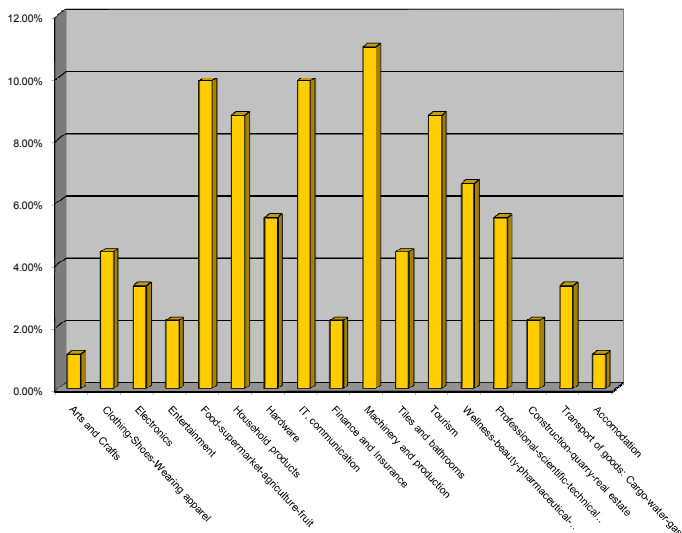


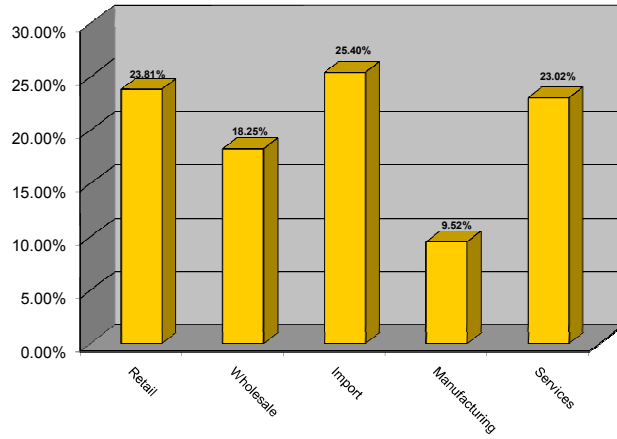


Access to Finance Survey

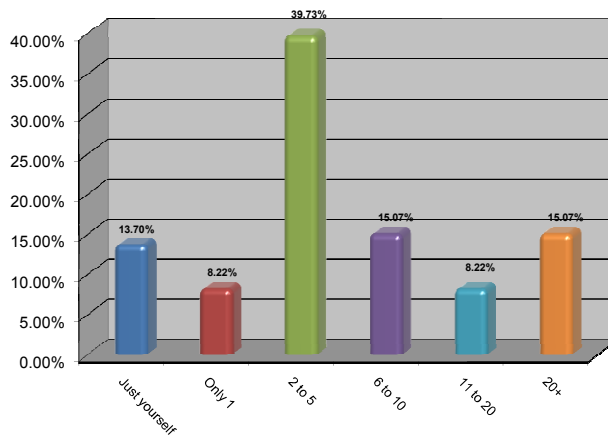




Area of operation

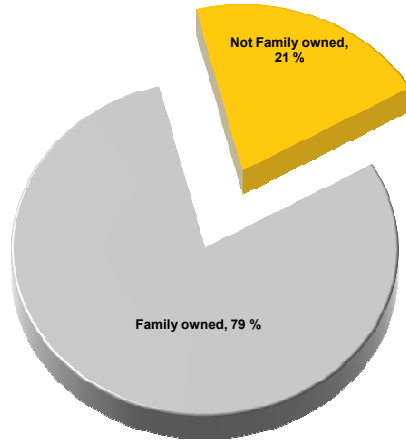


How many people do you employ ?

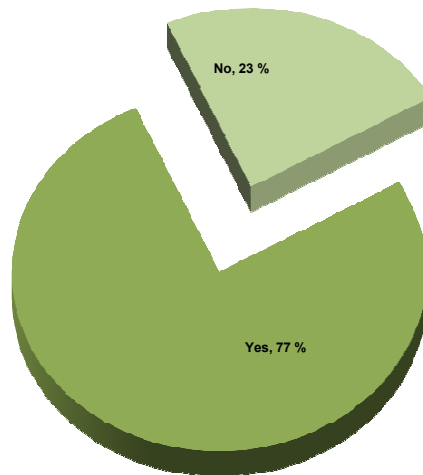




Business Ownership



Do you have someone to leave your business to when you retire?



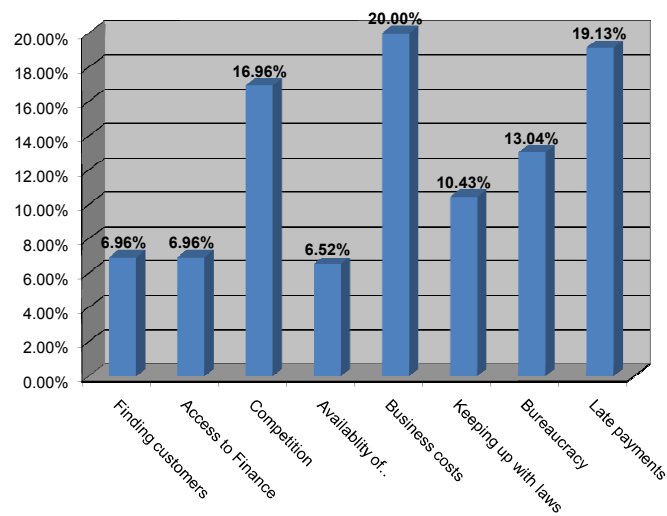


Reasons for closing business after retiring

- No children
- No longer worth it...from bad to worse
- Children have different aspirations
- Ridiculous capital gains taxes imposed on transfer of business/ assets
- Prefers to see children graduate

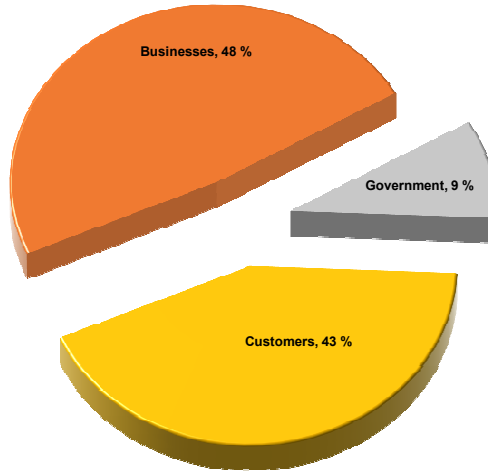


What are the most pressing problems faced by your business today?

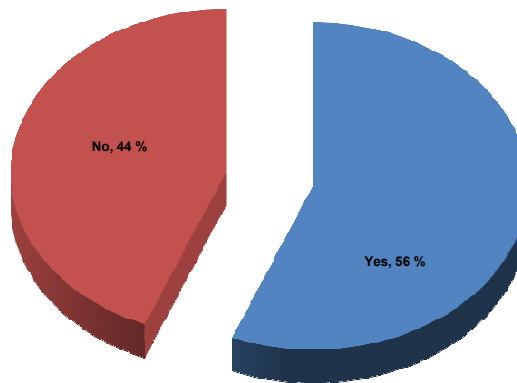




From where do you experience late payments more frequently?

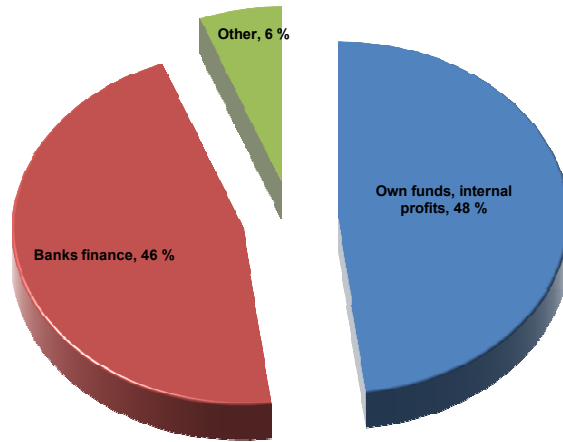


Do you plan to make any type of business investment in 2012?

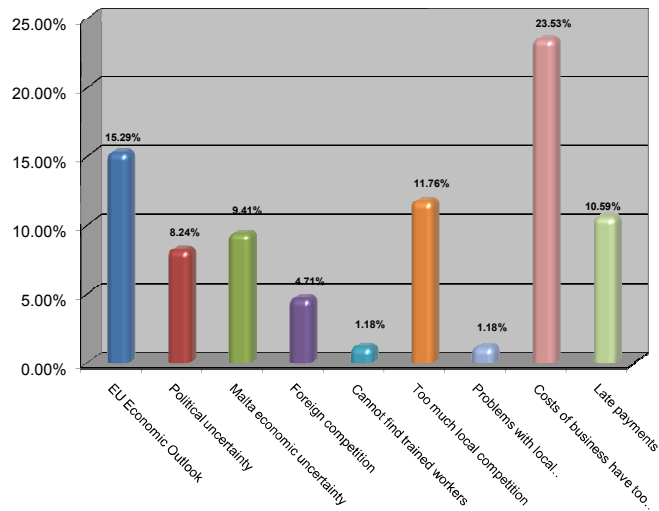




From where do you intend to obtain the capital required?

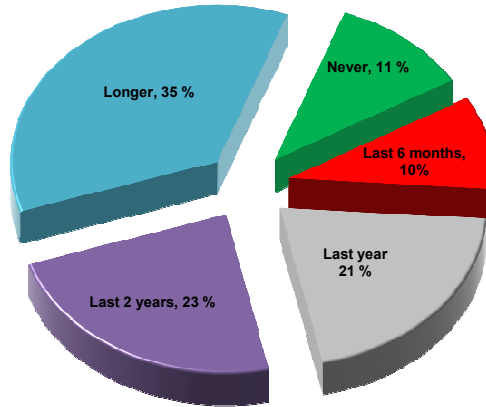


Why are you not investing?

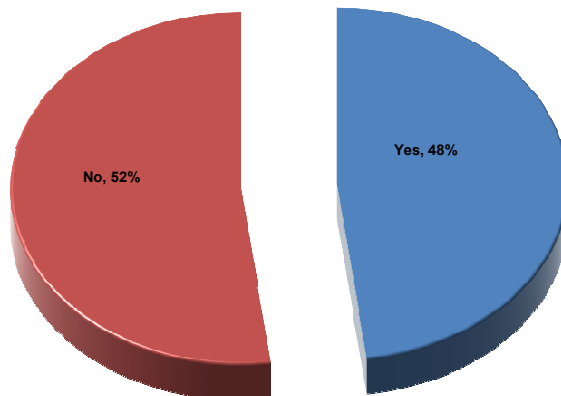




When was the last time you took out a loan from a bank?

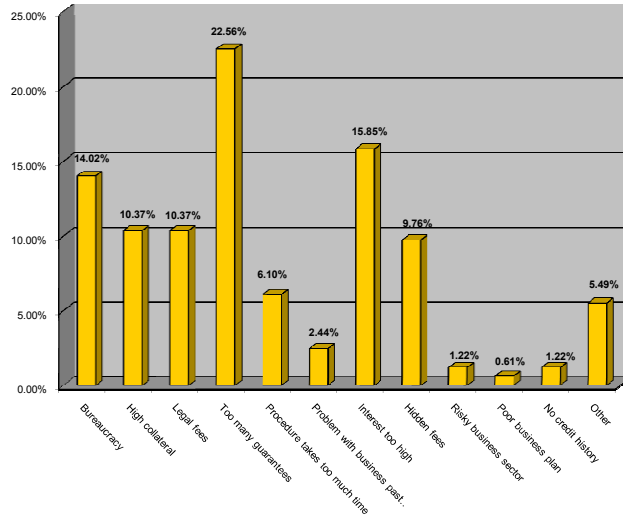


Do you find it easy to obtain finance from banks?

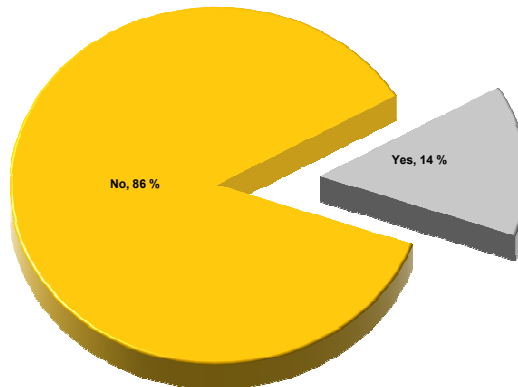




Problems you encounter when trying to obtain finance from banks

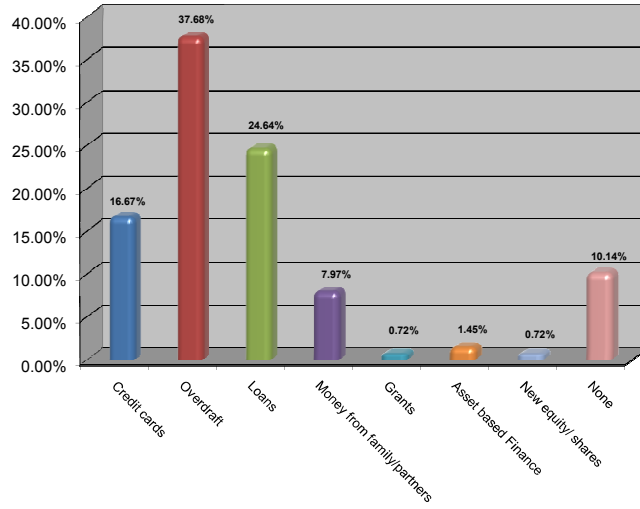


Have you ever been refused financing on requests related to your business?

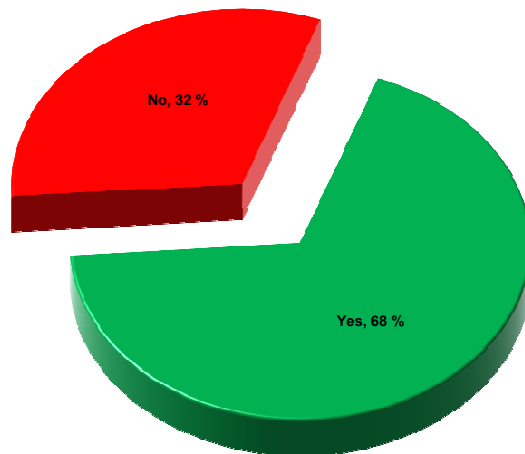




What kinds of external forms of finance are you currently using?

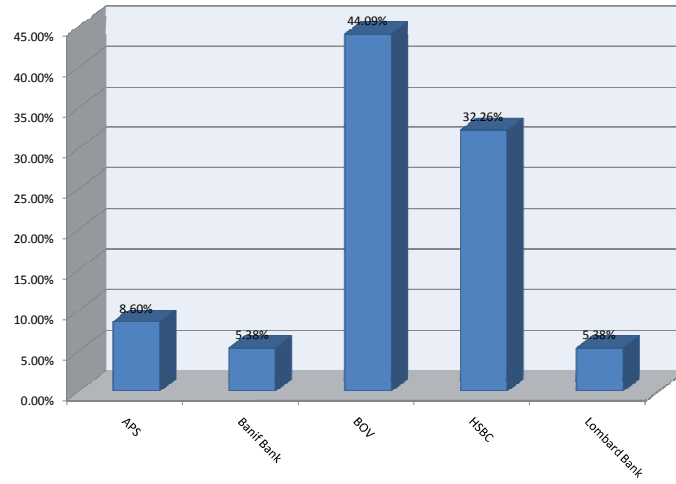


Satisfied with the forms of external financing you are using?

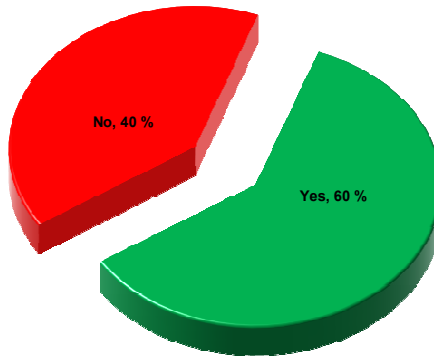




Which bank do you find best for financing needs?

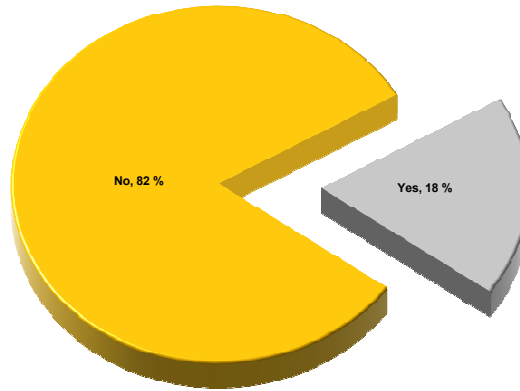


Where you aware that there are schemes that can help you finance your business investments such as obtaining loans at lower collateral and guarantees?





Have you made use of these schemes?



Thank you for your attention