

	UK Totals				Combined Total	
	Urban	Rural	Urban %	Rural %	Real	%
In the past 2 months, has your trade?						
Increased	599	470	23.389301	23.5	1069	23.437843
Decrease	1135	873	44.318626	43.65	2008	44.025433
Remained the same	827	657	32.292073	32.85	1484	32.536724
	2561	2000			4561	
In the past 2 months, have you seen a change in payment times from invoicing to full payment within the private sector?						
Yes, an increase	905	625	35.657998	31.887755	1530	34.015118
Yes, a decrease	286	164	11.268716	8.3673469	450	10.004446
No change	1347	1171	53.073286	59.744898	2518	55.980436
	2538	1960			4498	
By how many days?						
1-10	113	77	12.472406	12.359551	190	12.426422
11-20	169	123	18.653422	19.743178	292	19.097449
21'30	259	161	28.587196	25.842697	420	27.468934
31-40	191	147	21.081678	23.595506	338	22.105952
40+	174	115	19.205298	18.459069	289	18.901243
	906	623			1529	
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?						
Yes	265	178	11.368511	9.8125689	443	10.687575
No	258	189	11.068211	10.418964	447	10.784077
N/A	1808	1447	77.563278	79.768467	3255	78.528347
	2331	1814			4145	
Have you seen an increase in the cost of existing finance (such as loans or overdrafts) in the past 2 months?						
Yes	611	472	24.150198	24.130879	1083	24.141774
No	630	522	24.901186	26.687117	1152	25.679893
N/A	1289	962	50.948617	49.182004	2251	50.178333
	2530	1956			4486	
By how much in %						
0-3	263	197	41.679873	41.386555	460	41.553749
4-7	205	156	32.488114	32.773109	361	32.610659
8-11	91	74	14.421553	15.546218	165	14.905149

12-15	36	31	5.7052298	6.512605	67	6.0523939
16+	36	18	5.7052298	3.7815126	54	4.8780488
	631	476			1107	

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

Yes	521	373	20.823341	19.226804	894	20.126069
No	383	273	15.307754	14.072165	656	14.768122
N/A	1598	1294	63.868905	66.701031	2892	65.105808
	2502	1940			4442	

By how much in %

0-3	173	117	35.234216	33.815029	290	34.647551
4-7	198	142	40.325866	41.040462	340	40.621266
8-11	70	59	14.256619	17.052023	129	15.412186
12-15	30	8	6.1099796	2.3121387	38	4.5400239
16+	20	20	4.0733198	5.7803468	40	4.7789725
	491	346			837	

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

Yes	423	312	16.785714	15.869786	735	16.384307
No	666	526	26.428571	26.754832	1192	26.571556
N/A	1431	1128	56.785714	57.375381	2559	57.044137
	2520	1966			4486	

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

Not confident	713	547	28.497202	28.036904	1260	28.295531
Quite confident	1447	1120	57.833733	57.406458	2567	57.64653
Very confident	342	284	13.669065	14.556638	626	14.057938
	2502	1951			4453	

How confident would you be about starting up a business in this economic climate compared to a year ago?

Not confident	1773	1357	69.885692	68.500757	3130	69.278442
Quite confident	660	545	26.014978	27.511358	1205	26.671093
Very confident	104	79	4.0993299	3.9878849	183	4.0504648
	2537	1981			4518	

What would encourage you to take on a new member of staff in the next six months?

Up-turn in trade	1855	1367	42.006341	40.915893	3222	41.536677
Change in employment law	667	541	15.104167	16.192757	1208	15.573031
Government financial incentives – tax breaks	897	645	20.3125	19.305597	1542	19.878819
Increased number of apprentices	136	121	3.0797101	3.6216702	257	3.3131365
Access to work trialling - 6 months unpaid work placements	676	501	15.307971	14.99551	1177	15.173392
Other – please state (open field)	185	166	4.1893116	4.9685723	351	4.5249452
	4416	3341			7757	

Do you have any plans to expand your business in the next six months?

No	1253	1013	32.570834	33.234908	2266	32.864394
Yes – more staff	507	312	13.179101	10.23622	819	11.878173
Yes – new products or services	565	505	14.686769	16.568241	1070	15.518492
Yes – increasing marketing	687	510	17.858071	16.732283	1197	17.360406
Yes – increased capital investment	204	221	5.3028334	7.2506562	425	6.1638869
Yes – open new premises	150	93	3.8991422	3.0511811	243	3.524293
Yes – Increase internet capacity of business	433	346	11.255524	11.351706	779	11.298042
Yes – Other please state (open field)	48	48	1.2477255	1.5748031	96	1.3923133
	3847	3048			6895	