

# 14. Selected Graphs and Charts



## **This chapter presents**

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



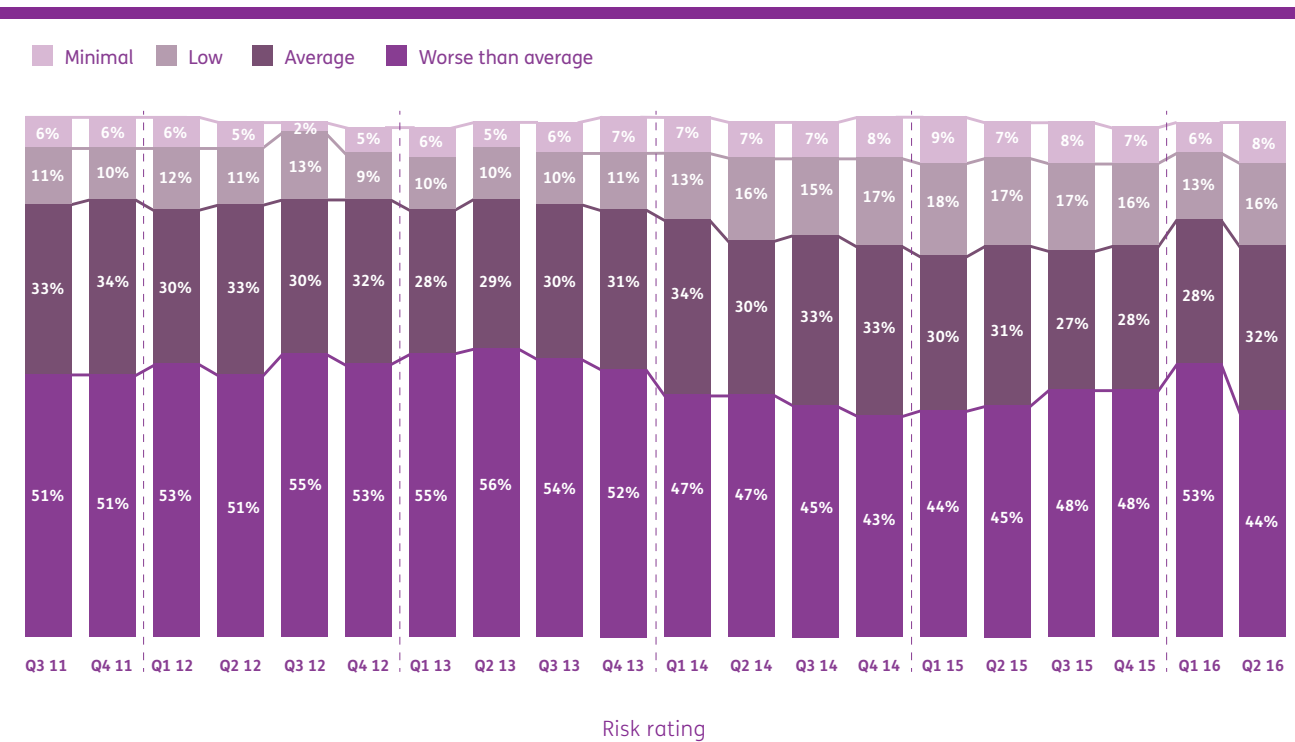
Much of the data in this report is provided and analysed over time, typically by quarter. After twenty one waves of the SME Finance Monitor, the tables containing data for each quarter have become too large to fit comfortably on a page. The main tables therefore show the most recent quarters only and 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. At the bottom of each chart there is a reference to the page in the main report where the current data is presented in a table, and a summary of the trend shown.

## Charts reflecting data reported in Chapter 4

### External risk rating from D&B or Experian

#### Time Series: Risk rating per quarter

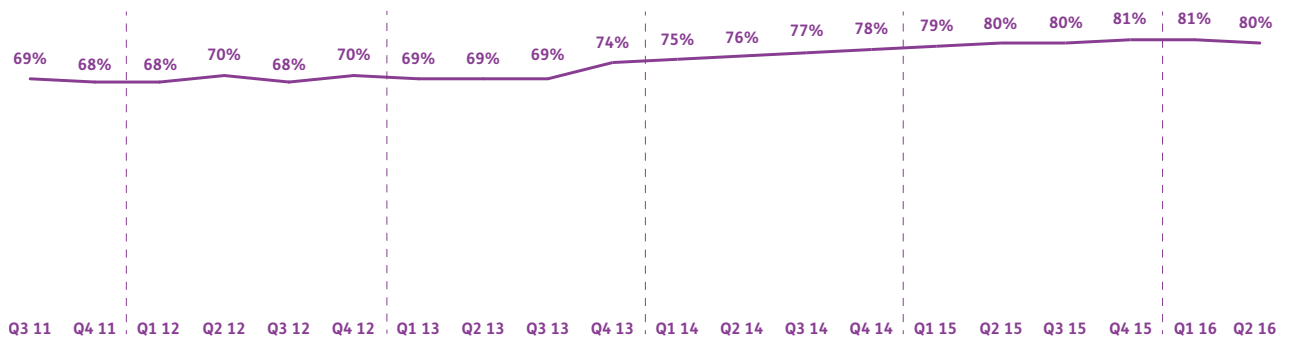


This chart relates to the analysis found on page 35 of the main report. The proportion of SMEs with a minimal or low external risk rating increased over time from 16% in 2012 to 25% in 2015 (and 22% in H1 2016). The proportion with a worse than average risk rating was lower in 2014 and 2015 than in earlier years but is currently slightly higher for 2016 to date.



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

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

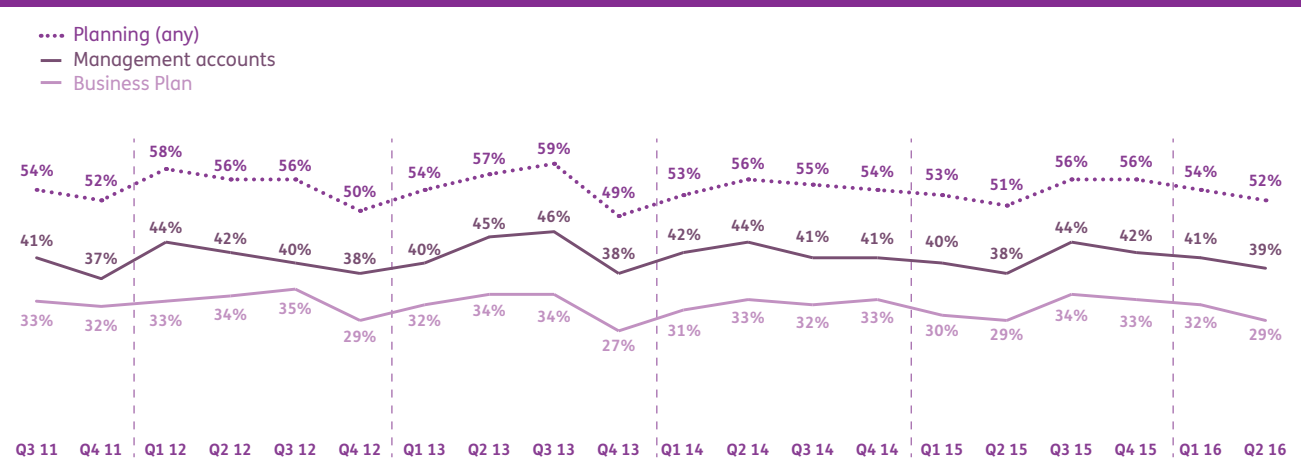


Q241

This chart relates to the analysis found on page 27 of the main report. The proportion of SMEs reporting a profit (once DK answers have been excluded) is stable at 8 in 10, having been 7 in 10 for 2012 and 2013.

## Proportion preparing management accounts/business plans

Time series: Business planning



Q223

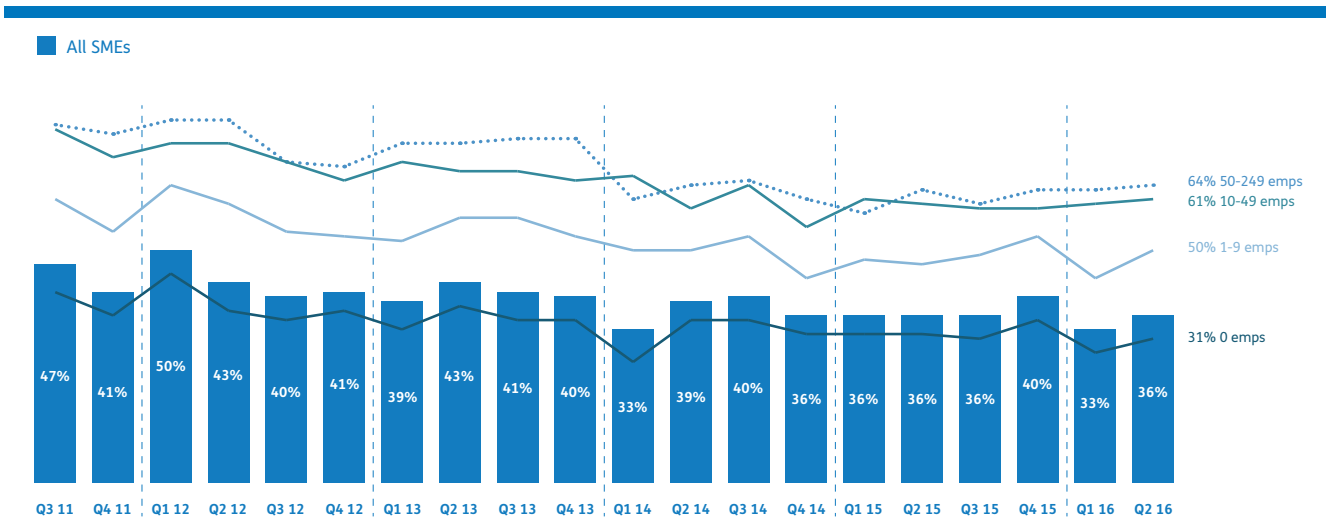
This chart relates to the analysis found on page 41 of the main report. Half of SMEs plan with relatively little variation over time.



## Charts reflecting data reported in Chapter 5

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

Time Series: Use of external finance per quarter



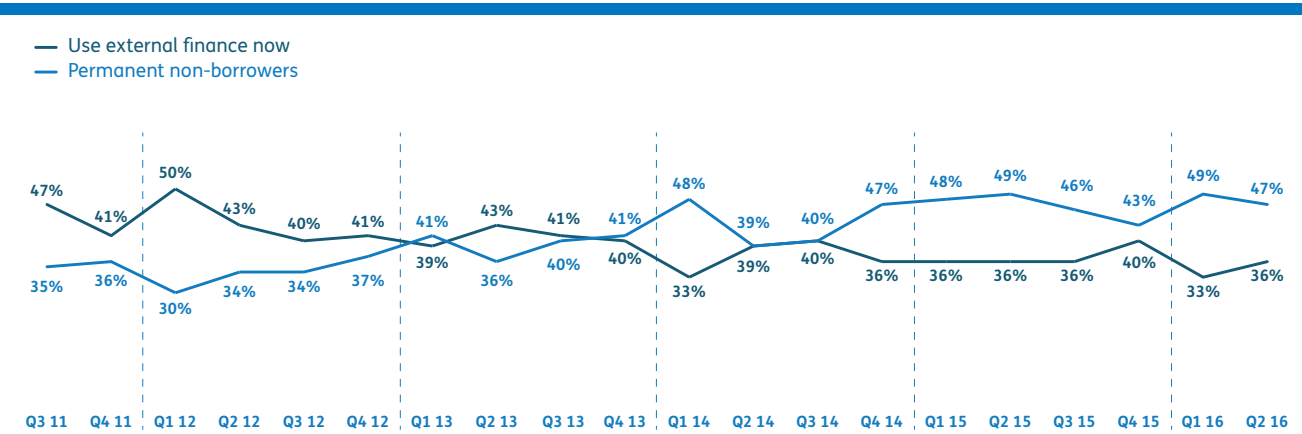
Q15

This chart relates to the analysis found on page 51 of the main report. A third of SMEs use external finance (36% in Q2 2016) increasing by size of SME from 31% of those with 0 employees to 64% of those with 50-249 employees.



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

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



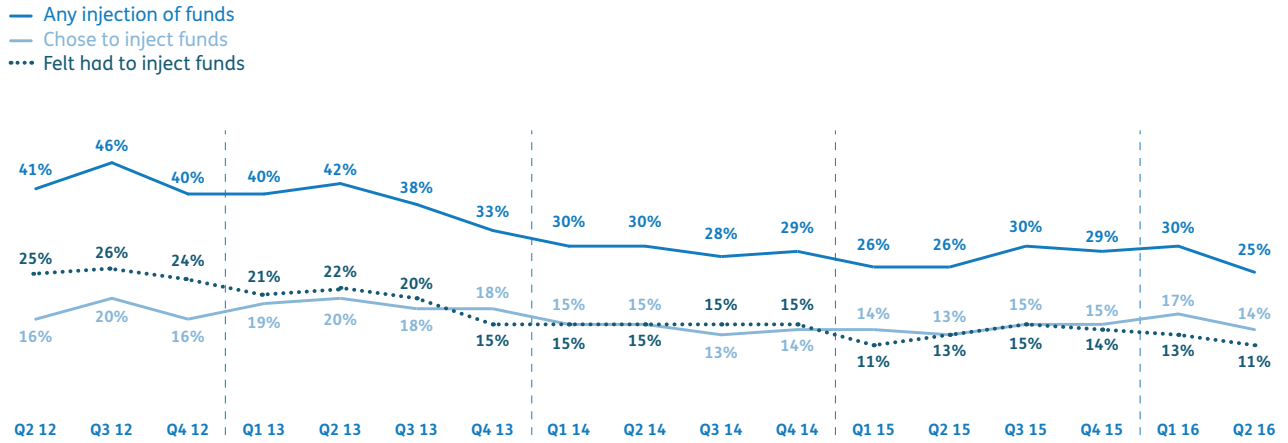
Q15/14 and others

This chart relates to the analysis found on page 79 of the main report. The gap between the proportion of SMEs using external finance (36% in Q2 2016) and those who meet the definition of a Permanent non-borrower (47%) has widened again over recent quarters.



## Proportion injecting personal funds into the business in last 12 months

### Time series: Injections of personal funds



#### Q15/14 and others

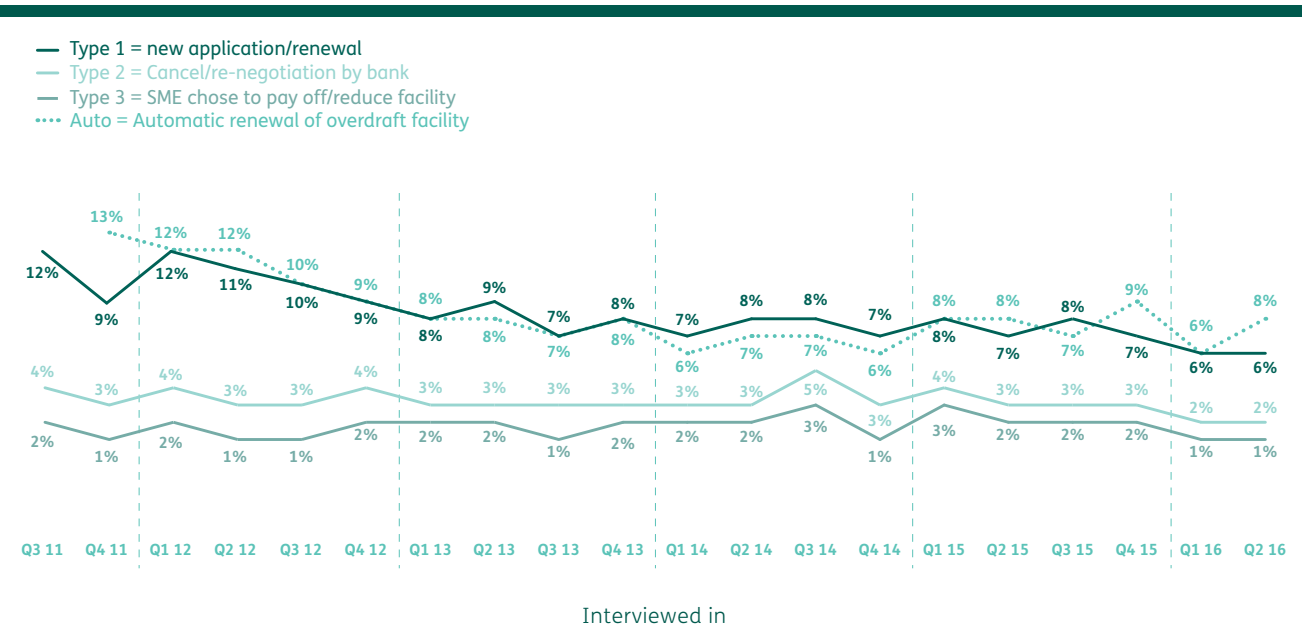
This chart relates to the analysis found on page 65 of the main report. 25% of SMEs reported any injection of personal funds in the 12 months prior to Q2 2016. This was slightly more likely to have been a choice (14% and relatively stable over time) than the SME feeling this injection had to be made (11% and declining over time).



## Charts reflecting data reported in Chapter 6

### Borrowing events in 12 months prior to interview

#### Time series: Borrowing events



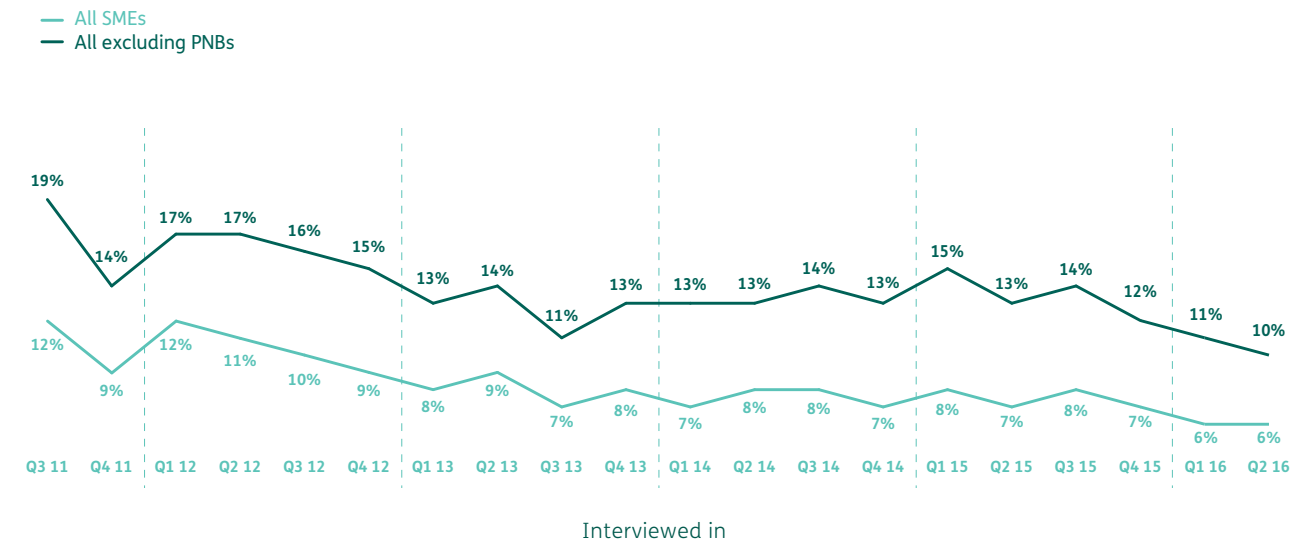
Q26

This chart relates to the analysis found on pages 96 and 110 of the main report. The proportion of SMEs reporting a Type 1 borrowing event continues to decline over time (from 11% in 2012 to 6% YE Q2 2016).



## Applied for a new/renewed loan or overdraft in 12 months prior to interview – a Type 1 event

Time series: Type 1 events



Q26

This chart relates to the analysis found on pages 96 and 97 of the main report. Excluding the PNBs increases the proportion of remaining SMEs that have reported a Type 1 borrowing event but this remains at lower levels to those seen previously, from 16% in 2012 to 11% in H1 2016.

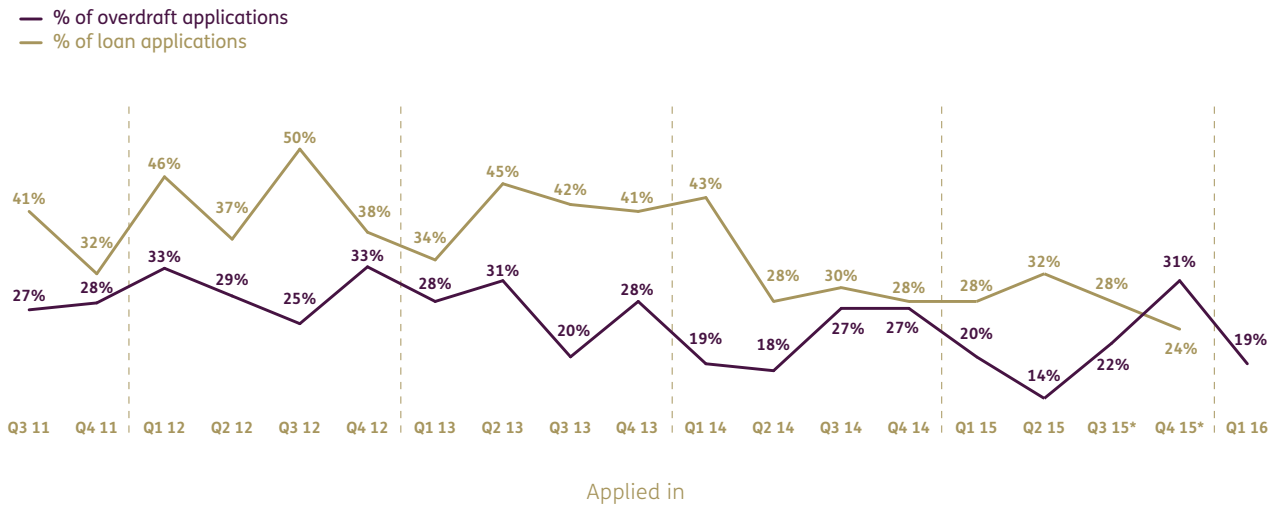




## Charts reflecting data reported in Chapter 7

### Proportion of all applications that were made by first time applicants

#### Time series: Proportion of applications made by first time applicants



Q52/Q349

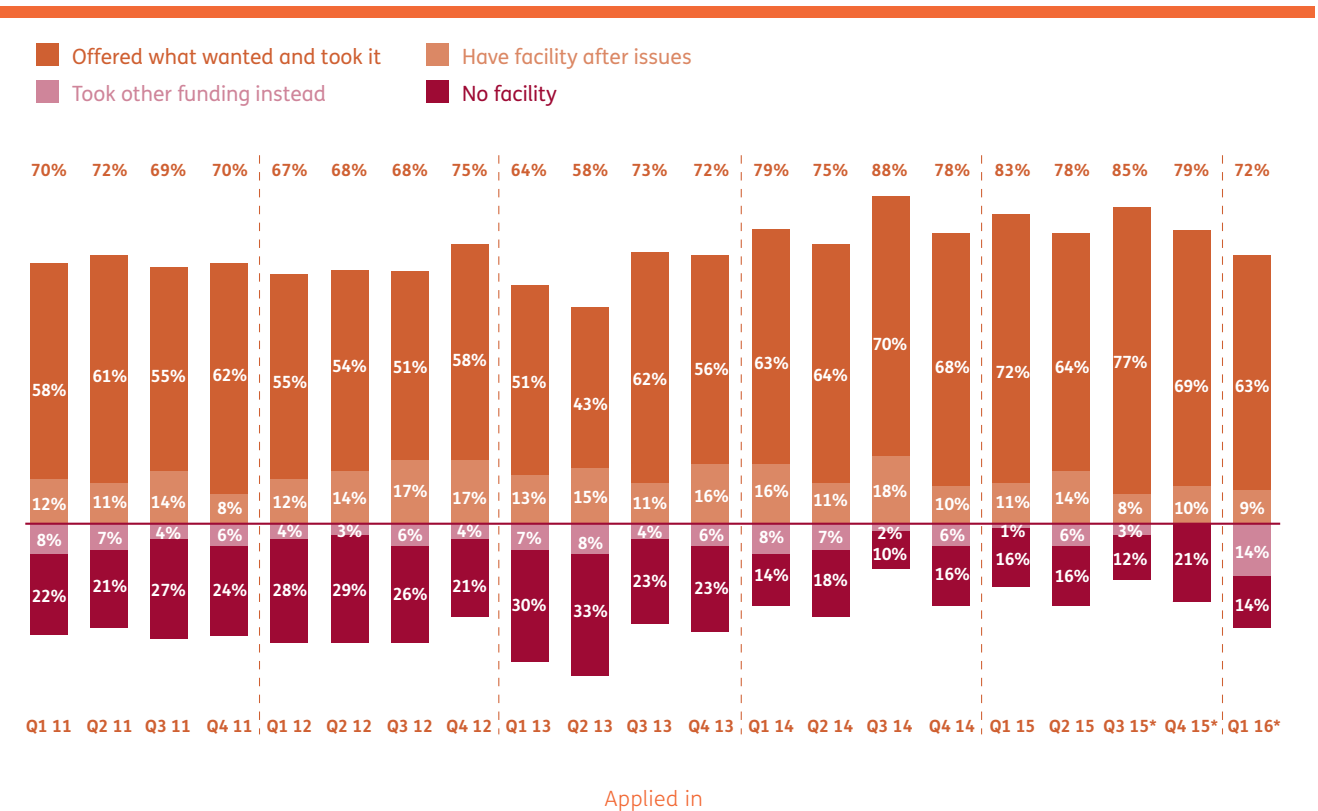
This chart relates to the analysis found on pages 117 and 123 of the main report. There is no consistent pattern over time, but typically a higher proportion of loan applicants are applying for their first loan.



## Charts reflecting data reported in Chapter 8

### Outcome of all loan/overdraft applications and renewals

Time series: Outcome by application date – ALL applicants/renewals (loans and overdrafts)



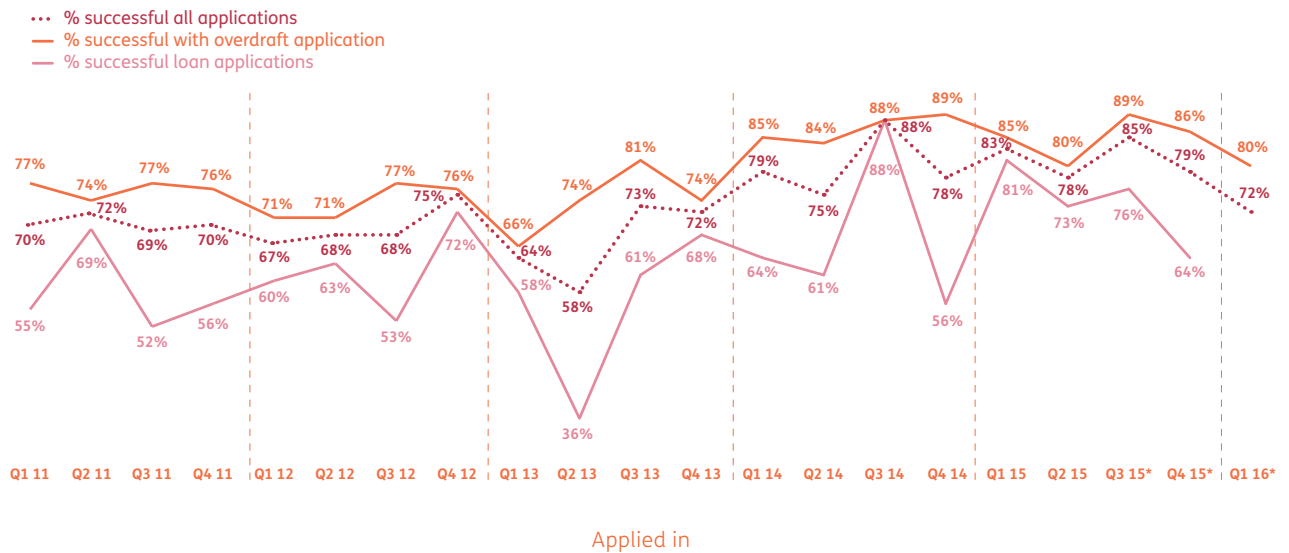
Q64/66/81/92/97

This chart relates to the analysis found on page 133 of the main report. Success rates in 2014 and 2015 have been higher than in previous years.



## Proportion of all applications that were successful, and proportions of loan and overdraft applications

Time series: Successful outcome by application date

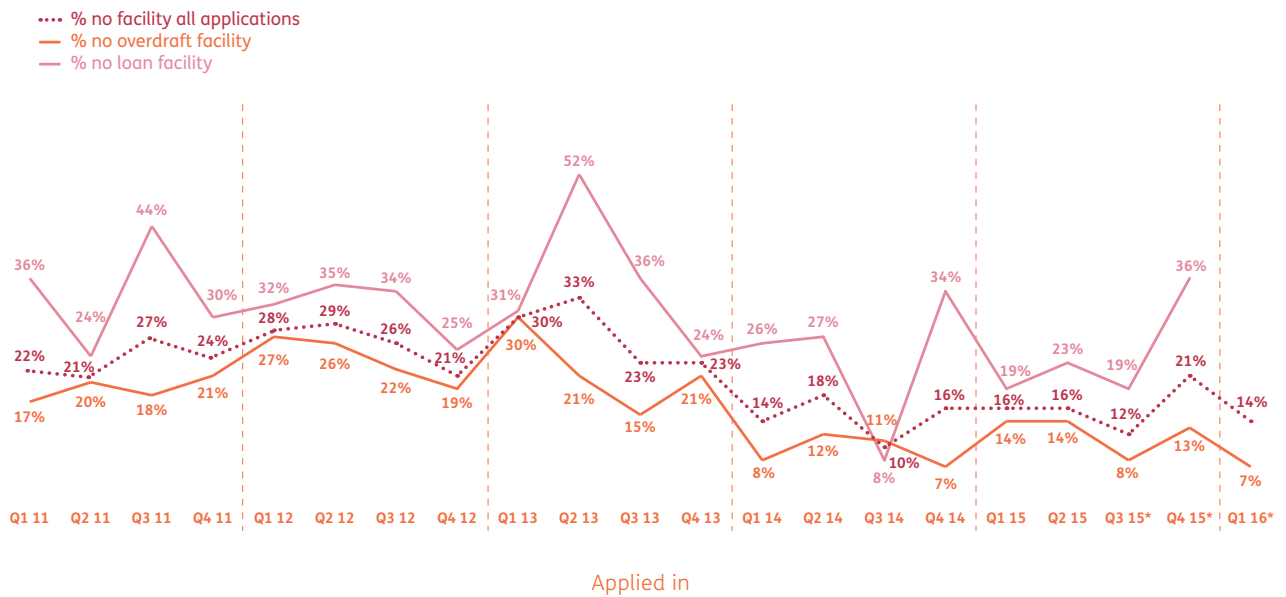


This chart relates to the analysis found on pages 133, 151 and 167 of the main report. Overdraft applications remain more likely to be successful than loan applications but both success rates have increased over time.



## Proportion of all applications that ended the process with no facility, and proportions for loan and overdraft applications

Time series: Ended process with no facility by application date

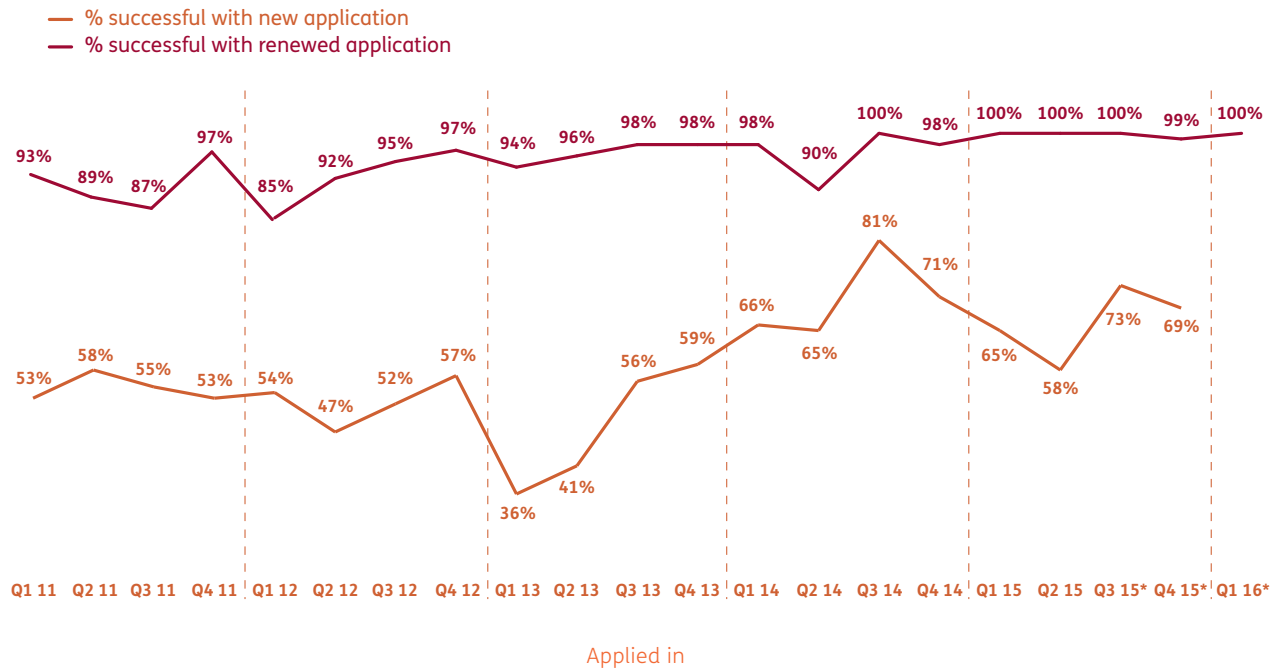


This chart relates to the analysis found on pages 133, 151 and 167 of the main report. Loan applicants remain somewhat more likely to be declined but the trend over time is for fewer applicants to end the process with no facility.



## Proportion of all applications that were successful: Applying for new money and applying to renew an existing facility

Time series: Outcome by application date – all renewed v new money loans and overdrafts



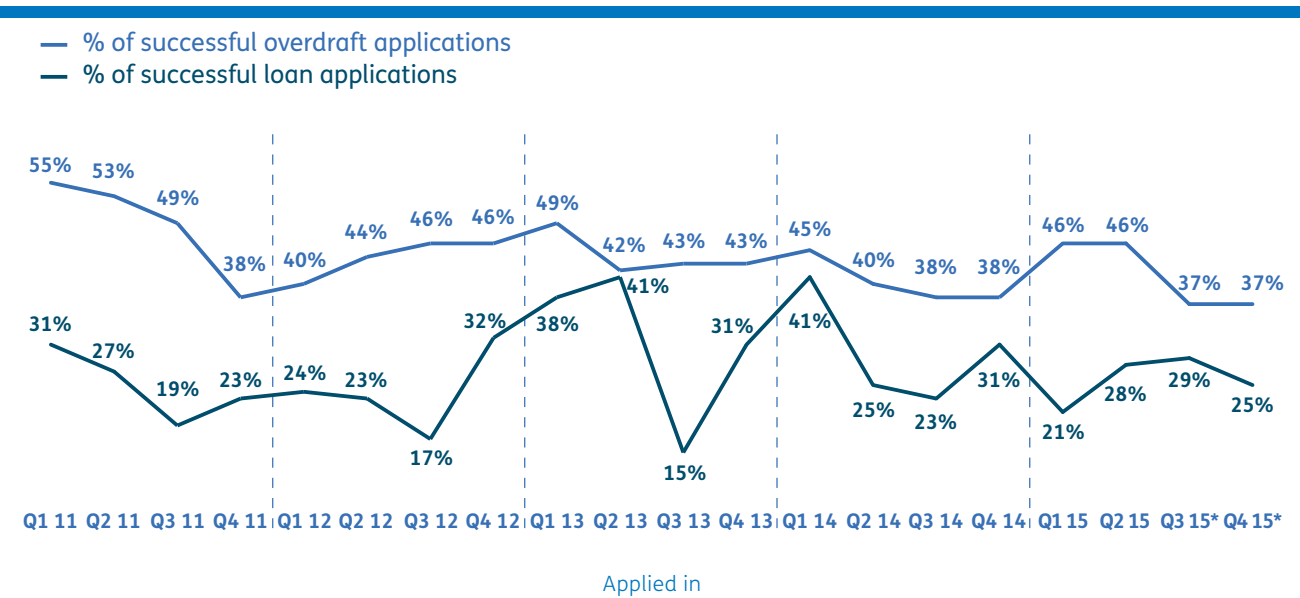
This chart relates to the analysis found on pages 171 and 172 of the main report. Almost all renewals are successful. Applicants for new money have become increasingly likely to be successful.



## Charts reflecting data reported in Chapter 10

### Proportion of all successful facilities that were on a variable rate

Time series: Proportion of Type 1 facilities that were on a variable rate, excluding DK



Q107/201

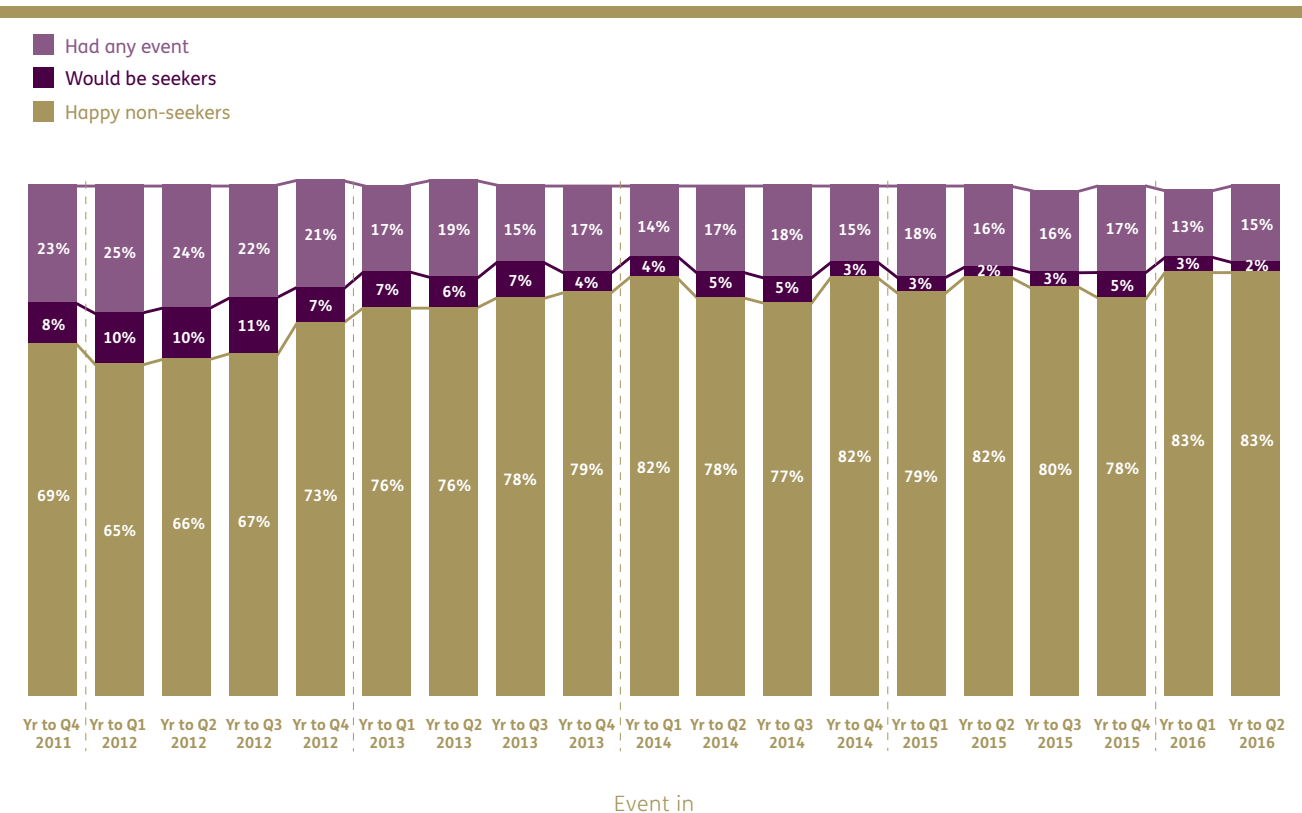
This chart relates to the analysis found on pages 193 and 203 of the main report. Overdraft applications remain more likely to be on a variable rate.



## Charts reflecting data reported in Chapter 11

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

#### Time series: Borrowing profile in 12 months prior to interview



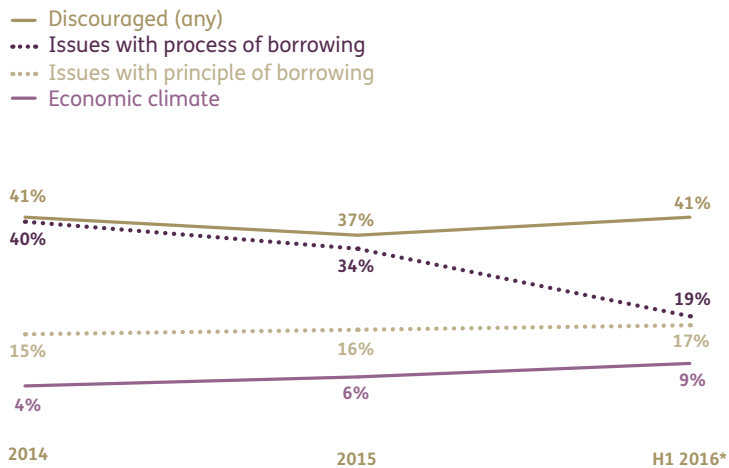
Q115/209

This chart relates to the analysis found on page 212 of the main report. This shows that over recent quarters, most SMEs met the definition of a Happy non-seeker of loan or overdraft finance (83% in Q2 2016), while the proportion of Would-be seekers remained low (2% in Q2 2016). The proportion of SMEs reporting an event remained at around 1 in 6.



## Main barriers for “would-be seekers” over time

Time series: Main reason for not seeking borrowing amongst “would-be seekers”



Q116a/210a principle of borrowing no longer includes ‘prefer not to borrow’

This chart relates to the analysis found on page 220 of the main report. Discouragement and the ‘process of borrowing’ have typically been the two main reasons for not applying for a facility.

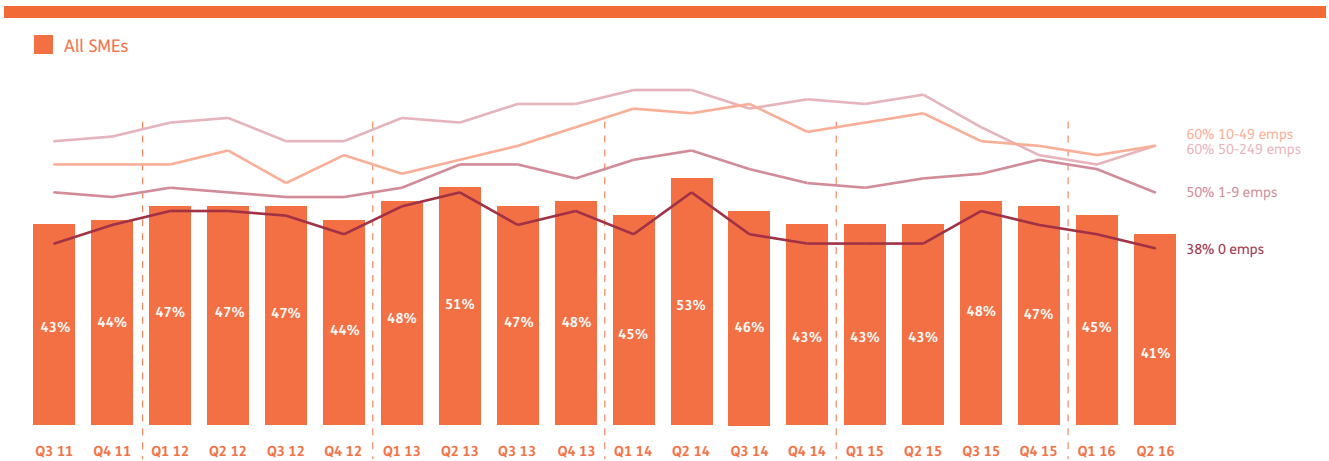




## Charts reflecting data reported in Chapter 12

### Plan to grow moderately/substantially in next 12 months

Time series: Plan to grow



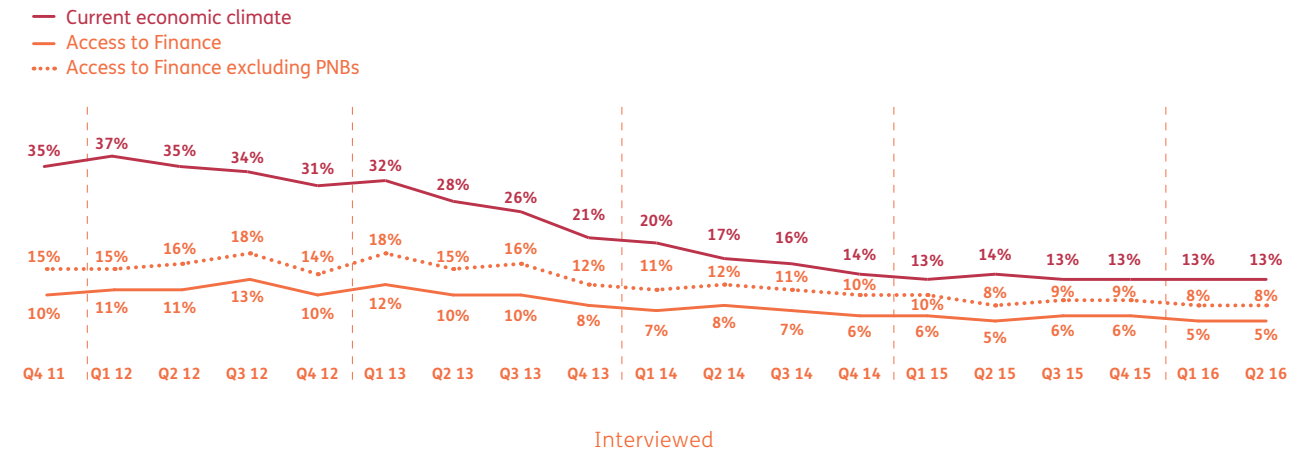
Q26/Q225

This chart relates to the analysis found on page 238 of the main report. Analysis on an annual basis reveals the steady decline in the proportion planning to grow from 49% to 43%. The decline was more marked amongst the smallest, 0 employee, SMEs and also the largest, with 50-249 employees.



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

Time series: 8-10 major obstacle



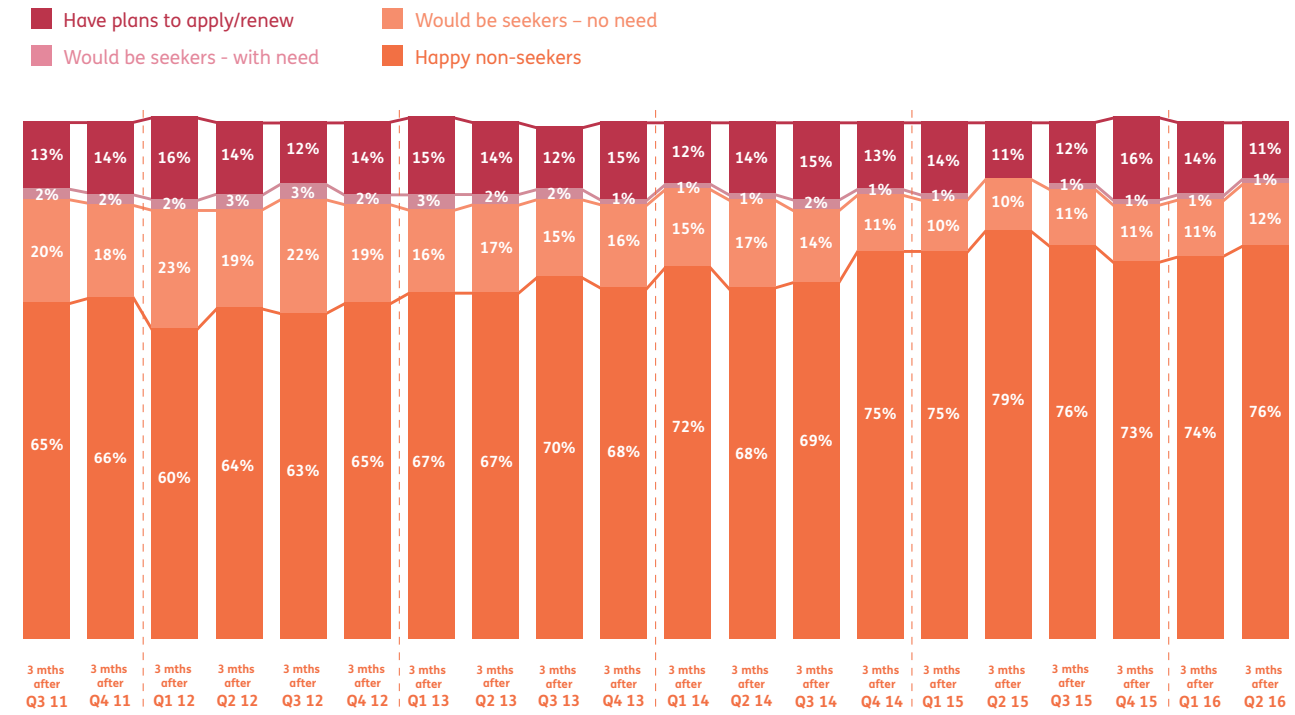
Q227

This chart relates to the analysis found on page 252 of the main report. The economic climate remains the main barrier but over recent quarters has only been mentioned by a minority of SMEs.



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

### Time series: Anticipated borrowing profile for next 3 months



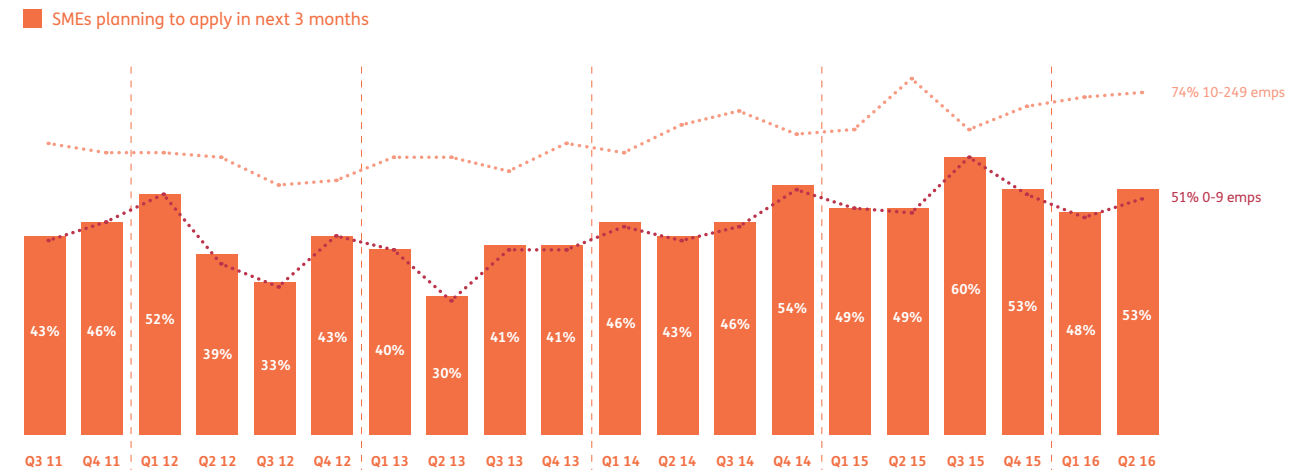
Q229

This chart relates to the analysis found on page 270 of the main report. Three quarters of SMEs in Q2 2016 met the definition of a Future happy non-seeker and this has changed little over recent waves.



## 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



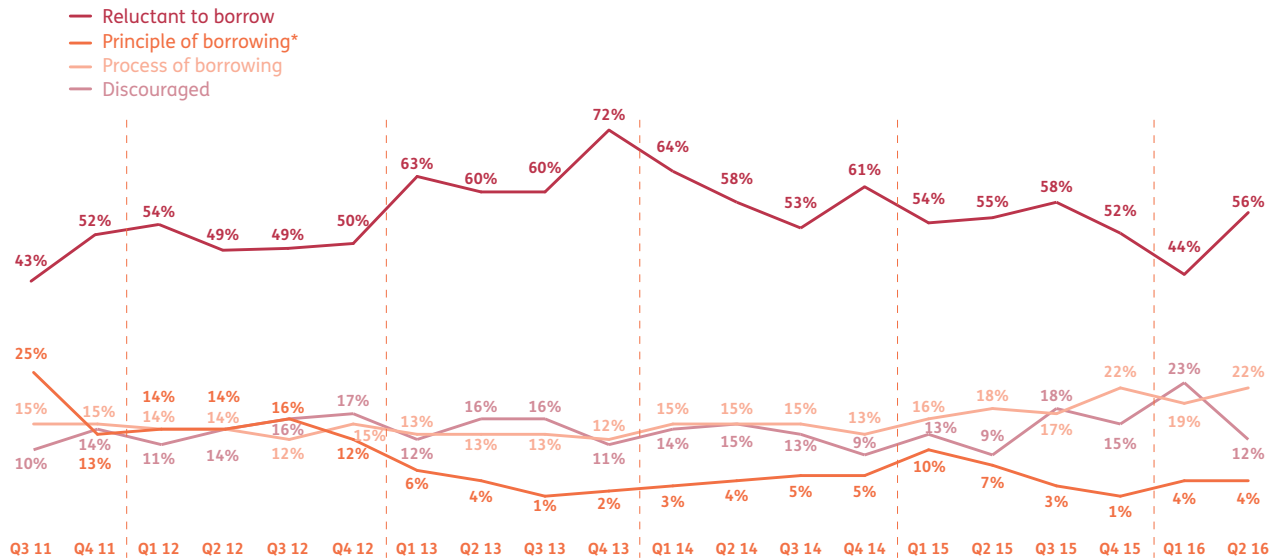
Q238

This chart relates to the analysis found on page 265 of the main report. Over the longer term, there has been a steady increase since 2012 in levels of confidence amongst applicants, with half of prospective applicants now confident their bank will agree. This though remains below the actual success rates achieved by applicants.



## Main barriers for future “would-be seekers”

Time series: Main reason for not seeking borrowing amongst future “would-be seekers”



Q239a

\*principle of borrowing no longer includes ‘prefer not to borrow’

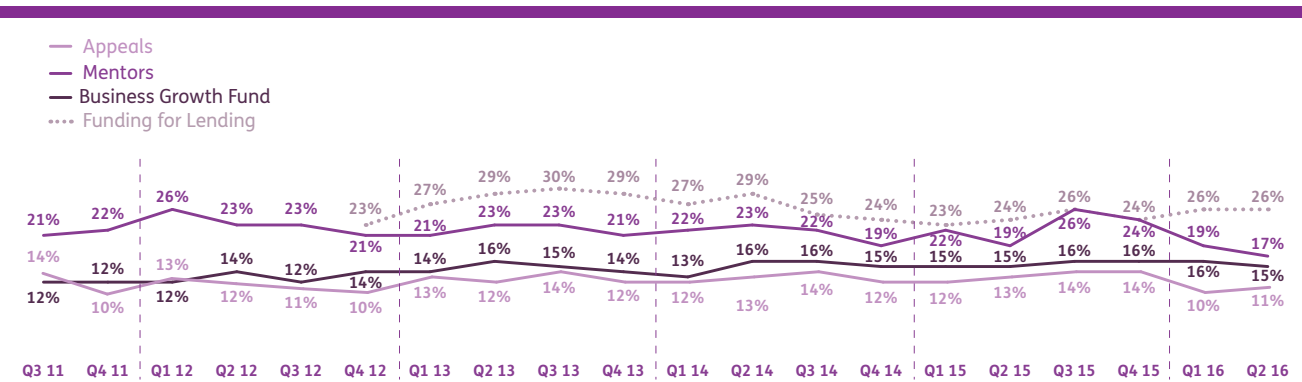
This chart relates to the analysis found on page 275 of the main report. A reluctance to borrow in the current climate remains the main barrier to Future would-be seekers but there have been more mentions of discouragement and the process of borrowing in recent quarters.



## Charts reflecting data reported in Chapter 13

### Awareness of key initiatives

#### Time series: Awareness of initiatives – all SMEs



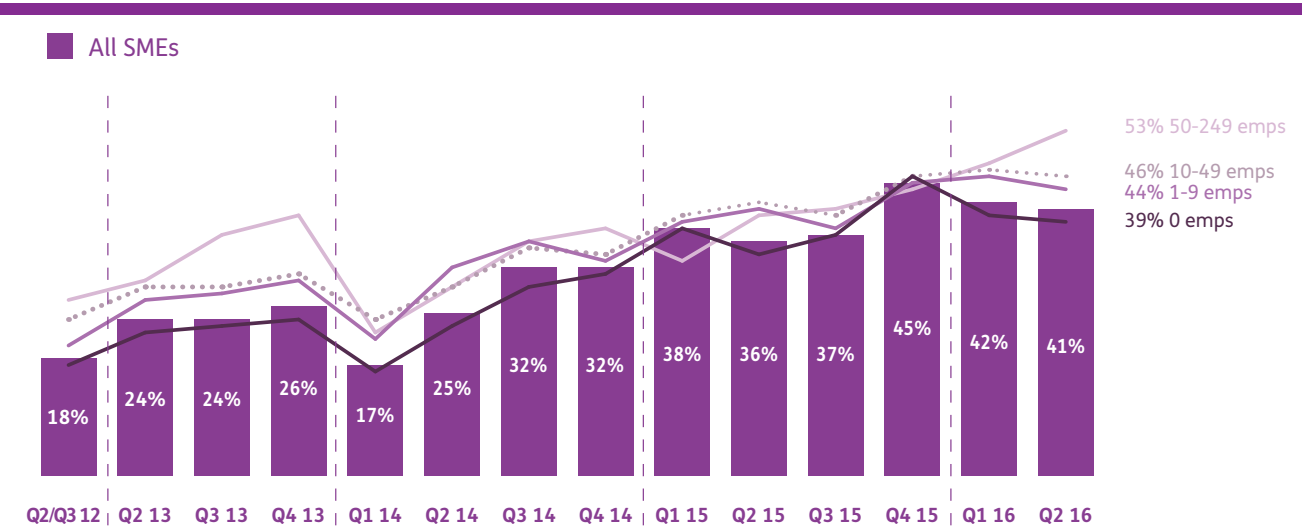
Q240

This chart relates to the analysis found on page 293 of the main report. Awareness of key initiatives has remained relatively stable over time.



## Awareness of Crowdfunding

Time series: Awareness of Crowdfunding – excluding PNBs



Q236a2

This chart relates to the analysis found on page 296 of the main report. Since the start of 2014 awareness has increased and around 4 in 10 SMEs are now aware of crowd funding. Initial results for 2016 show a slightly lower level of overall awareness (41% in Q2 2016) due to lower levels of awareness amongst the smaller SMEs (39% of those with 0 employees v 53% of those with 50-249 employees).