

	UK Totals				Combined Total	
	Urban	Rural	Urban %	Rural %	Real	%
<b>In the past 2 months, has your trade?</b>						
Increased	537	410	19.793586	26.064844	947	22.095194
Decrease	1414	612	52.119425	38.906548	2026	47.270182
Remained the same	762	551	28.086989	35.028608	1313	30.634624
	2713	1573			4286	
<b>In the past 2 months, have you seen a change in payment times from invoicing to full payment within the private sector?</b>						
Yes, an increase	770	457	35.159817	29.37018	1227	32.754939
Yes, a decrease	210	183	9.5890411	11.760925	393	10.491191
No change	1210	916	55.251142	58.868895	2126	56.753871
	2190	1556			3746	
<b>By how many days?</b>						
1-10	124	55	16.315789	12.195122	179	14.781173
11-20	203	127	26.710526	28.159645	330	27.250206
21-30	205	122	26.973684	27.050998	327	27.002477
31-40	113	84	14.868421	18.625277	197	16.267547
40+	115	63	15.131579	13.968958	178	14.698596
	760	451			1211	
<b>If you are a public sector contractor, in the past 2 months have you had to wait longer than 10 days from invoicing to full payment by the public sector?</b>						
Yes	329	188	15.681602	12.61745	517	14.409142
No	181	127	8.6272641	8.5234899	308	8.5841695
N/A	1588	1175	75.691134	78.85906	2763	77.006689
	2098	1490			3588	
<b>Have you seen an increase in the cost of existing finance (such as loans or overdrafts) in the past 2 months?</b>						
Yes	645	431	29.805915	28.133159	1076	29.112554
No	522	363	24.121996	23.694517	885	23.944805
N/A	997	738	46.072089	48.172324	1735	46.942641
	2164	1532			3696	

**By how much in %**

0-1	61	51	9.4573643	12.028302	112	10.477081
2-3	266	188	41.24031	44.339623	454	42.469598
4-5	148	93	22.945736	21.933962	241	22.544434
6-7	45	16	6.9767442	3.7735849	61	5.7062675
8-9	19	23	2.9457364	5.4245283	42	3.9289055
10-14	50	20	7.751938	4.7169811	70	6.5481759
15+	56	33	8.6821705	7.7830189	89	8.3255379
	645	424			1069	

**Have you seen an increase in the overall cost of new credit in the past 2 months?**

Yes	572	346	26.44475	22.71832	918	24.90505
No	265	197	12.2515	12.935	462	12.53391
N/A	1326	980	61.30374	64.34668	2306	62.56104
	2163	1523			3686	

**By how much in %**

0-1	41	22	7.269504	6.547619	63	7
2-3	223	147	39.53901	43.75	370	41.11111
4-5	155	91	27.48227	27.08333	246	27.33333
6-7	34	24	6.028369	7.142857	58	6.444444
8-9	24	18	4.255319	5.357143	42	4.666667
10-14	44	21	7.801418	6.25	65	7.222222
15+	43	13	7.624113	3.869048	56	6.222222
	564	336			900	

**Has your bank refused your requests for credit (loan or overdraft) in the past 2 months?**

Yes	359	218	16.604995	14.313854	577	15.658073
No	607	452	28.075856	29.678267	1059	28.738128
N/A	1196	853	55.319149	56.007879	2049	55.603799
	2162	1523			3685	

**How confident are you about the future prospects of your business?**

Not confident	1460	1006	67.43649	66.010499	2466	66.847384
Quite confident	646	478	29.838337	31.364829	1124	30.468962

Very confident	59	40	2.7251732	2.6246719	99	2.6836541
	2165	1524			3689	
<b>How confident would you be about starting up a business in this economic climate compared to a year ago?</b>						
Not confident	527	356	24.341801	23.35958	883	23.936026
Quite confident	1271	917	58.706697	60.170604	2188	59.311467
Very confident	367	251	16.951501	16.469816	618	16.752507
	2165	1524			3689	
<b>What would encourage you to take on a new member of staff in the next six months?</b>						
Up-turn in trade	1576	1037	44.010053	43.172356	2613	43.673742
Change in employment law	528	382	14.744485	15.903414	910	15.209761
Government financial incentives – tax breaks	708	445	19.771014	18.526228	1153	19.271269
Increased number of apprentices	82	60	2.2898632	2.4979184	142	2.3733913
Access to work trialling - 6 months unpaid work placements for the unemployed.	507	337	14.158056	14.029975	844	14.106635
Other – please state (open field)	180	141	5.0265289	5.8701082	321	5.3652014
	3581	2402			5983	
<b>Do you have any plans to expand your business in the next six months?</b>						
No	1088	774	50.393701	50.687623	1862	50.515464
Yes – more staff	213	121	9.8656786	7.9240341	334	9.0613131
Yes – new products or services	284	203	13.154238	13.294041	487	13.212154
Yes – increasing marketing	281	197	13.015285	12.901113	478	12.967987
Yes – increased capital investment	50	47	2.315887	3.0779306	97	2.6315789
Yes – open new premises	65	42	3.0106531	2.7504912	107	2.9028757
Yes – Increase internet capacity of business	137	108	6.3455303	7.0726916	245	6.6467716
Yes – Other please state (open field)	41	35	1.8990273	2.292076	76	2.0618557
	2159	1527			3686	