

# 14. Graphs and Charts



## **This chapter presents**

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



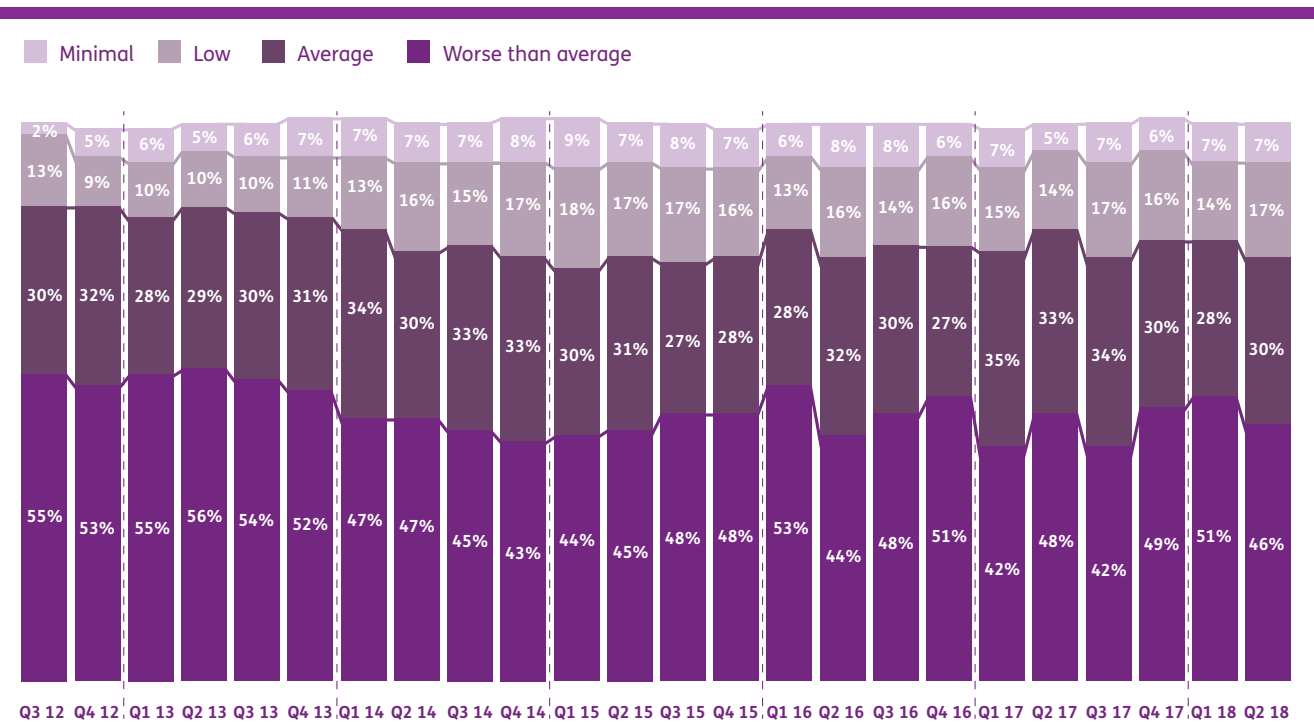
Much of the data in this report is provided and analysed over time, typically by quarter. After twenty five waves of the SME Finance Monitor, the tables containing data for each quarter have become too large to fit comfortably on a page. The main tables therefore show the most

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.

## Charts reflecting data reported in Chapter 4

### External risk rating from D&B or Experian

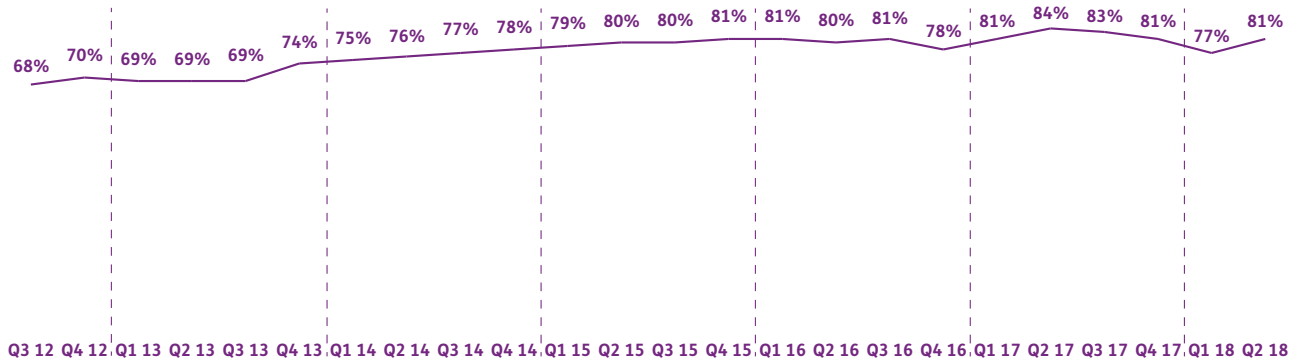
#### Time Series: Risk rating per quarter





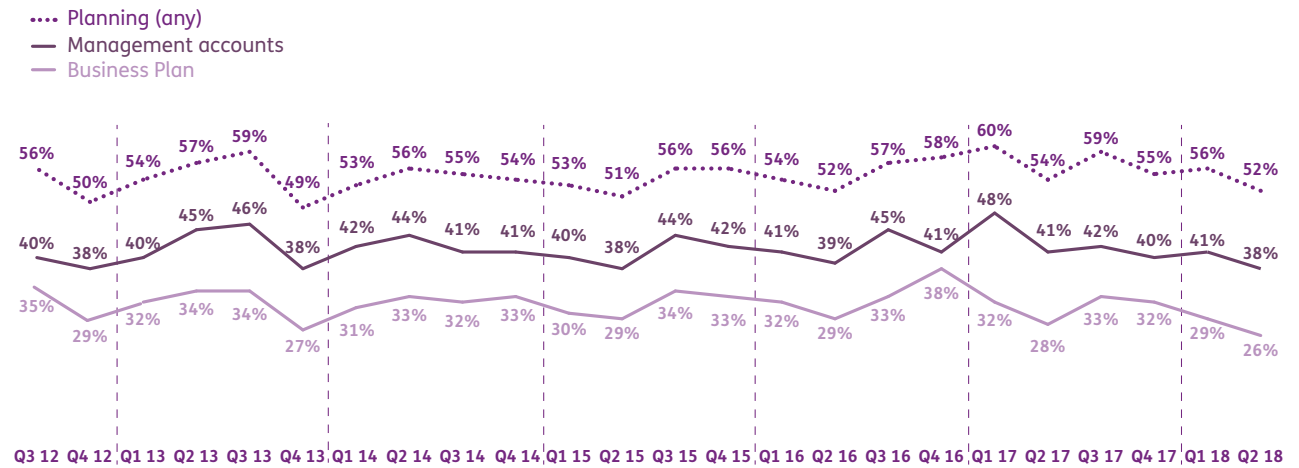
## % that made a net profit during last 12 month financial period

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



## Proportion preparing management accounts/business plans

Time series: Business planning

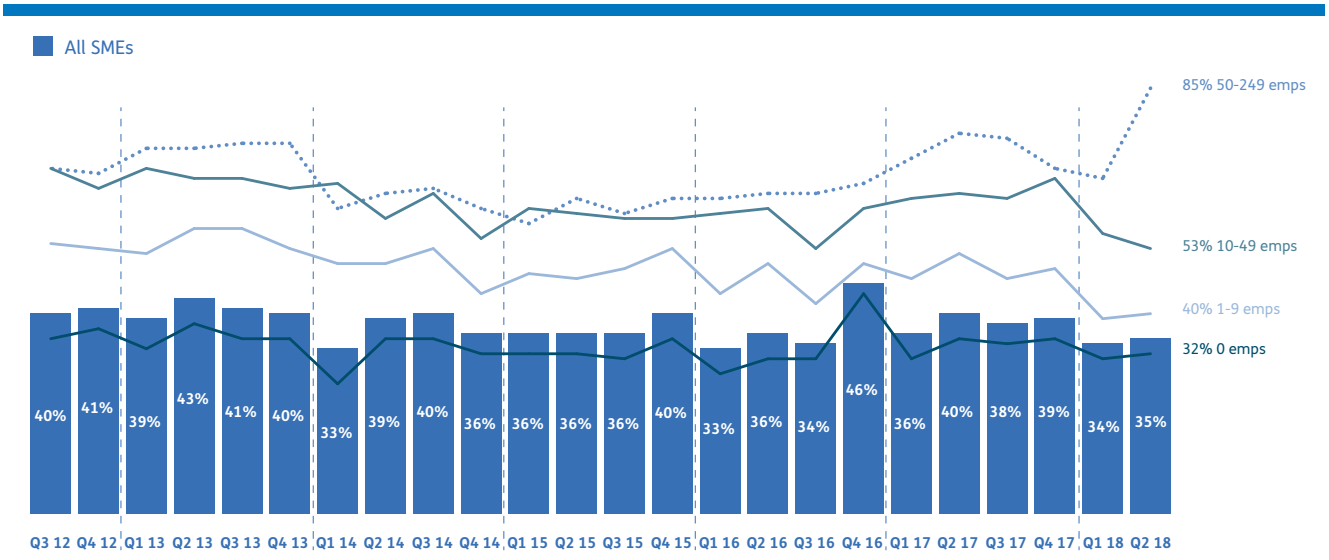




## Charts reflecting data reported in Chapter 5/6

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

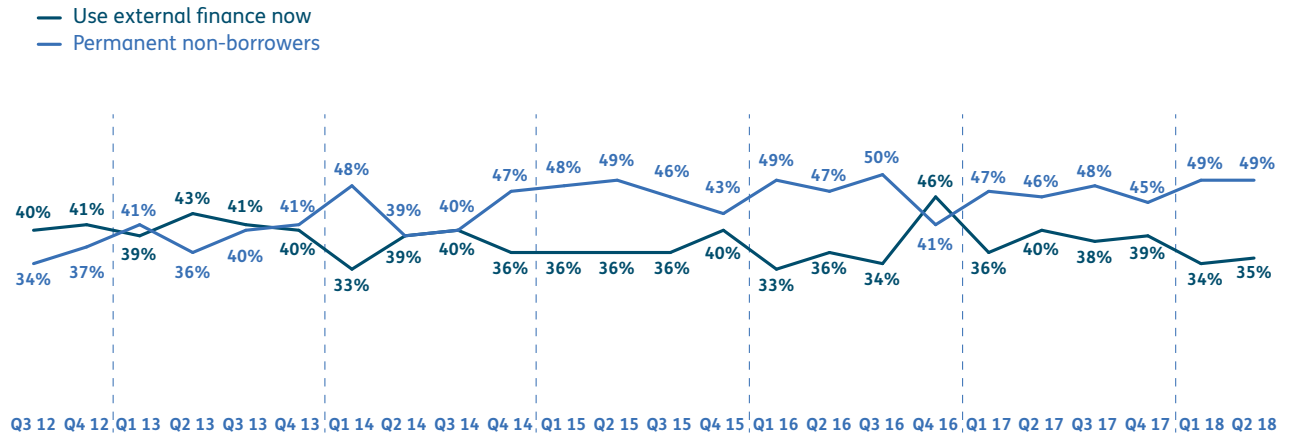
Time Series: Use of external finance per quarter





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

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

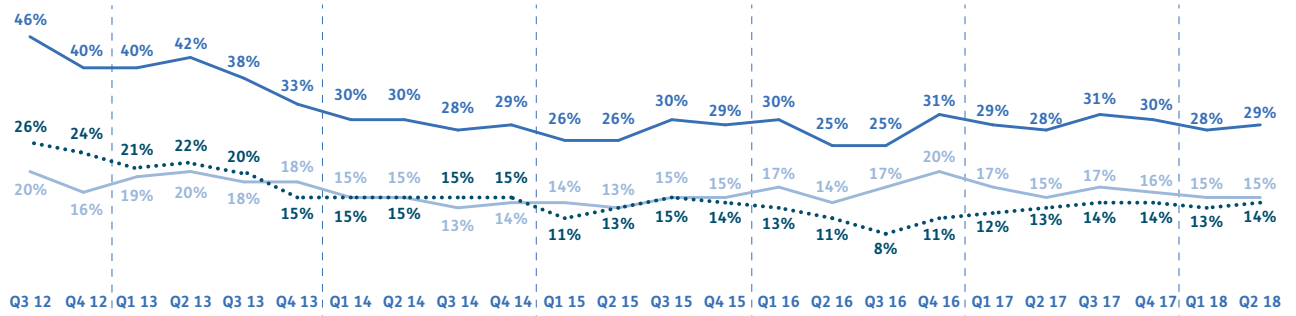




## Proportion injecting personal funds into the business in last 12 months

Time series: Injections of personal funds

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



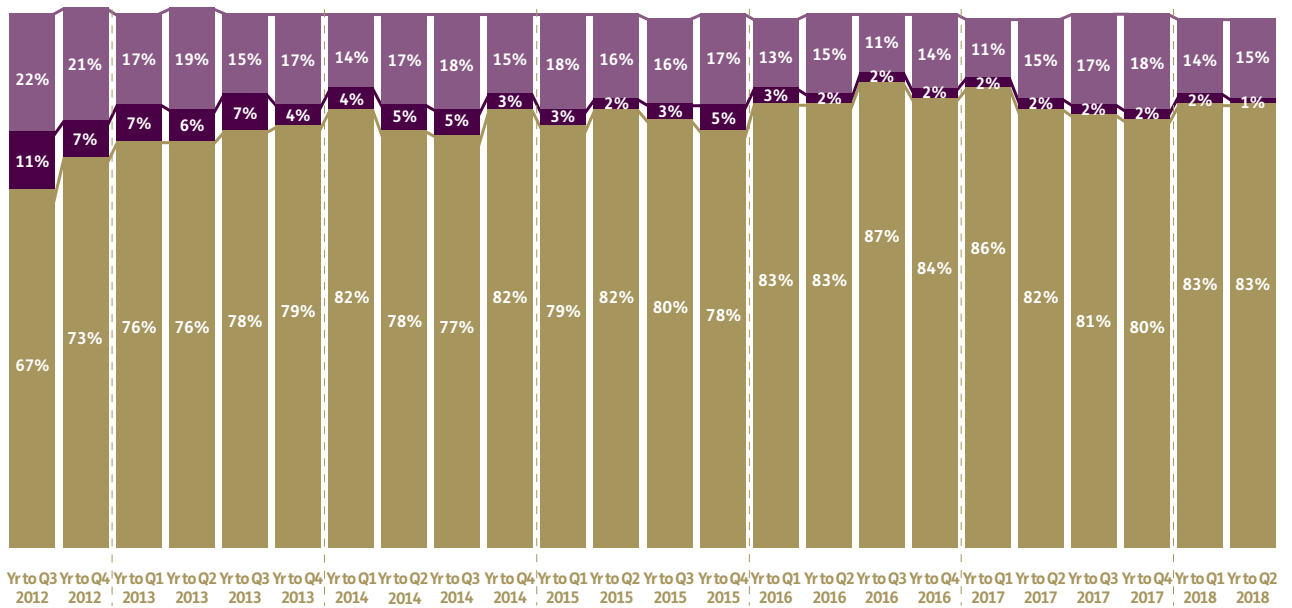


## Charts reflecting data reported in Chapter 11

### 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

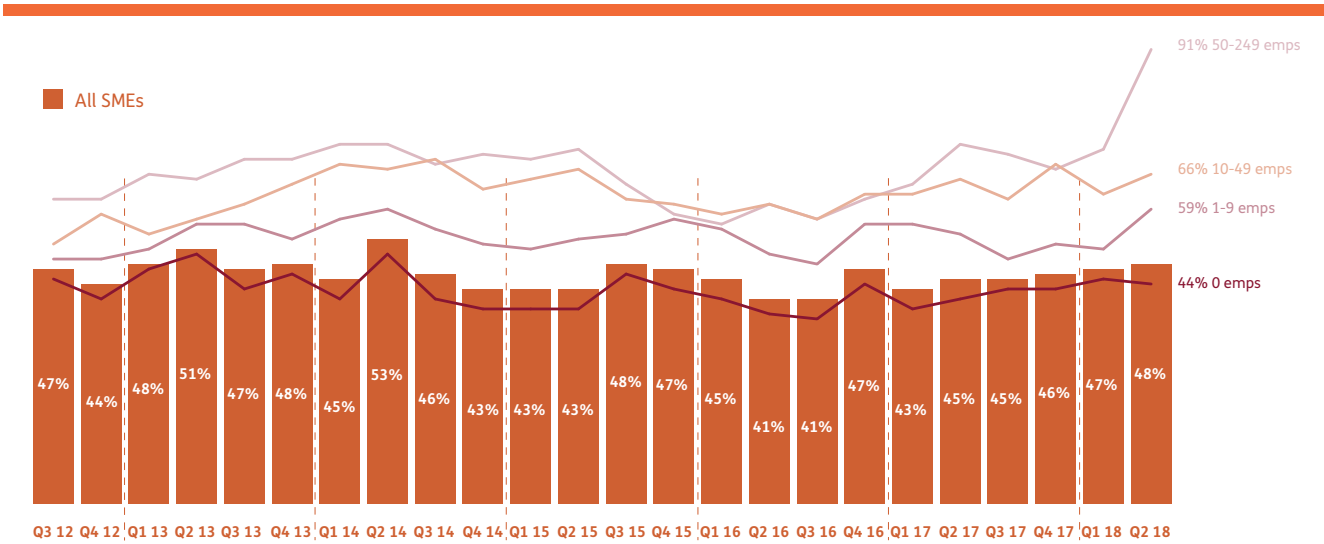




## Charts reflecting data reported in Chapter 12

### Plan to grow moderately/substantially in next 12 months

Time series: Plan to grow

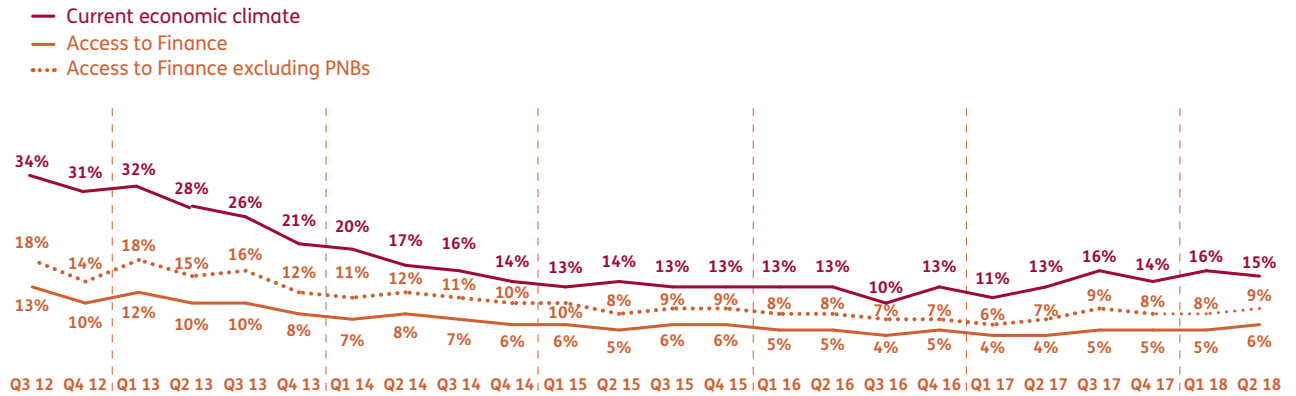






## Obstacles perceived to running business – Current economic climate and access to finance

Time series: 8-10 major obstacle

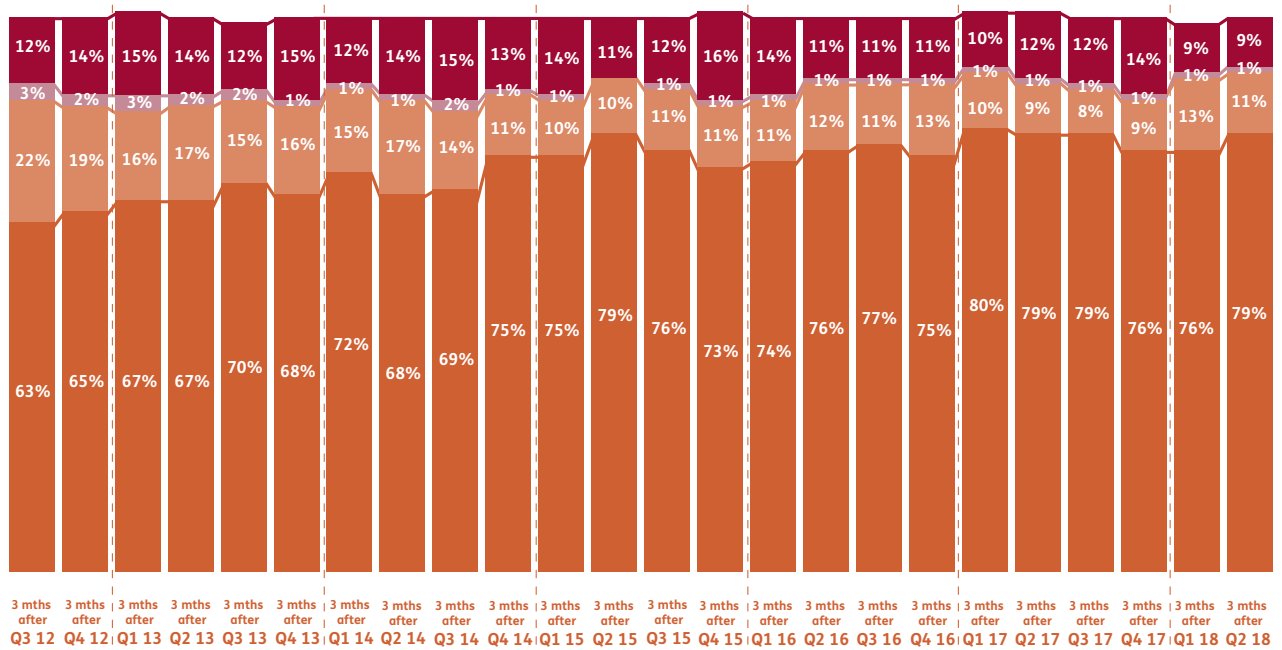




## Classification of respondents based on expected borrowing behaviour in 3 months after interview

Time series: Anticipated borrowing profile for next 3 months

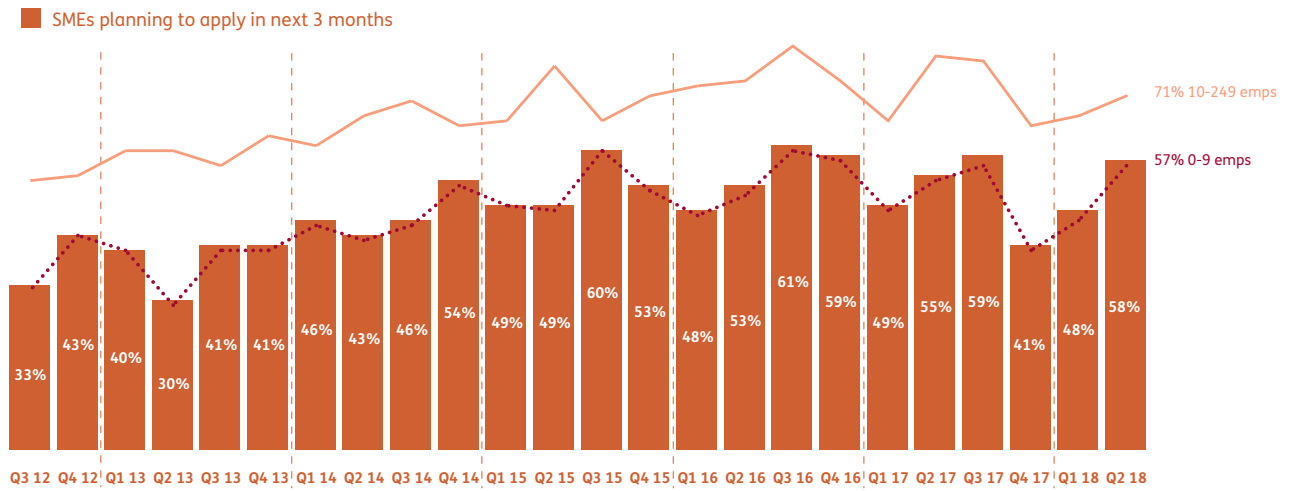
- Have plans to apply/renew
- Would be seekers – no need
- Would be seekers - with need
- Happy non-seekers





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

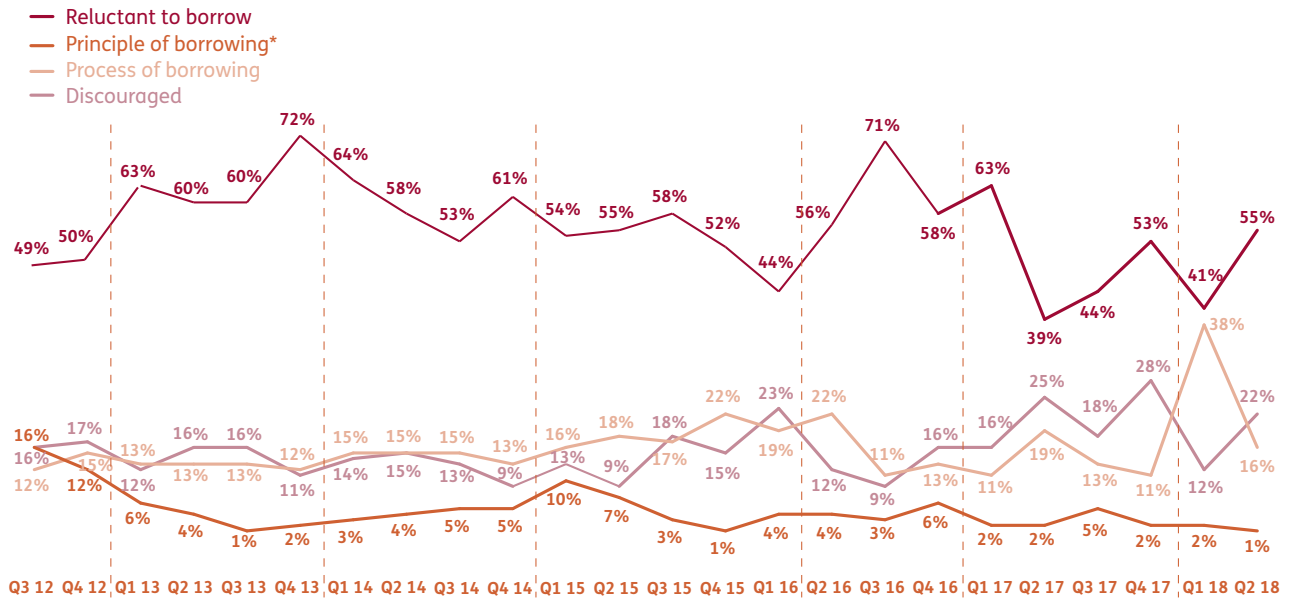
Time series: Confident bank will agree to facility next 3 months





## Main barriers for Future would-be seekers

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



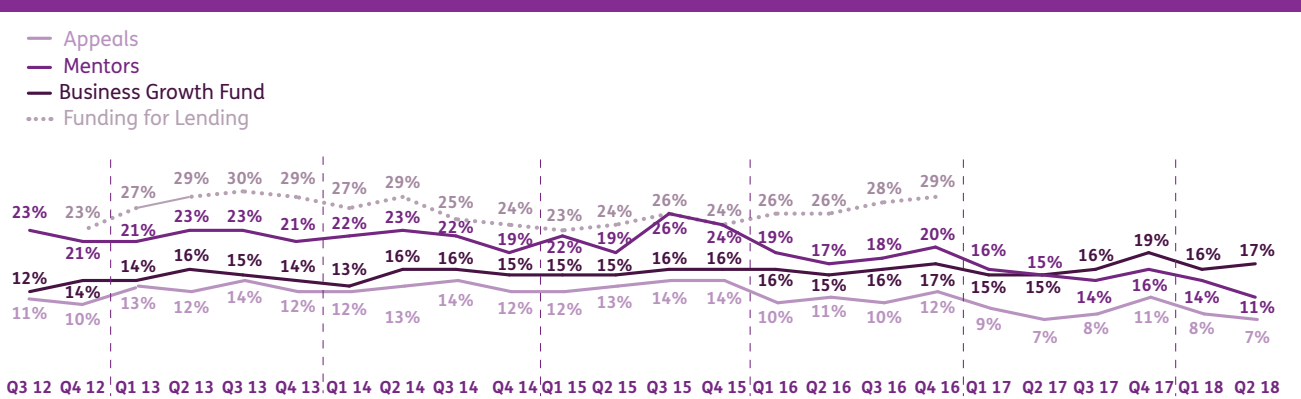
\*principle of borrowing no longer includes 'prefer not to borrow'



## Charts reflecting data reported in Chapter 13

### Awareness of key initiatives

#### Time series: Awareness of initiatives – all SMEs



'Funding for Lending' is no longer tracked



## Awareness of Crowdfunding

Time series: Awareness of Crowdfunding – excluding PNBs

