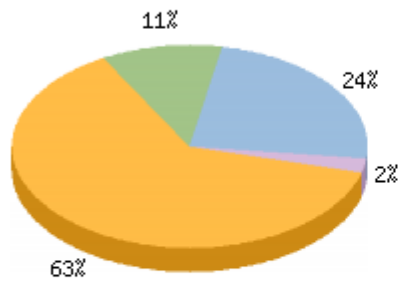


## Crunch Poll 3 - West Midlands Aggregate View

### Has your trade in the last 2 months

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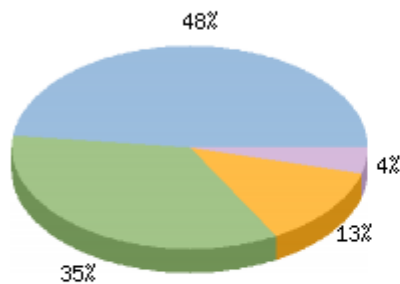


#### Legend Response

- Decreased? (532)
- Increased? (92)
- Remained the same? (200)
- No answer

### 2. Have you seen a change in payments times from invoicing to full payment in the past 2 months?

---

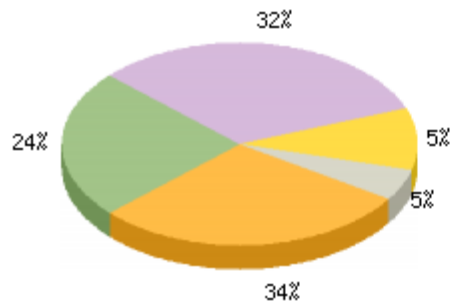


#### Legend Response

- Decrease (110)
- Increase (292)
- Remained the same (402)
- No answer

**Following the Pre-Budget Report how do you feel about the financial prospects of your business?**

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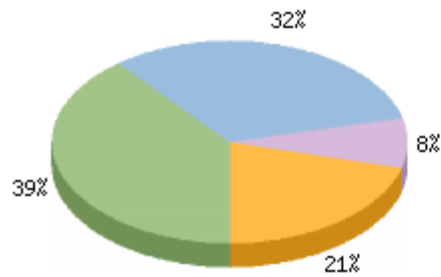


**Legend Response**

- broadly unchanged (289)
- Significantly less optimistic (203)
- significantly more optimistic (4)
- somewhat less optimistic (268)
- somewhat more optimistic (38)
- No answer

**Reduce current employee number**

---

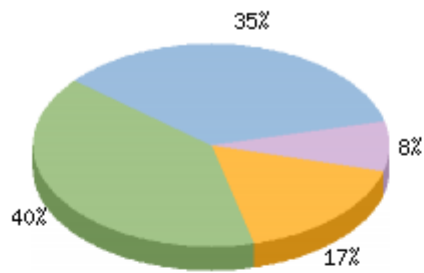


**Legend Response**

- have taken (179)
- NA (330)
- would take (267)
- No answer

### Reduce employee hours

---

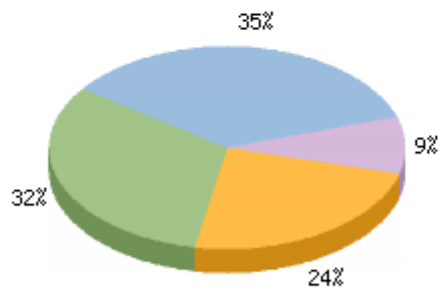


**Legend Response**

- have taken (145)
- NA (337)
- would take (293)
- No answer

### Reduce future hiring

---

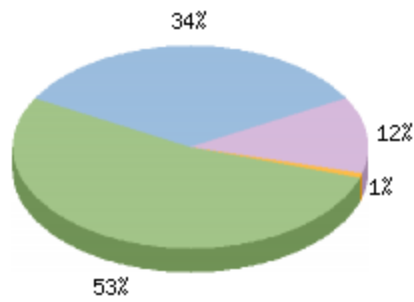


**Legend Response**

- have taken (201)
- NA (272)
- would take (297)
- No answer

## Close down

---

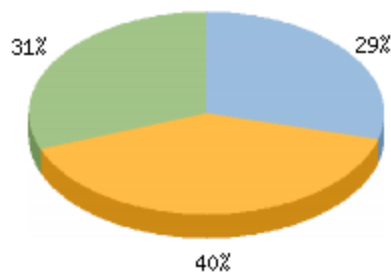


### Legend Response

- have taken (10)
- NA (441)
- would take (282)
- No answer

## Have you seen an increase in the cost of existing finance (such as loans or overdrafts) in the past 2 months?

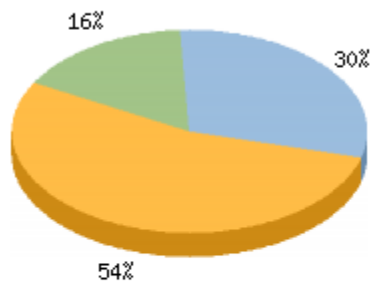
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### Legend Response

- NA (338)
- No (261)
- Yes (239)

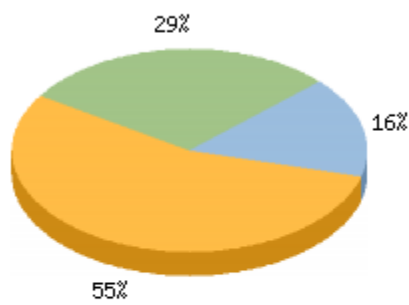
**Have you seen an increase in the overall cost of new credit in the past 2 months?**



**Legend Response**

- NA (454)
- No (134)
- Yes (250)

**Has your bank refused your requests for credit (loan or overdraft)?**

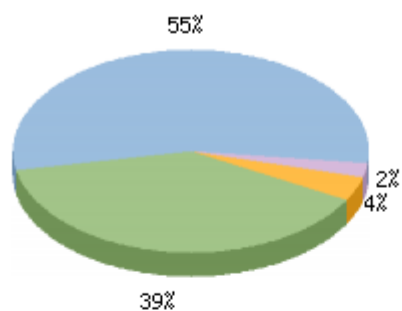


**Legend Response**

- NA (463)
- No (241)
- Yes (130)

**What do you think the Bank of England's focus for the remainder of 2008 and the start of 2009 should be?**

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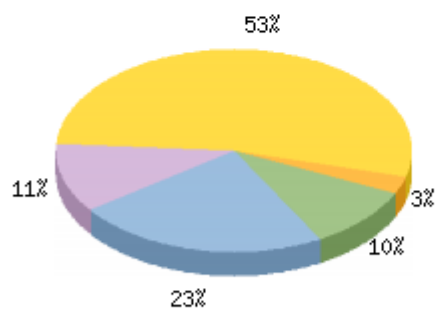


**Legend Response**

- increase interest rates (35)
- Keep interest rates at 3% (326)
- reduce rates further (463)
- No answer

**By how much?**

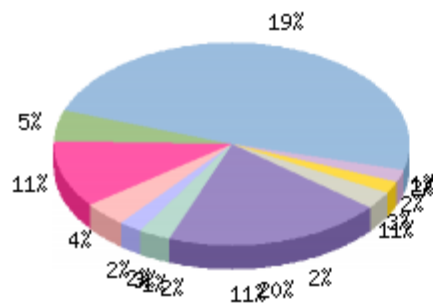
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**Legend Response**

- 0.5% (23)
- 1.5% (84)
- 1% (196)
- 2% (91)
- No answer

## In which sector do you operate?



### Legend Response

	(1)
	Agriculture (12)
	business services (89)
	communications (14)
	construction (91)
	education (14)
	electricity (5)
	financial services (17)

### Legend Response

	fishing (1)
	forestry (2)
	gas (3)
	health and social work (19)
	hotels (33)
	manufacturing (91)
	mining and utilities (0)
	motor trade (39)

### Legend Response

	other (157)
	personal services (13)
	pubs (19)
	restaurants (21)
	retail and wholesale (167)
	transport (29)
	water supply (0)