

13

GRAPHS AND CHARTS

THIS CHAPTER PRESENTS

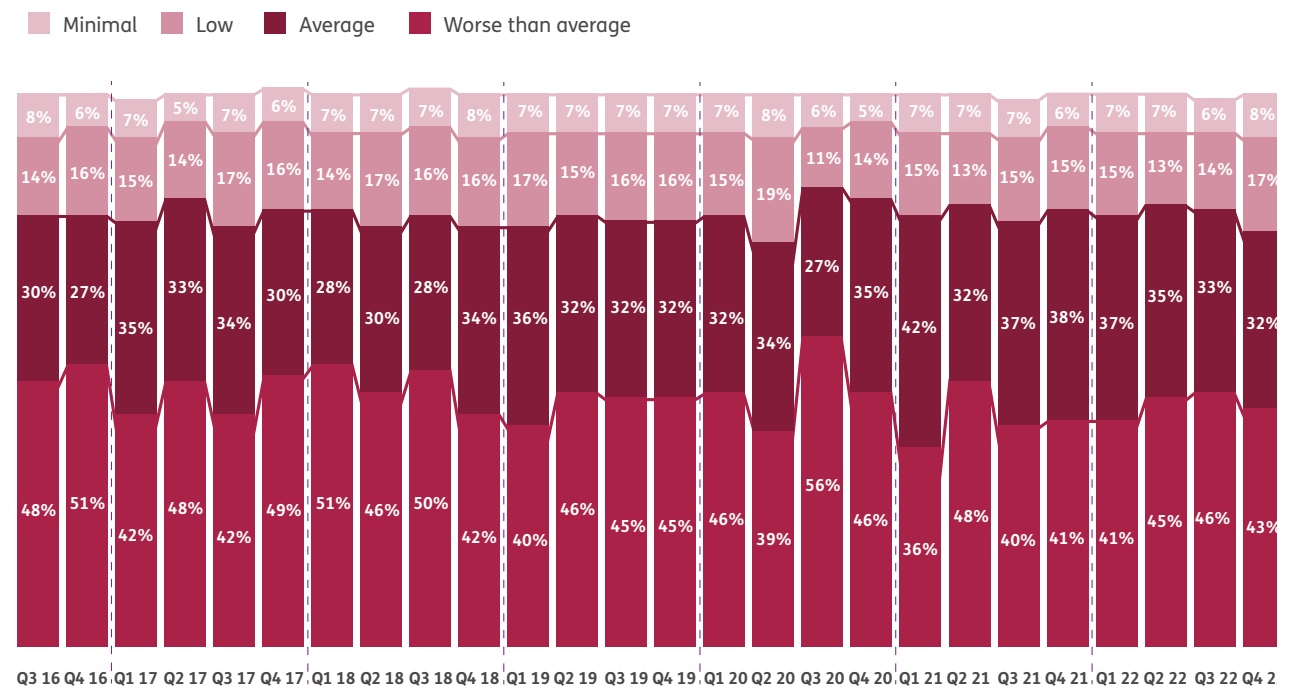
some of the key data in graphical form to provide data on longer term trends.

Much of the data in this report is provided and analysed over time, typically by quarter. After more than 10 years 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

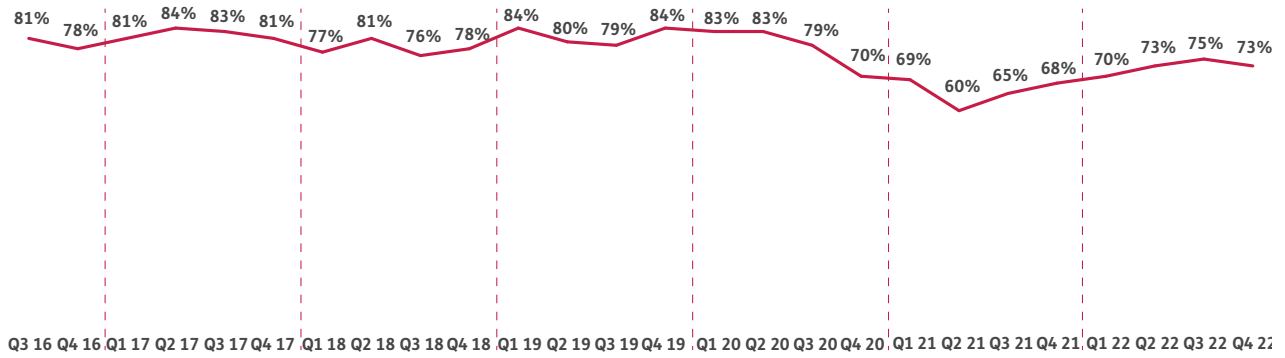
External risk rating from D&B or Experian

Time Series: Risk rating per quarter



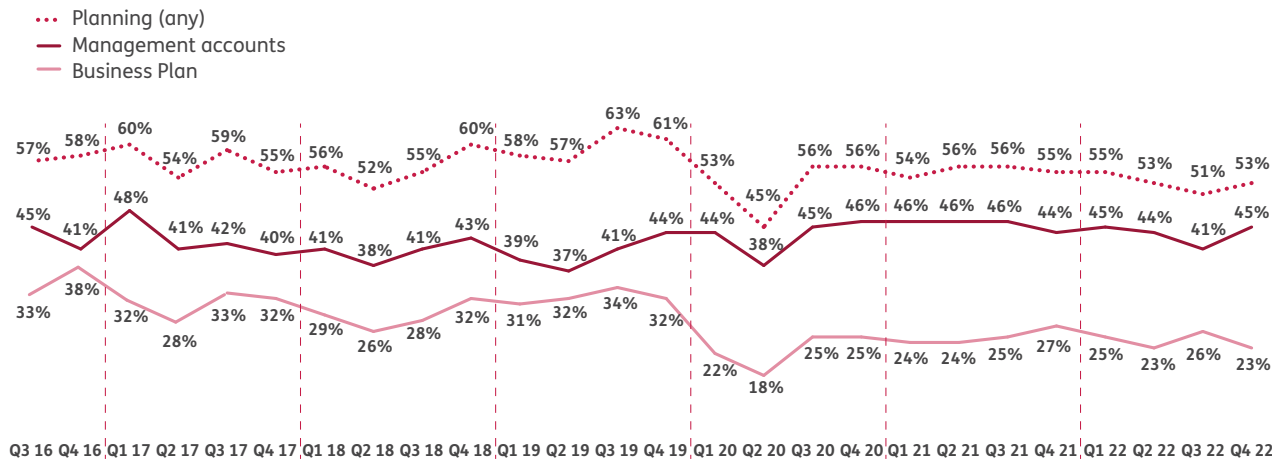
% that made a net profit during last 12 month financial period

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



Proportion preparing management accounts/business plans

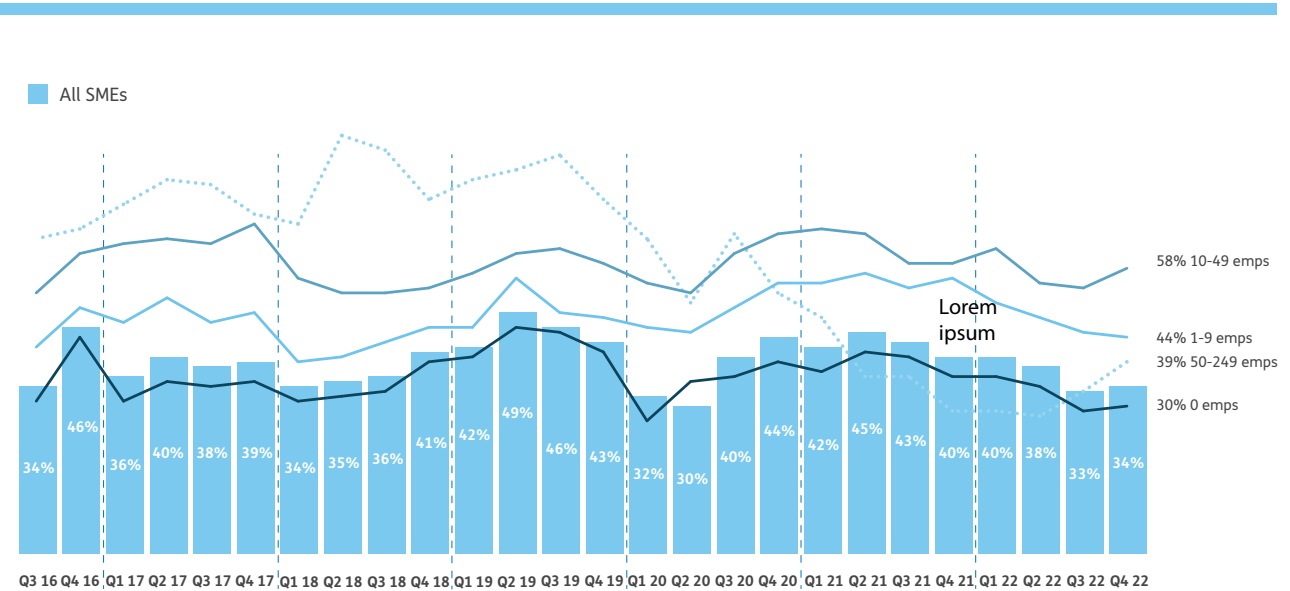
Time series: Business planning



CHARTS REFLECTING DATA REPORTED IN CHAPTER 5/6

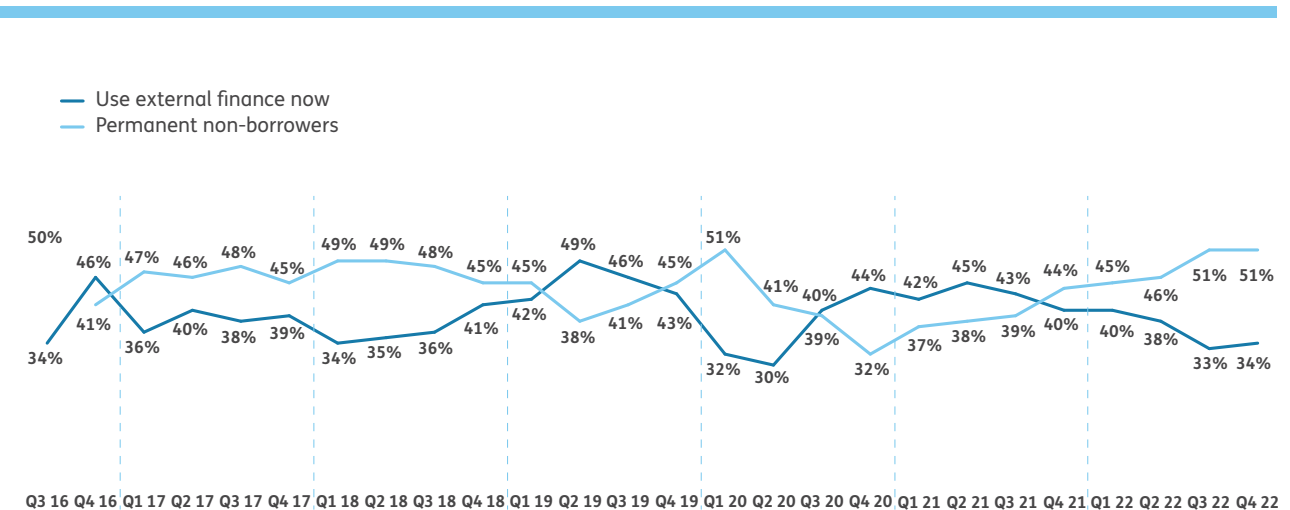
Use of any listed forms of external finance currently – by size

Time Series: Use of external finance per quarter



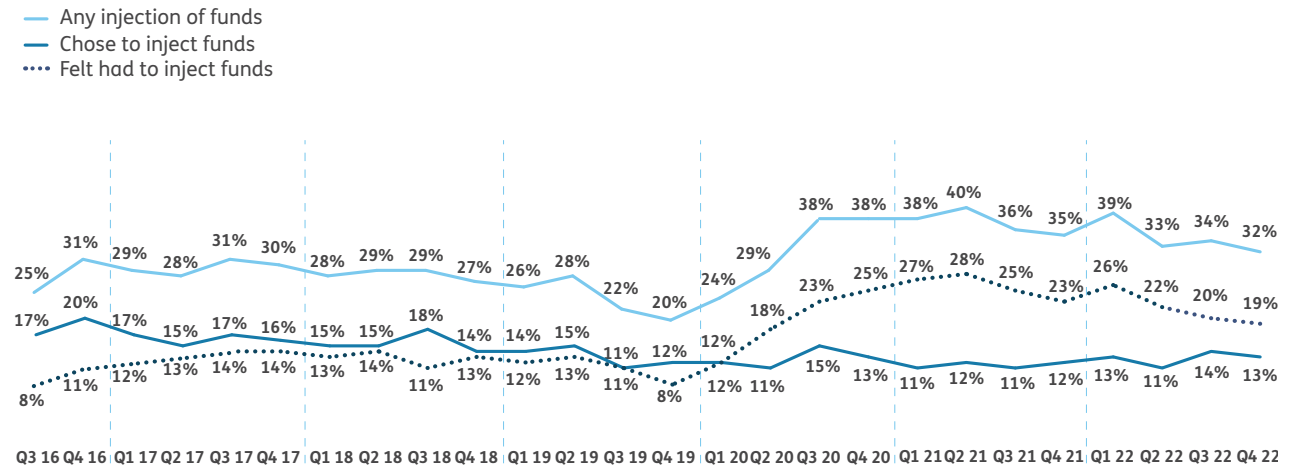
Proportion using external finance v those who meet definition of Permanent non-borrower

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



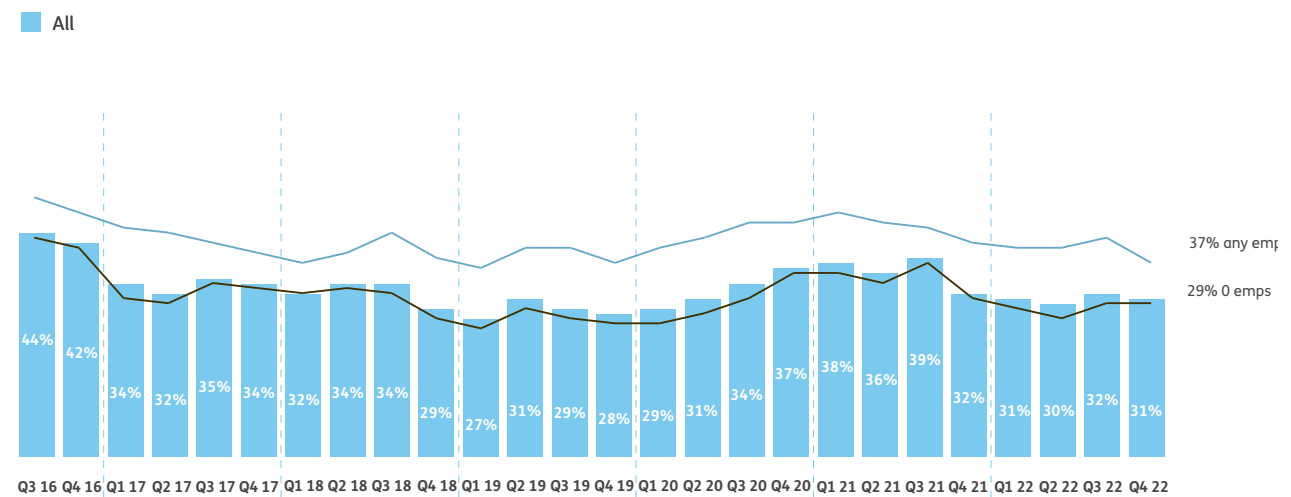
Proportion injecting personal funds into the business in last 12 months

Time series: Injections of personal funds



Happy to borrow to grow

Time Series: % agree that happy to use finance to help business grow

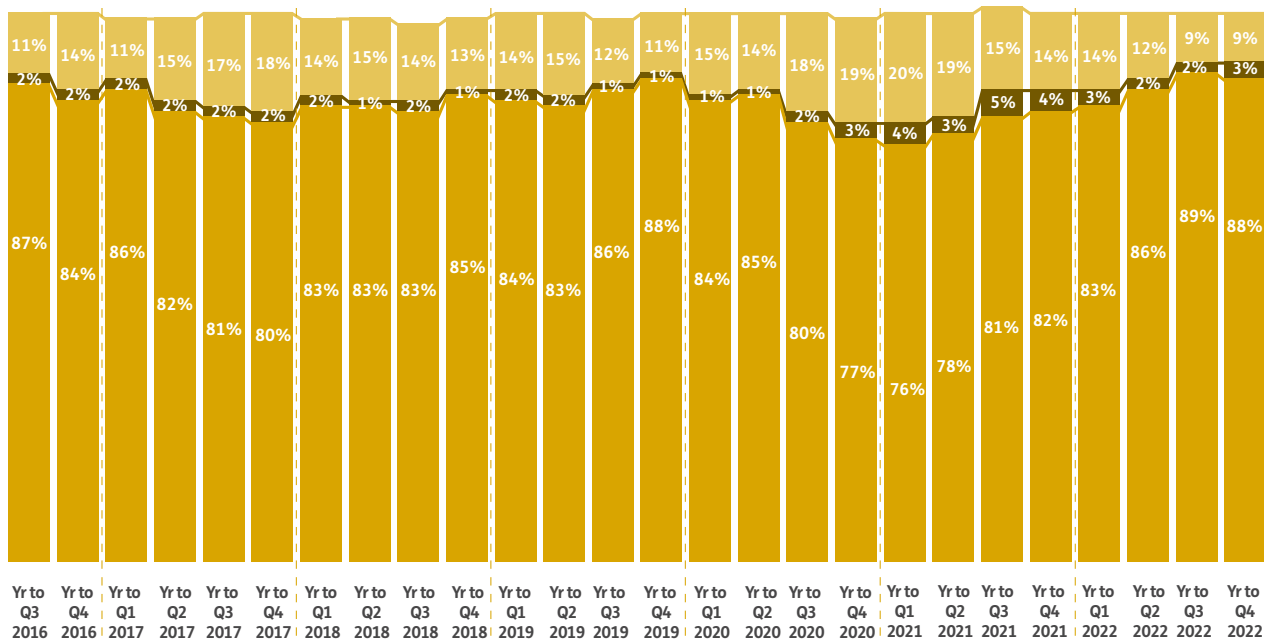


CHARTS REFLECTING DATA REPORTED IN CHAPTER 10

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

Time series: Borrowing profile in 12 months prior to interview

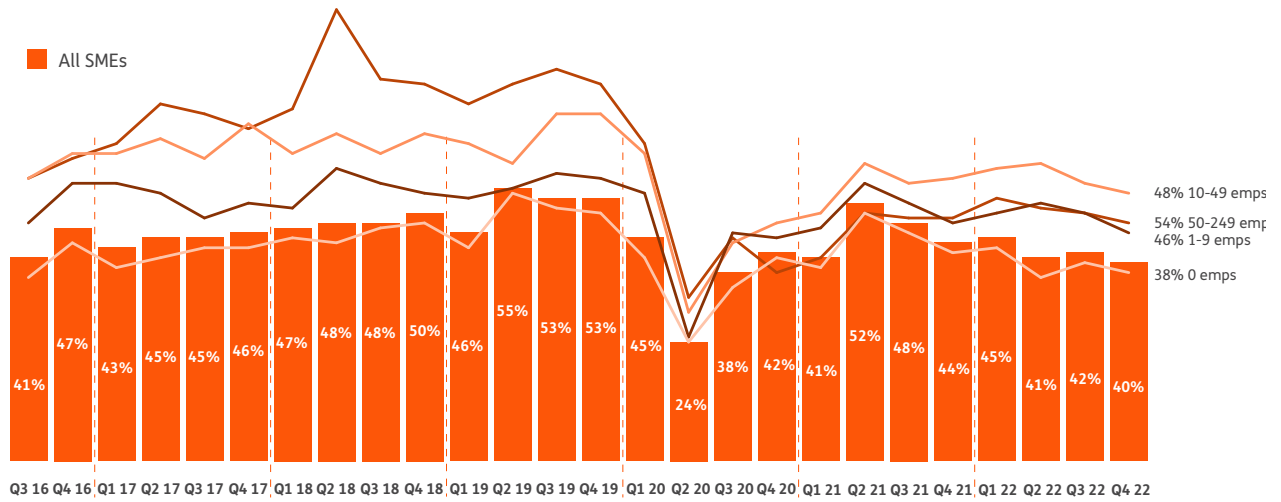
- Had any event
- Would be seekers
- Happy non-seekers



CHARTS REFLECTING DATA REPORTED IN CHAPTER 11

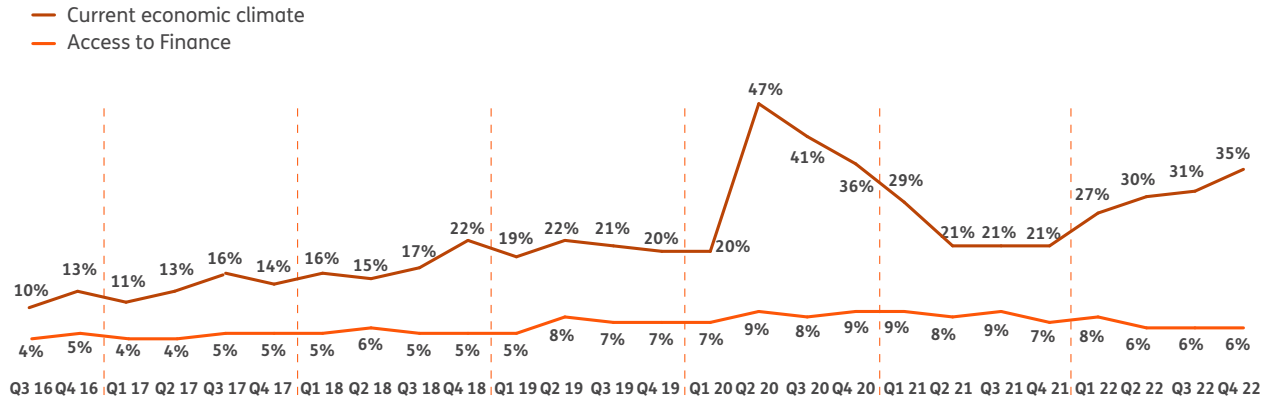
Plan to grow moderately/substantially in next 12 months

Time series: Plan to grow



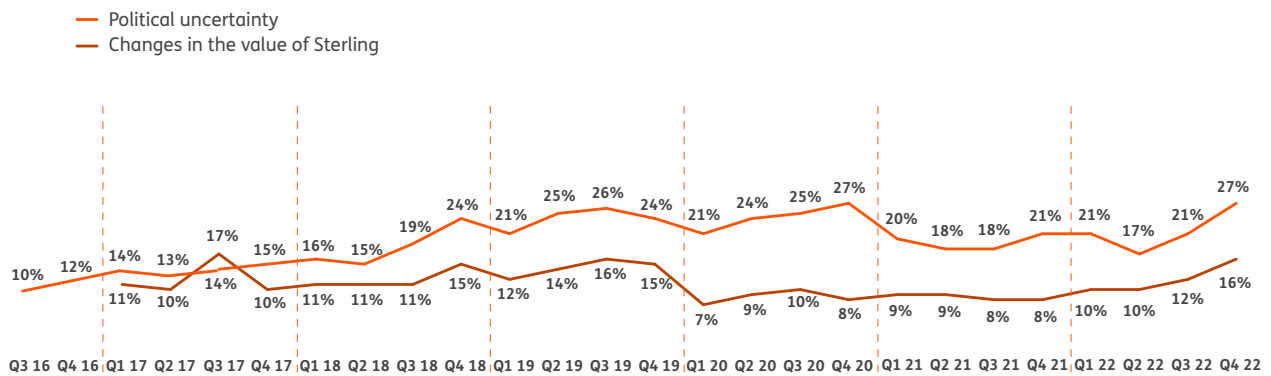
Obstacles perceived to running business – Current economic climate and access to finance

Time series: 8-10 major obstacle



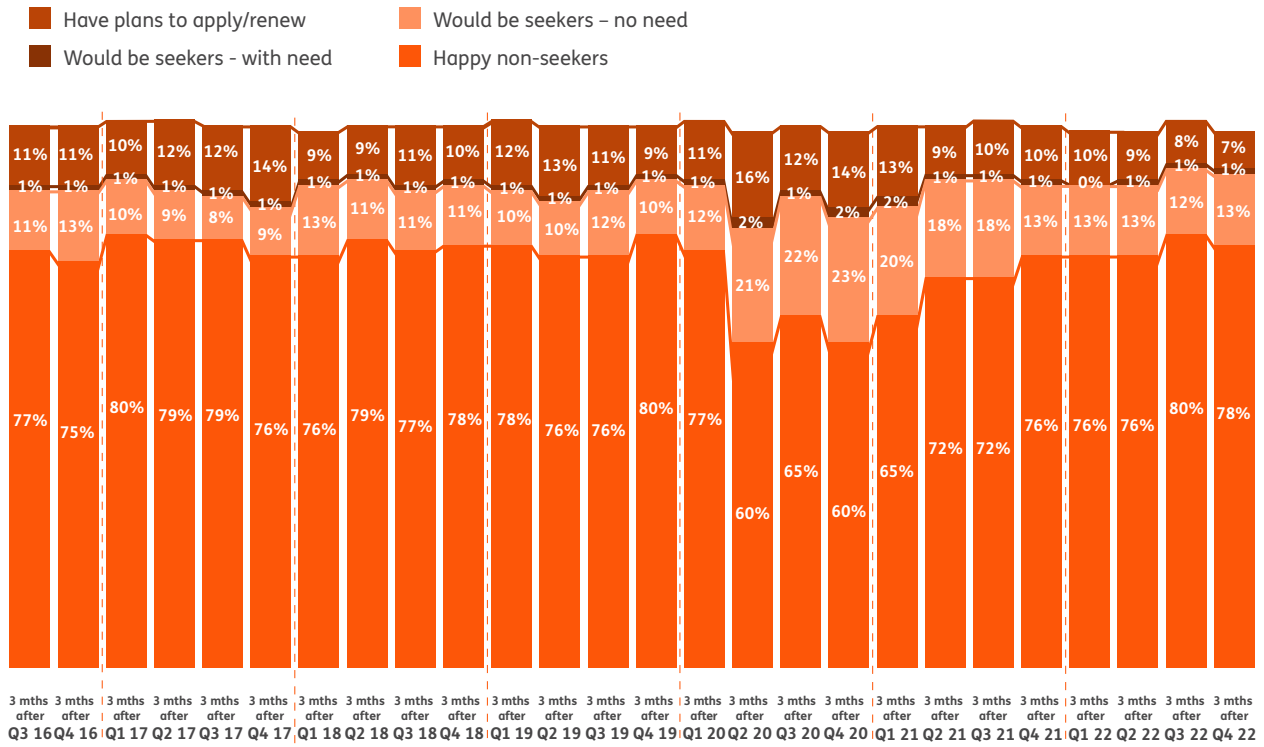
Obstacles perceived to running business – Political uncertainty and changes in the value of sterling

Time series: 8-10 major obstacle



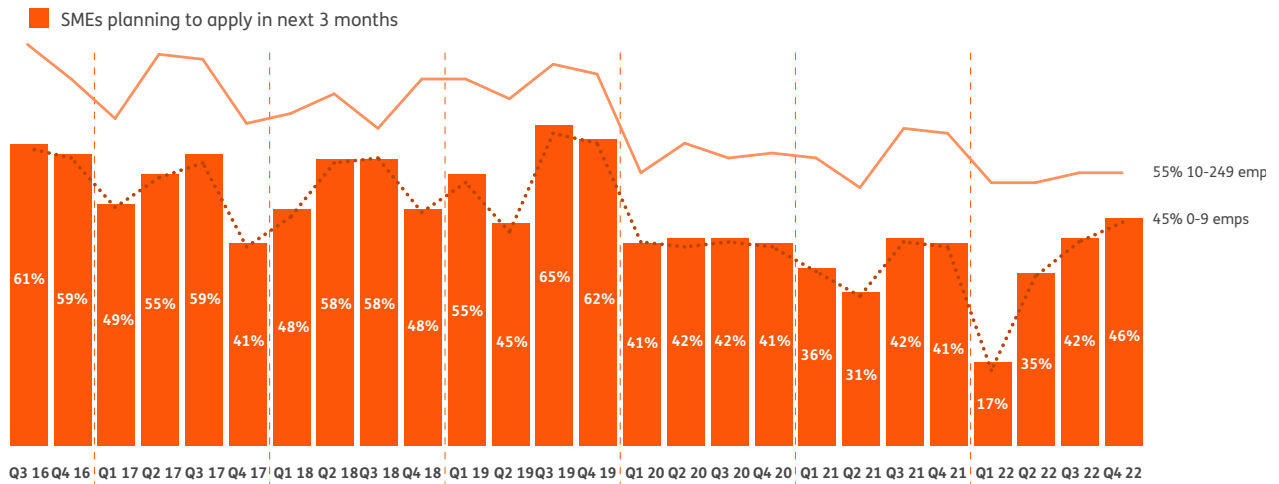
Classification of respondents based on expected borrowing behaviour in 3 months after interview

Time series: Anticipated borrowing profile for next 3 months



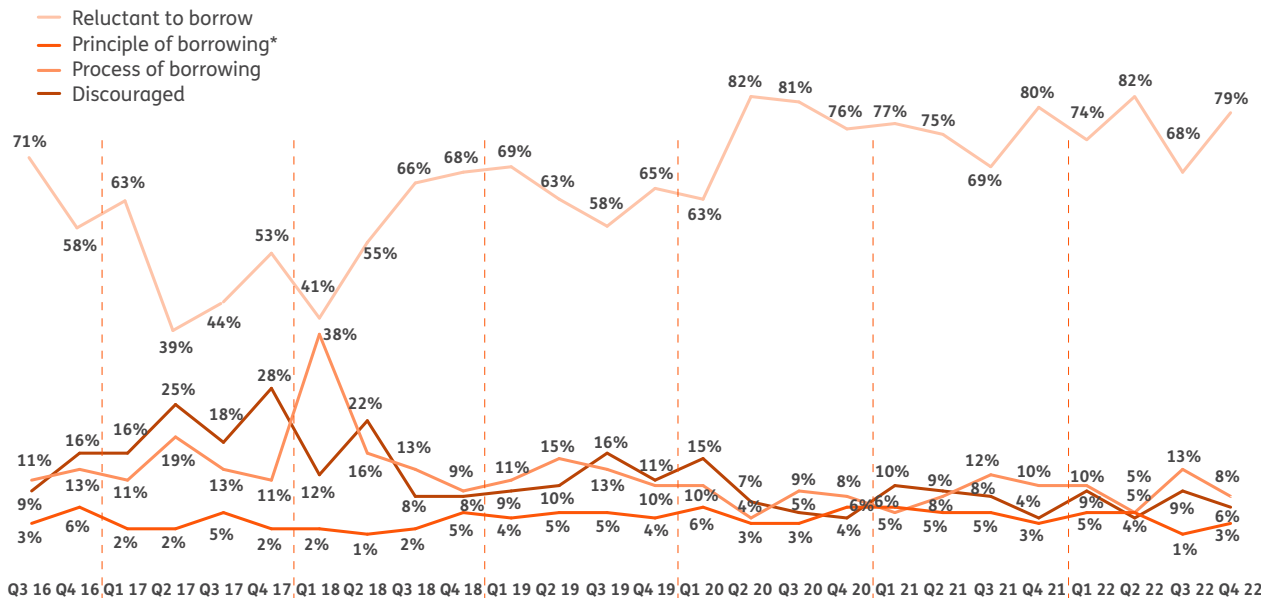
Confidence amongst those planning to apply for finance in 3 months after interview that bank will agree to request

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'