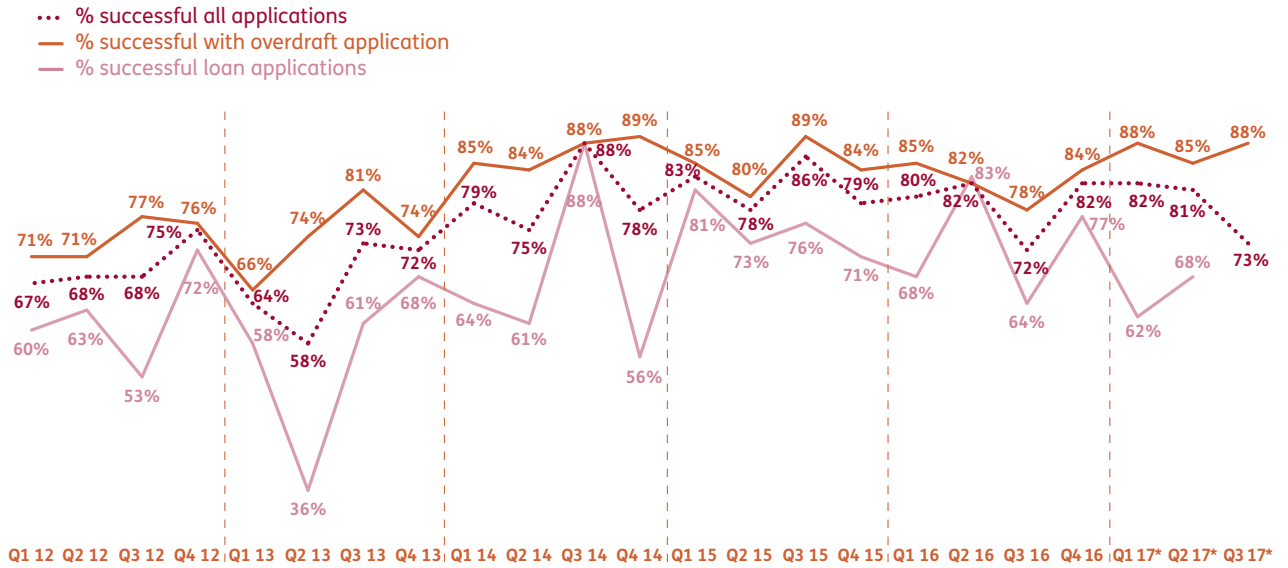


Q64/66/81/92/97



Proportion of all applications that were successful, and proportions of loan and overdraft applications

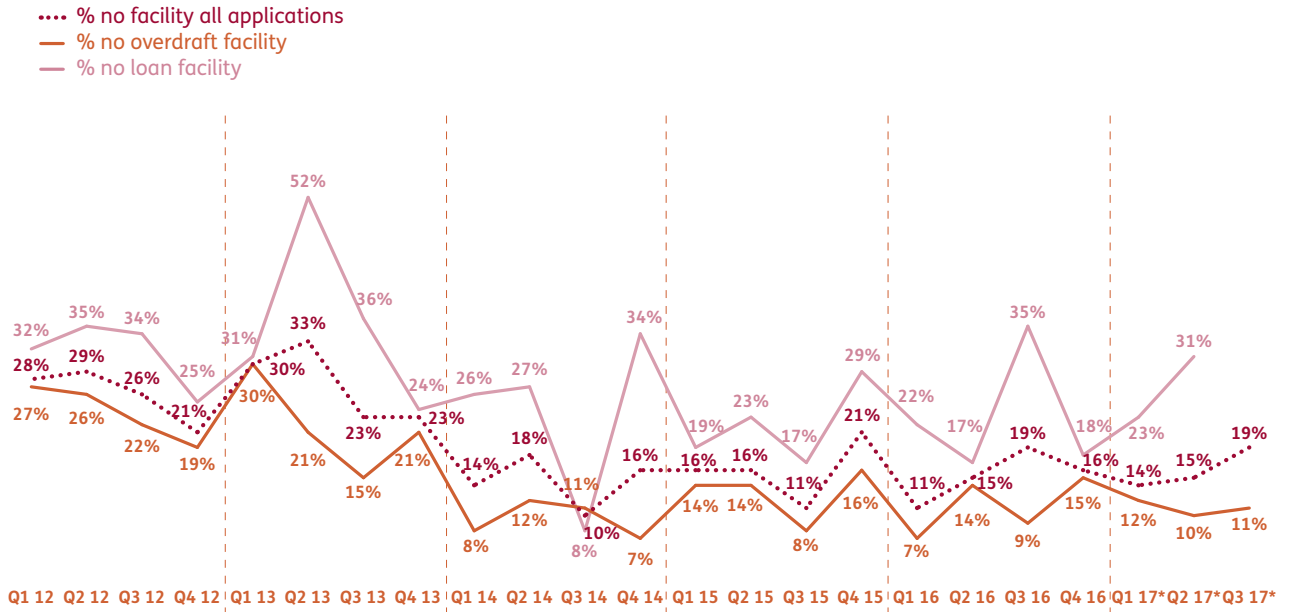
Time series: Successful outcome by application date





Proportion of all applications that ended the process with no facility, and proportions for loan and overdraft applications

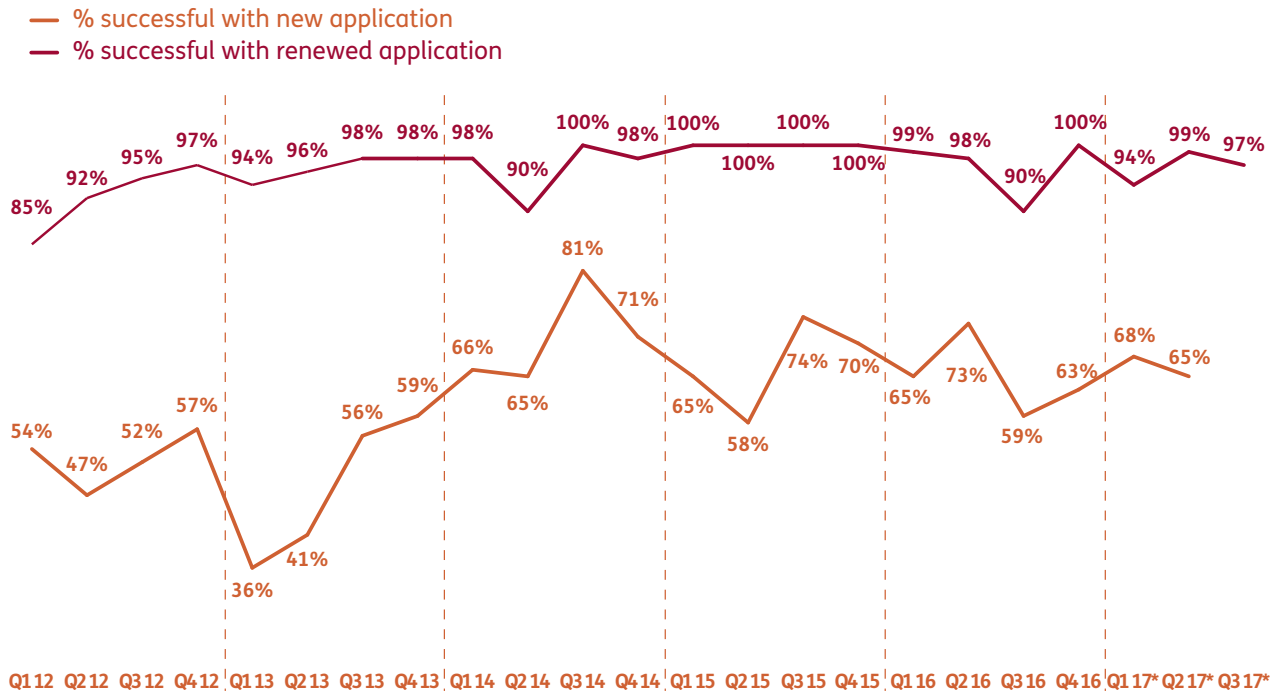
Time series: Ended process with no facility by application date





Proportion of all applications that were successful: Applying for new money and applying to renew an existing facility

Time series: Outcome by application date – all renewed v new money loans and overdrafts



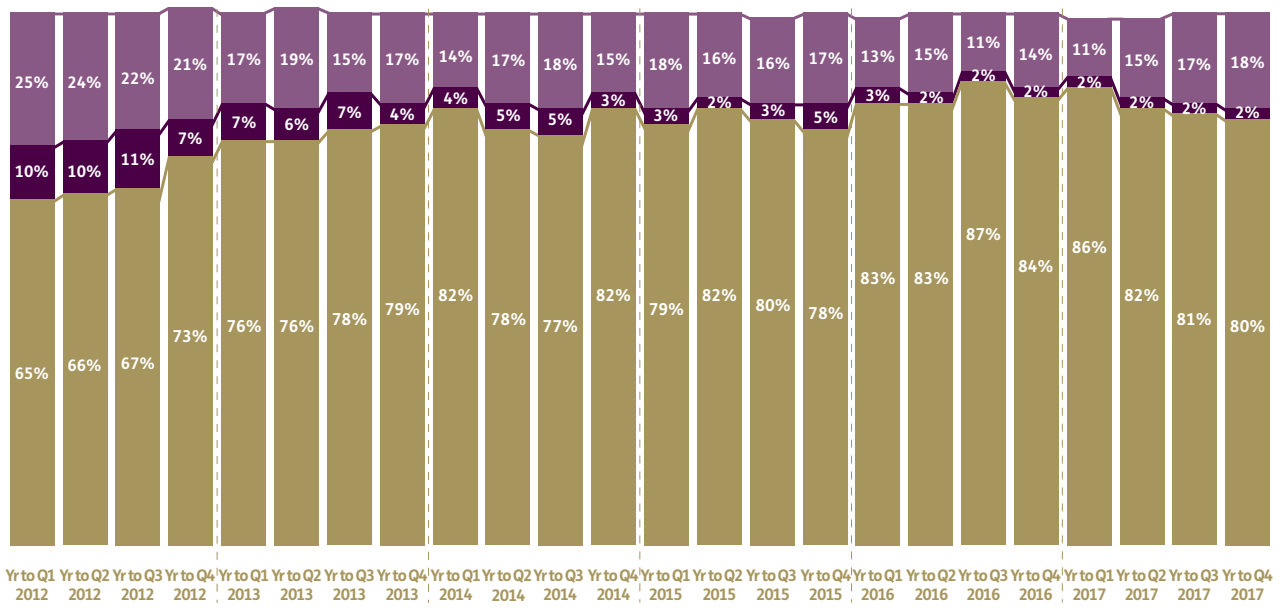


Charts reflecting data reported in Chapter 11

Classification of respondents based on borrowing behaviour in 12 months prior to interview

Time series: Borrowing profile in 12 months prior to interview

- Had any event
- Would be seekers
- Happy non-seekers



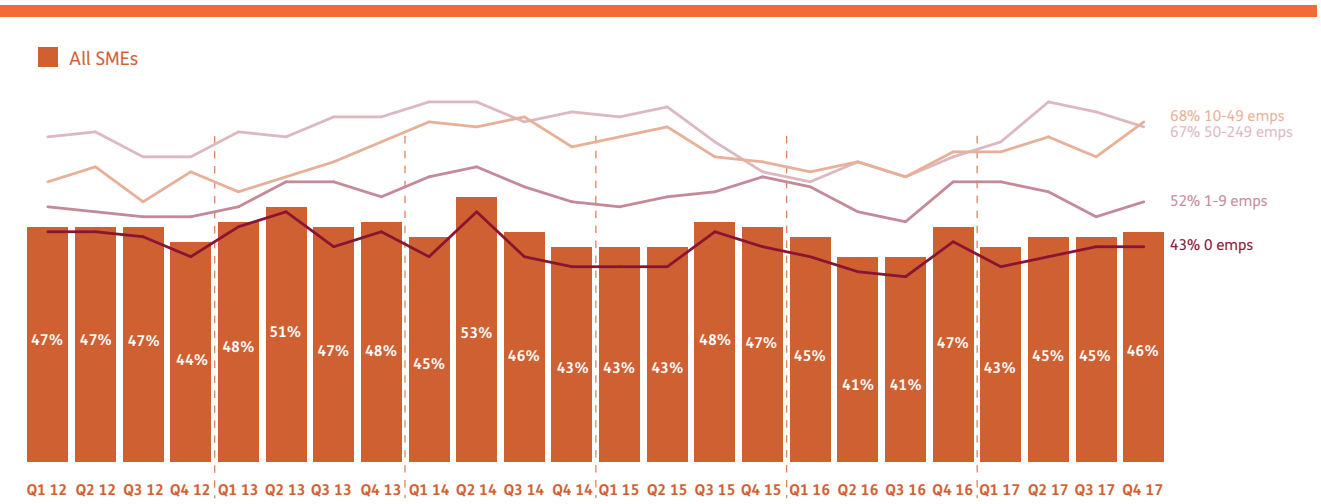
Q115/209



Charts reflecting data reported in Chapter 12

Plan to grow moderately/substantially in next 12 months

Time series: Plan to grow

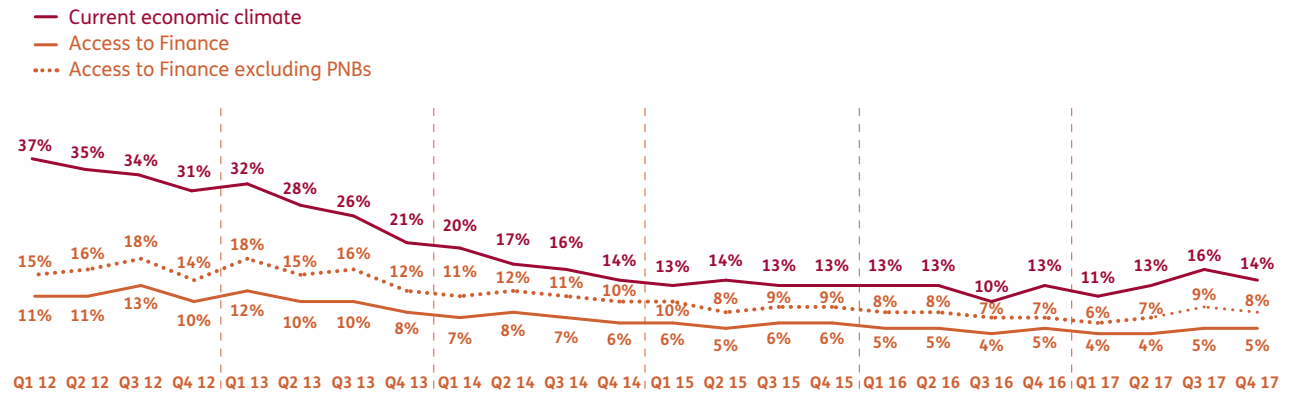


Q26/Q225



Obstacles perceived to running business – Current economic climate and access to finance

Time series: 8-10 major obstacle



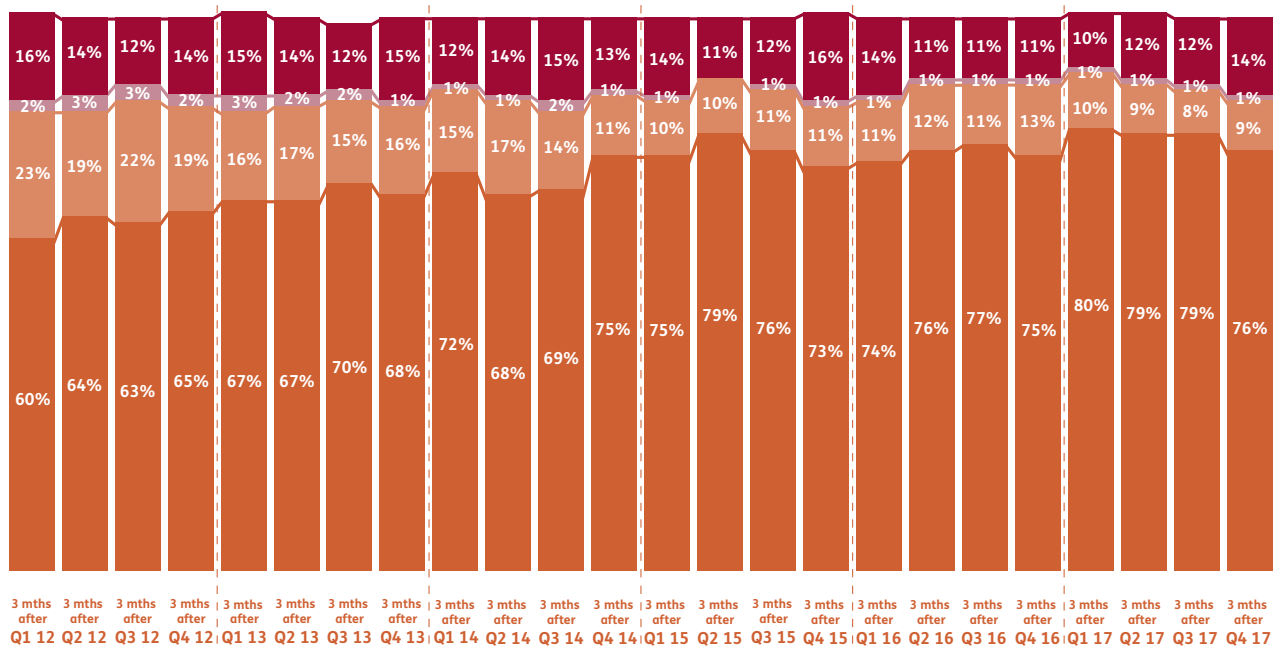
Q227



Classification of respondents based on expected borrowing behaviour in 3 months after interview

Time series: Anticipated borrowing profile for next 3 months

- Have plans to apply/renew
- Would be seekers - no need
- Would be seekers - with need
- Happy non-seekers



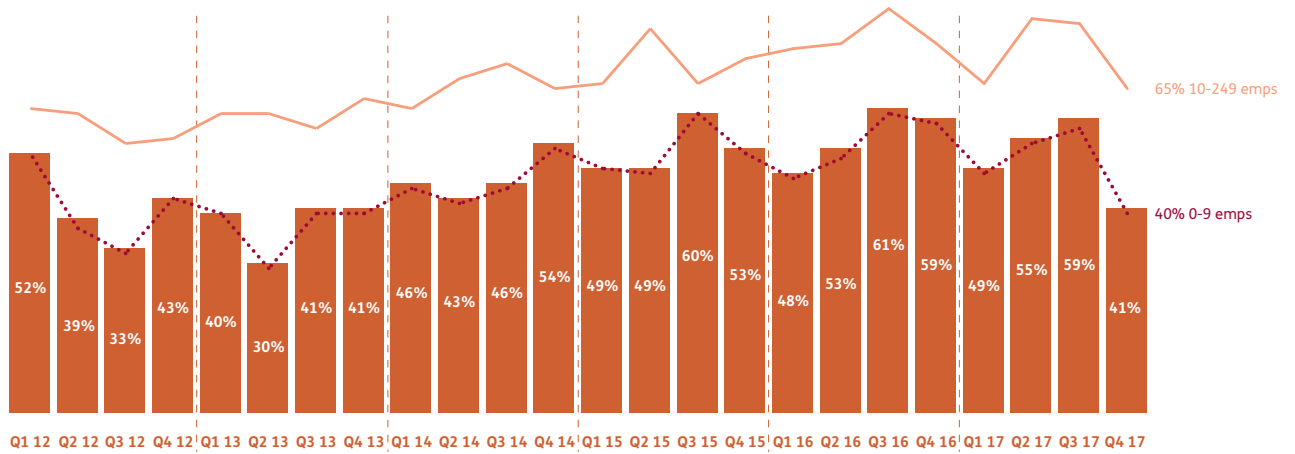
Q229



Confidence amongst those planning to apply for finance in 3 months after interview that bank will agree to request

Time series: Confident bank will agree to facility next 3 months

■ SMEs planning to apply in next 3 months

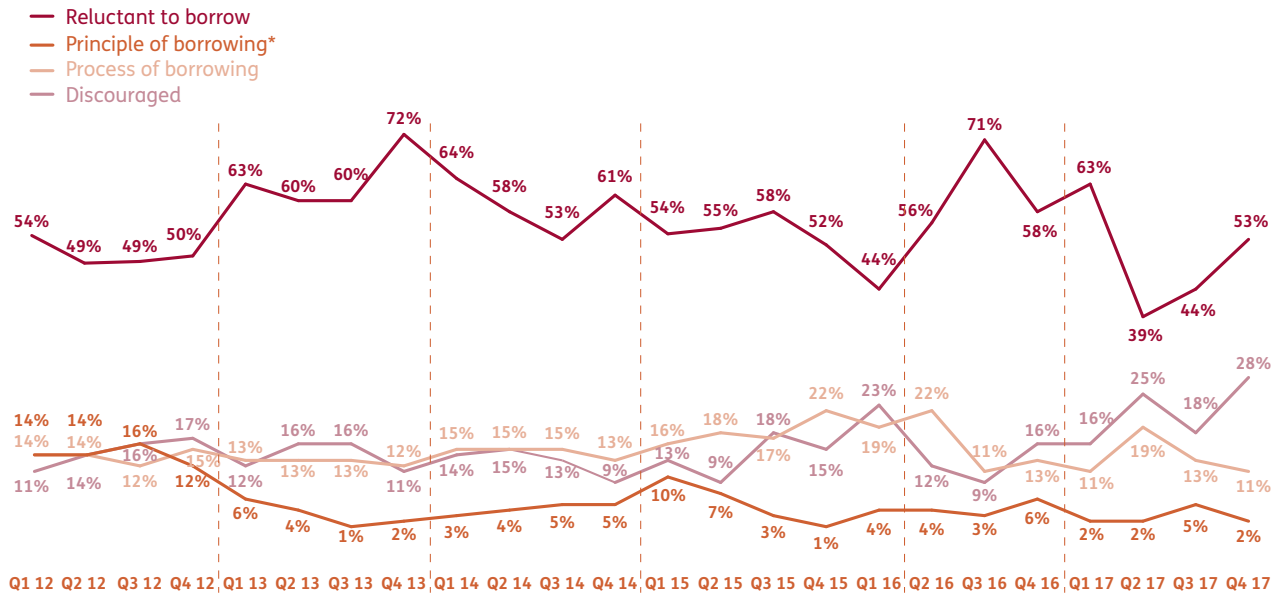


Q238



Main barriers for Future would-be seekers

Time series: Main reason for not seeking borrowing amongst Future would-be seekers



Q239a

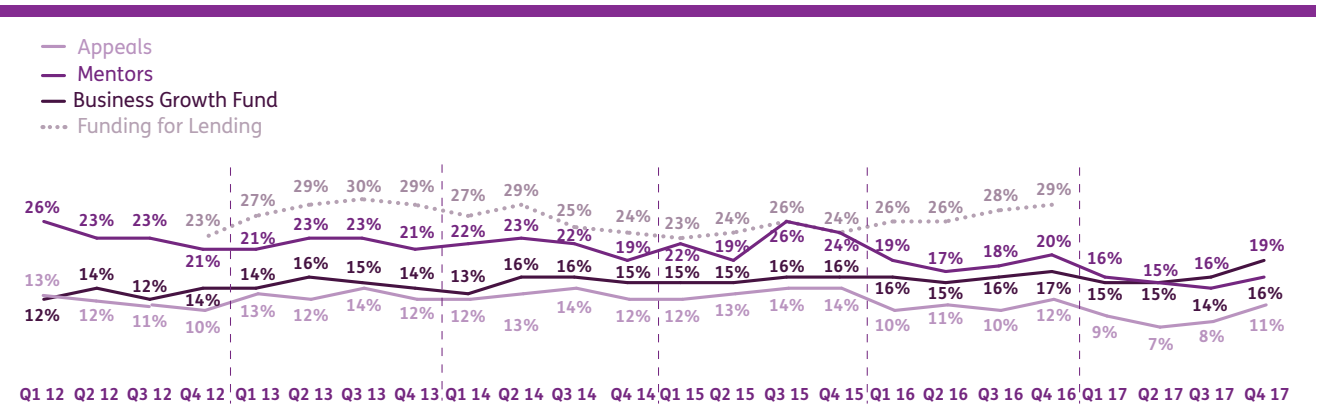
*principle of borrowing no longer includes 'prefer not to borrow'



Charts reflecting data reported in Chapter 13

Awareness of key initiatives

Time series: Awareness of initiatives – all SMEs



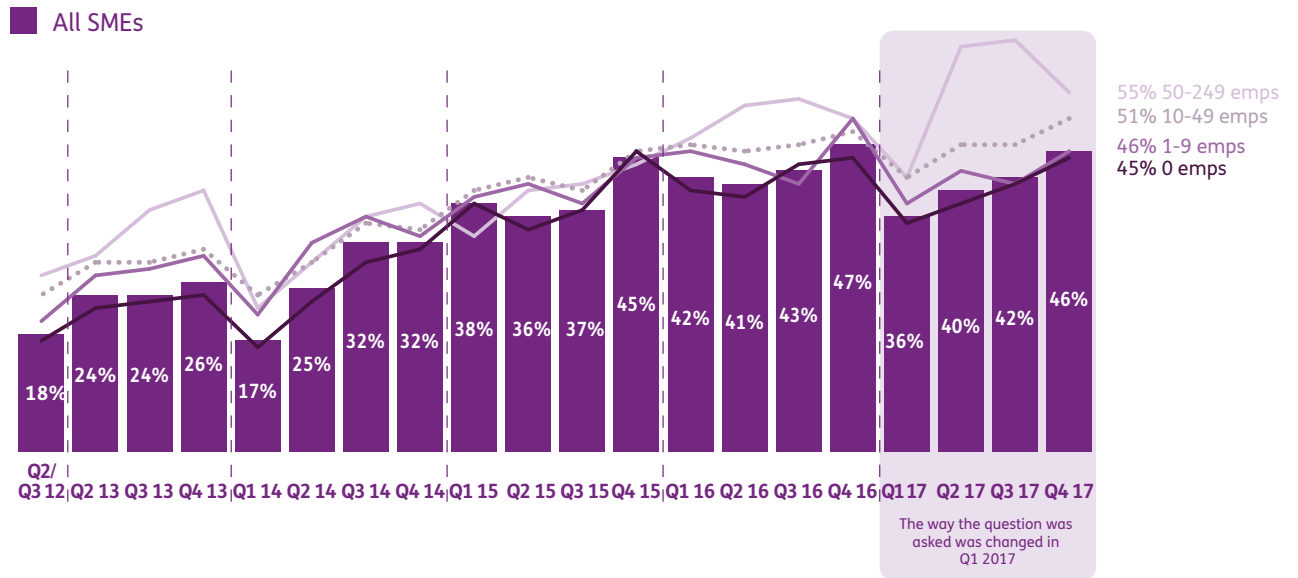
Q240

'Funding for Lending' is no longer tracked



Awareness of Crowdfunding

Time series: Awareness of Crowdfunding – excluding PNBs



Q236a2