

Result of FSB 321 Survey for SEPT 08 – Topic: The Credit Crunch

Results Date: 30/09/08 / Survey Finish Date 26/09/08

(To discuss full results please contact the Regional Secretary)

WHAT THEY SAID IN NUMBER & %	EAST BRANCH AREA COUNT			MID BRANCH AREA COUNT			WEST BRANCH AREA COUNT		
	From your own business and personal circumstances would you say that the so called "Credit Crunch" is being over dramatised by media hype and we are talking ourselves into a deepening recession?	With the onset of the "Credit Crunch Culture" and the cost of many basic overheads are going up, have you had to or been able to, pass on any additional costs in running your business on to your customers?	Are you finding it more difficult to get money out of your customers? i.e. Not spending with you as often (or at all) because they have a decreasing budget themselves; looking to you for special deals or sale items; asking for increased credit terms or just failing to pay?	From your own business and personal circumstances would you say that the so called "Credit Crunch" is being over dramatised by media hype and we are talking ourselves into a deepening recession?	With the onset of the "Credit Crunch Culture" and the cost of many basic overheads are going up, have you had to or been able to, pass on any additional costs in running your business on to your customers?	Are you finding it more difficult to get money out of your customers? i.e. Not spending with you as often (or at all) because they have a decreasing budget themselves; looking to you for special deals or sale items; asking for increased credit terms or just failing to pay?	From your own business and personal circumstances would you say that the so called "Credit Crunch" is being over dramatised by media hype and we are talking ourselves into a deepening recession?	With the onset of the "Credit Crunch Culture" and the cost of many basic overheads are going up, have you had to or been able to, pass on any additional costs in running your business on to your customers?	Are you finding it more difficult to get money out of your customers? i.e. Not spending with you as often (or at all) because they have a decreasing budget themselves; looking to you for special deals or sale items; asking for increased credit terms or just failing to pay?
COUNT	Question 1	Question 2	Question 3	Question 1	Question 2	Question 3	Question 1	Question 2	Question 3
YES	36	16	23	39	18	29	27	10	24
NO	5	25	18	11	32	21	11	28	14
Don't Know	0	0	0	0	0	0	0	0	0
%	Question 1	Question 2	Question 3	Question 1	Question 2	Question 3	Question 1	Question 2	Question 3
YES	87.80%	39.02%	56.10%	78.00%	36.00%	58.00%	71.05%	26.32%	63.16%
NO	12.20%	60.98%	43.90%	22.00%	64.00%	42.00%	28.95%	73.68%	36.84%
Don't Know	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

