

2016

SMALL BUSINESS CREDIT SURVEY

The full sample compared to
**Greater Fremont Development
Council**
n=45

REPORT ON EMPLOYER FIRMS

Methodology

This is a comparison of the 45 employer firms that completed the survey through the distribution link given to the **Greater Fremont Development Council** and the full sample of 10,303 employer firms that participated in the survey. The full sample is weighted by age of firm, size, industry, census division, and urban or rural location.

The results shown from the **Greater Fremont Development Council** are a subset of the full sample results. Unlike the full sample, the responses shown from only **Greater Fremont Development Council** are not weighted. Thus differences between the survey partner and the full sample could be attributable to differences in the types of firms that are members of the organization.

See the demographics comparison to understand how the characteristics of firms from the **Greater Fremont Development Council** differ from those in the full weighted sample.

*Note: If 0 participants from **Greater Fremont Development Council** selected a particular survey option, the bar will look as though it is missing from the chart.*

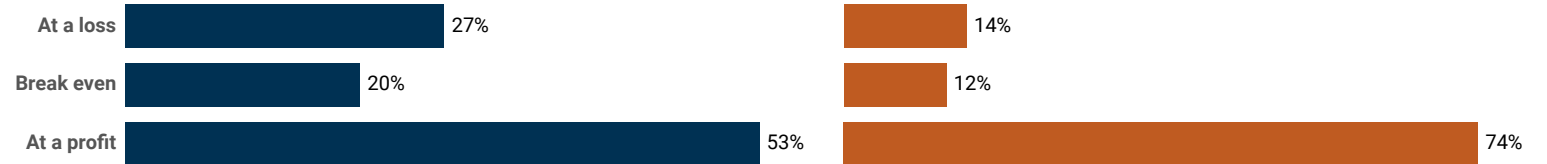
Source: 2016 Small Business Credit Survey; Federal Reserve Banks of Atlanta, Boston, Chicago, Cleveland, Dallas, Kansas City, Minneapolis, New York, Philadelphia, Richmond, San Francisco, and St. Louis.

PERFORMANCE

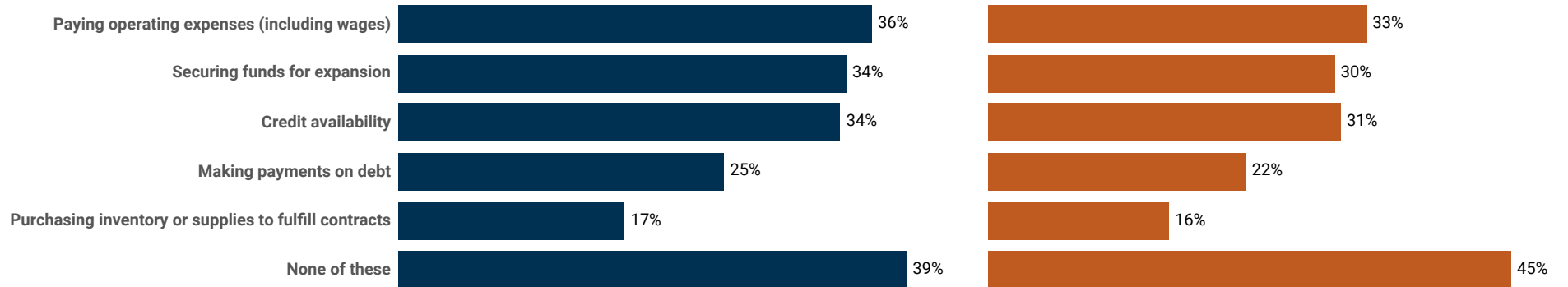


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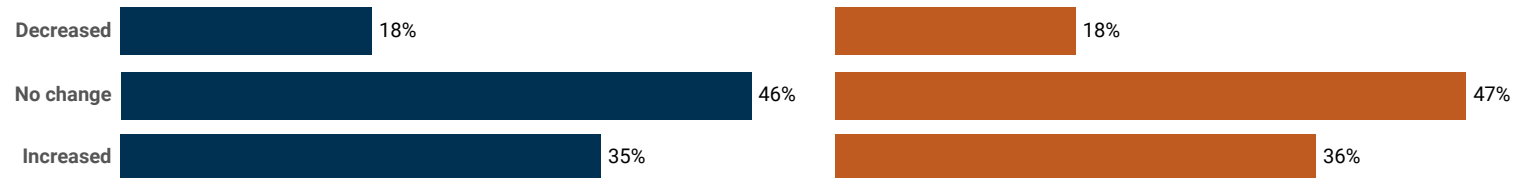
Profitability, end of 2015



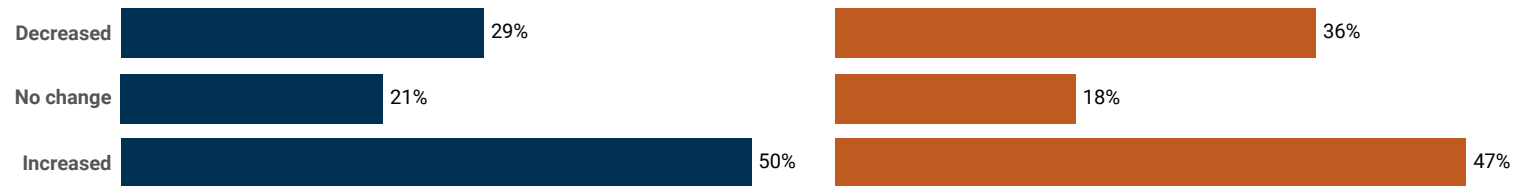
Financial challenges, past 12 months



Employment change, past 12 months



Revenue change, past 12 months



Full Sample (weighted)

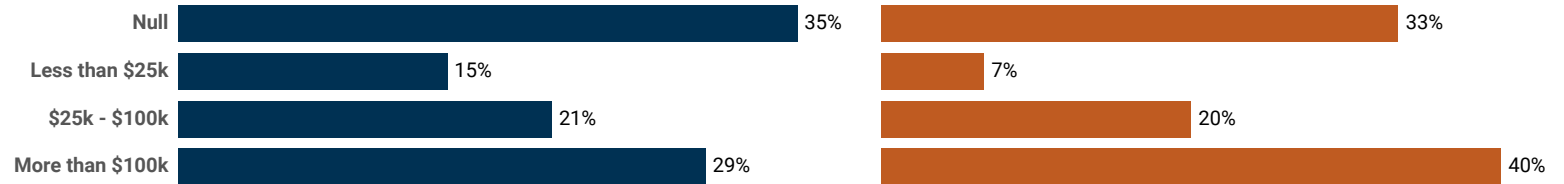
Partner Sample (unweighted)

FINANCIAL CHALLENGES

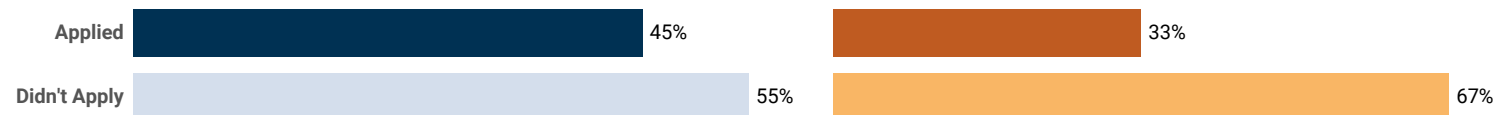


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n=45

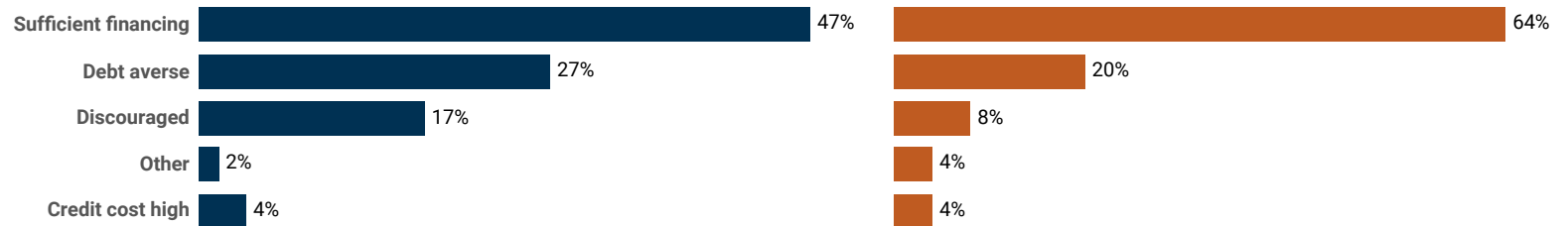
Outstanding debt, at time of survey



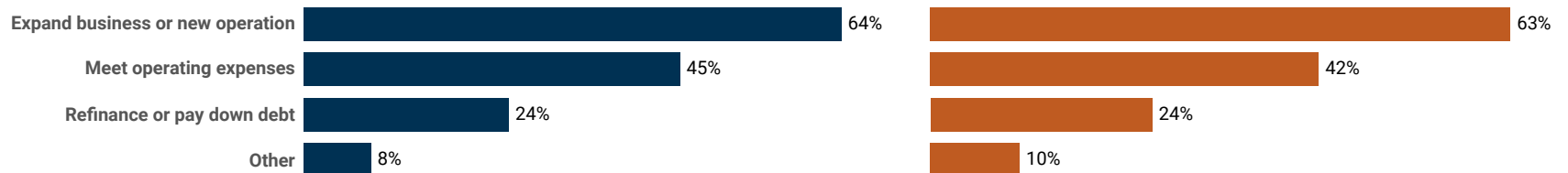
Demand for financing, past 12 months



Reason for not applying, percent of non-applicants



Reason for applying, percent of applicants



Financing success, percent of applicants



Full Sample (weighted)

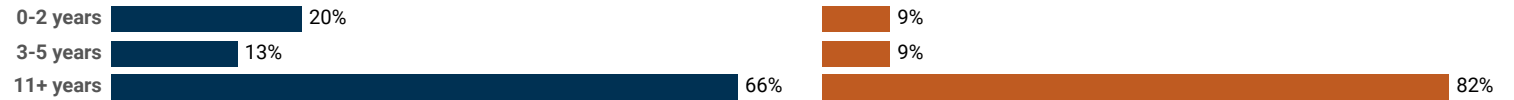
Partner Sample (unweighted)

DEMOGRAPHICS

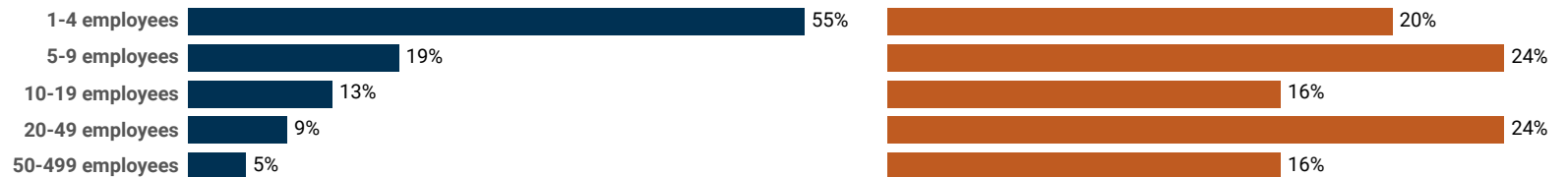


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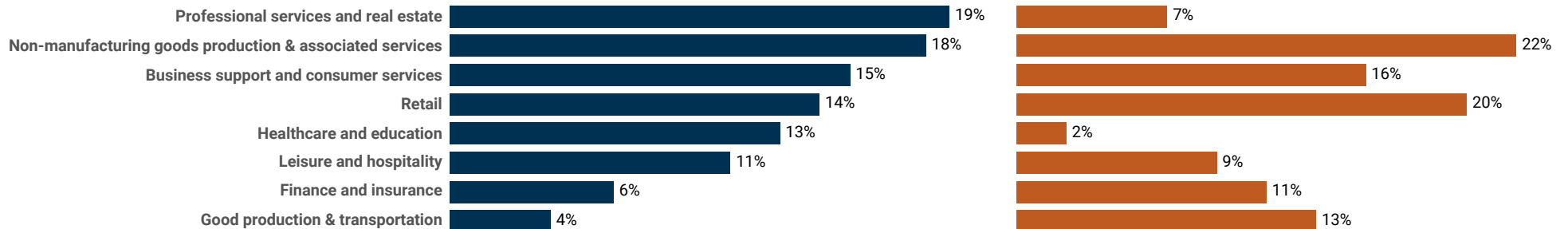
Age distribution



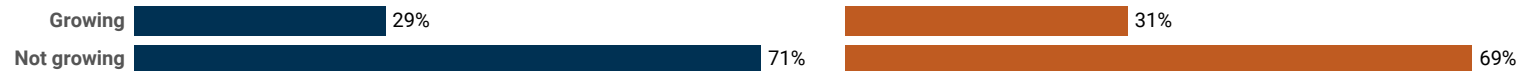
Size distribution



Industry distribution



Growing firm distribution*



Revenue Size Distribution



Full Sample (weighted)

Partner Sample (unweighted)

* Growing firms are those reporting increased revenues and employment in the prior year, and that expect to maintain or increase the number of employees in the next 12 months.

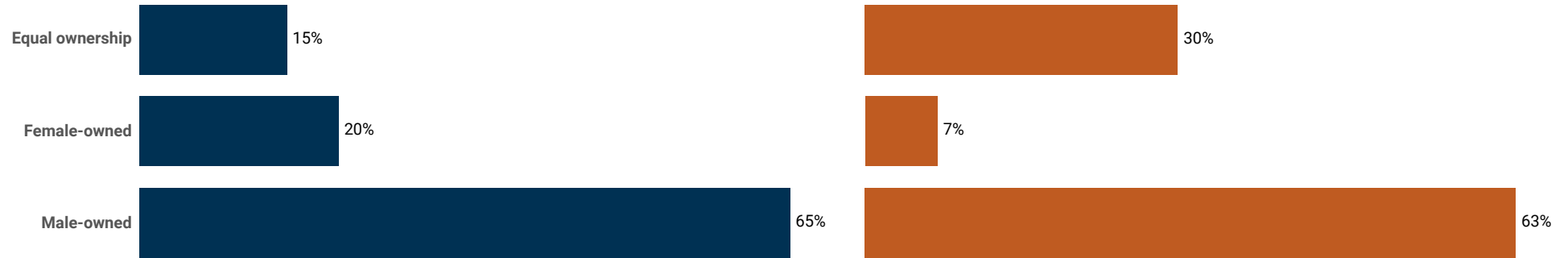
DEMOGRAPHICS



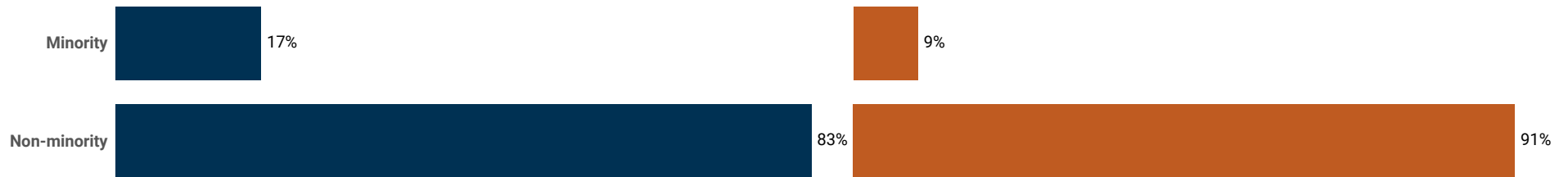
The full sample compared to **Greater Fremont Development Council**

n=45

Gender of Owner



Minority owned



Full Sample (weighted)

Partner Sample (unweighted)