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1. Introduction

The Longitudinal Small Business Survey (LSBS)

This report details the sampling and methodology of the LSBS, a large-scale telephone (CATI¹) survey of 15,502 UK small business owners and managers, commissioned by the Department for Business, Innovation and Skills (BIS). This survey is the latest in a series of annual and biennial Small Business Surveys dating back to 2003. The Year One (2015) survey on this occasion was conducted between July 2015 and January 2016 by BMG Research Ltd. All interviews with employers were concluded in 2015.

The Year One LSBS is the largest SBS yet undertaken. The main reason for this is to allow the survey to have a longitudinal tracking element, establishing a 'panel' of businesses that will be re-surveyed in subsequent years. This will allow a detailed analysis of how combinations of factors affect business performance. All panels have an element of attrition, hence the need for a large sample size in Year One which should result in a robust sample size for the Year Four and Five analyses.

All interviews were conducted with owner/proprietors, Managing Directors or other senior directors in UK-based enterprises. Interviewers were not given named contacts, and needed to screen to find an appropriate respondent. The average interview length was 30 minutes.

Reports on the findings from LSBS are published separately. They comprise a separate report based on SME employers, and a report based on businesses with no employees.

¹ Computer Assisted Telephone Interviews.

2. Overview of survey method

Questionnaire design

A review of the 2014 questionnaire was undertaken through consultations with stakeholders before the 2015 survey. This resulted in a substantial number of alterations to questions that existed in the 2014 SBS, new question additions and deletions. The changes necessarily reflected the need to balance a desire to meet stakeholders' emergent needs with the longitudinal tracking objective. The consultation was followed up by an extensive round of 15 cognitive tests and a 'live' pilot of 100 interviews of the adjusted 2015 questionnaire.

Sample stratification targets

BIS commissioned 15,500 CATI interviews for the LSBS 2015 survey distributed in proportion to the small business populations of the UK nations. Within in this, the number of interviews in Northern Ireland was boosted slightly in order to generate a total sample size of 500 in this nation.

In accordance with ONS² guidelines, no quotas were enforced at the interviewing stage, other than on overall target, the number of interviews in Northern Ireland, and the number of IDBR and Dun & Bradstreet sourced interviews (see below).

The sample was stratified within each of the four UK nations. Targets were set according to the size of enterprises and, within those targets, for sector (SIC 2007). For registered businesses with between zero and four employees, an additional strata on legal status (companies vs. non companies) was set. The targets by employment size were as follows:

- 12 per cent of interviews with unregistered businesses with zero employees.
- 11 per cent of interviews with registered businesses with zero employees that were companies.
- Five per cent of interviews with registered businesses with zero employees that were not companies.
- Ten per cent of interviews with registered micro businesses with between one and four employees that were companies.
- Seven per cent of interviews with registered micro businesses with between one and four employees that were not companies.
- Nine per cent of interviews with registered micro businesses with between five and nine employees.

² Office for National Statistics.

- 26 per cent of interviews with registered small businesses with between ten and 49 employees.
- 20 per cent of interviews with registered medium-sized businesses with between 50 and 249 employees.

As has been the case in previous SBS's, the reason for selecting these targets for these size bands was because they are broadly in line with the proportion of total employment and turnover among SMEs³.

Although the targets over-represented businesses with five to 249 employees substantially in comparison to their actual numbers within the business population, the proportion of targeted businesses with zero employees (28 per cent) was greater than was the case in previous SBS surveys (17 per cent).

Sampling stratification strategy

For registered businesses, the Inter Departmental Business Register (IDBR) was used as the sample source. For unregistered businesses with zero employees, Dun & Bradstreet's database was used. Dun & Bradstreet contacts were screened out if it was found that they either had employees on their payroll or paid VAT, as these businesses would have been on the IDBR.

This sampling method differed from previous SBSs. In the 2014 survey the IDBR was used for the first time to target employers, but not registered businesses with zero employees. In 2014, there was no screening out of Dun & Bradstreet-sourced businesses that were found to have employees. Nor was there screening out of IDBR-sourced businesses that were found to have no employees.

The IDBR is a record of all UK enterprises that pay VAT or PAYE. As such it has around 2.3 million entries, compared with the estimate from BIS' Business Population Estimates (BPE), that there are around 5.4 million enterprises in the UK. The difference in the figures is explained by the number of unregistered enterprises that do not pay VAT or PAYE, estimates of which are derived from other sources. This is the reason why Dun & Bradstreet was retained as the source for businesses with no employees, as it is one of the best sources for businesses not included in the IDBR.

The IDBR contains very few telephone numbers and for many businesses in the sample these needed to be identified, by a combination of automated tele-matching and internet searches. Inevitably, a lower proportion of numbers were found for very small micro businesses (with 0-4 employees) compared with businesses with 5 or more employees. Where numbers were found for the 0-4 employee enterprises, these were more likely to

³ Businesses with zero employees account for 33 per cent of employment, and 14 per cent of total SME turnover; micros account for 30 per cent of employment, and 25 per cent of turnover; small businesses account for 29 per cent of employment, and 31 per cent of turnover; medium-sized businesses account for 23 per cent of employment, and 31 per cent of turnover. Source = Business Population Estimates 2015. <https://www.gov.uk/government/statistics/business-population-estimates-2015>.

have particular characteristics, such as being companies as opposed to sole traders and being more likely to be businesses that advertise themselves via the internet. This is why the sampling stratification in 2015 took care to adequately represent the non-companies in the 0-4 employee category within the IDBR.

A 448-cell sample stratification matrix was devised, the targets within each cell informed by the 2014 BPE. These cells were as follows:

- Fourteen 'one digit' SIC 2007 categories (ABDE, C, F, G, H, I, J, KL, M, N, P, Q, R, S);
- Multiplied by eight 'size by legal status' categories (unregistered zero employees, registered zero employee companies, registered zero employee other, 1-4 employees companies, 1-4 employees other, 5-9 employees, 10-49 employees, 50-249 employees) = 112;
- Multiplied by four nations (England, Scotland, Wales, Northern Ireland).

Once the sample was drawn, informed by differential likely telematching success rates for each cell (based upon experience from the 2014 survey), no quotas were employed on size, sector or any other criteria except for country.

Sampling and telematching process – IDBR sample

The IDBR consists of all UK registered businesses and is compiled from the following sources:

- HMRC traders registered for VAT purposes
- HMRC employers operating a PAYE scheme
- Incorporated businesses registered at Companies House
- Department for Environment, Food and Rural Affairs (Defra) registered farms
- Department of Finance and Personnel, Northern Ireland (DFPNI) registered businesses

Procedures for stratifying and telematching the IDBR sample were as follows:

- 1) On receipt of the IDBR sample, the following types of enterprises were initially excluded from the dataset:
 - Those indicated to have 250 or more employees;
 - Those indicated to have a legal status of 'PC/Nat Industry, Central Government and Local Authority';

- Those indicated to have zero employees and zero employment (e.g.dormant businesses, holding companies);
 - Records listed as ‘the trustees of...’ (not businesses, no contact details as these are collections of individuals).
- 2) Companies with no employees are counted by the IDBR as having one employee (the working proprietor), whereas businesses with no employees and other legal statuses are counted as having no employees. Therefore, for the purpose of our survey, companies listed as having one employee were counted in the zero employee category.
 - 3) The sample was sorted by postcode within legal status (company vs. other), within one digit SIC, within sizebands (zero employees, 1-4 employees, 5-9 employees, 10-49 employees, 50-249 employees), within nation.
 - 4) Using pre-set targets within each sample stratification cell for ‘initial sample drawn’, the sample was drawn on a ‘1 in n’ basis.
 - 5) The inclusion of postcodes as a sorting criterion helped to avoid ‘duplicate’ records⁴ among those selected. To cope with remaining duplication, de-duplication occurred on the following:
 - Where part of a larger enterprise group (indicated by the reference ‘EnterpriseGrp_Wowref’;
 - Business name;
 - Telephone number. Initially this could only be for the IDBR-supplied telephone number. At later stages telephone number de-duplication also occurred for automated and manual matched numbers.
 - 6) A target was set for ‘sample drawn with telephone numbers’ within each sample stratification cell. The remaining records sampled (after de-duplication, and excluding records already containing a telephone number) were ‘auto-telematched’. This process involved using a variety of telephone look-up agencies that held records of business telephone numbers.

⁴ These records have separate reference numbers in the IDBR from each other and as such are counted as discreet enterprises. In such cases, a number of companies are typically registered by the same people at the same address, with very similar names. Examples include exporters or importers who create companies for each overseas market they deal with, or property developers who create multiple companies for each separate development. For research purposes these are counted as duplicates, as respondents will give answers that relate to their companies overall, and not the sub-units. For various reasons we cannot interview the same individual more than once about different enterprises, nor more than one representative of an overarching business. Sorting by postcode helps to avoid this duplication, as the duplicate businesses are registered at the same address.

- 7) For records still lacking telephone numbers, manual telephone matching was used. This involved internet searches to find telephone numbers.
- 8) The process described above at points 4-8 was repeated until targets for 'sample drawn with telephone numbers' were reached.

Overall, 141,273 records were sampled in order to produce 72,338 records with telephone numbers that could be used for the survey. This represented a matching rate of 58.1 per cent, with the match rate being higher the larger the SME. Full details on matching rates are given in the next section of this report.

Sampling process – Dun & Bradstreet sample (unregistered zero employees)

The objective was to obtain a representative sample of unregistered zero employee businesses. In this case 'registered' businesses are those that are contained in the IDBR.

Records were supplied by Dun & Bradstreet. All records ordered were presumed to have no employees. Those marked as being registered companies were excluded, as in theory these would appear in the IDBR. All contained telephone numbers.

Targets were set by sector (at the one digit SIC 2007 level), within country.

Enterprises that agreed to interview were screened to ensure that: (a) they were not registered for VAT; and (b) that they did not have employees on their pay roll. If they were VAT registered or had employees, it was assumed they would be contained within the IDBR, and therefore they were screened out of the survey.

Because of a relatively high screen out rate (17 per cent of all contacts, 64 per cent of those that started an interview), a total of 21,481 contacts were loaded in order to achieve 1,882 interviews.

Dun & Bradstreet's UK Trading File contains 2.8 million businesses. It is not absolutely clear how these are populated (a mix of Companies House data, annual accounts returns, trade directories and other sources), but suffice to say that Dun & Bradstreet does have contact details for unregistered zero employee non-VAT paying businesses that are not included in the IDBR, although it is probable that these are not fully representative of those business identified in the LFS⁵.

Response rate

Of all contacts with telephone numbers where interviews were attempted (i.e. the contacts loaded into the CATI system), the overall response rate for IDBR contacts was 19 per

⁵ This is because the unregistered businesses contained in the Dun & Bradstreet database are likely to be mainly those that appear in trade directories, i.e. they advertise themselves. In the Labour Force Survey, the bulk of unregistered businesses are self-employed individuals that do not appear in trade directories.

cent, and nine per cent for Dun & Bradstreet contacts. Full details of outcomes are given in the next section of this report.

Weighting

Although the sample stratification was based on the 2014 BPE, the survey findings were weighted to the 2015 BPE which had become available at the end of fieldwork. The 2015 BPE was used for weighting as it more properly represented the IDBR contacts used for the survey, as well as providing a more up-to-date picture of UK small businesses than the 2014 BPE.

The issue of employment size band slippage was an issue in the weighting, as some businesses thought to have employees turned out not to and vice-versa, and this could have affected performance figures for the zero employees (on account of a higher proportion of employers having been sampled). To counter this design weights were calculated for each of the 448 strata in addition to the post strata weights, and the two sets of weights multiplied together for each individual record. Thus a new set of weights was created that represents the SME population according to BPE 2015 targets, yet also took into account the design effect of differential sampling stratification. This was the first SBS in which such an exercise had occurred.

Size band slippage

As was anticipated, there was some slippage between employment size bands. Employment levels can change seasonally, particularly by just one or two employees (casual employees being counted among the workforce in the SBS definition). Therefore, a number of IDBR records flagged as employers were recorded in the survey in the 'no employees' group and vice versa.

Overall, 67 per cent of IDBR contacts ended up in the size band they were supposed to be in (i.e. zero employees, 1-4 employees, 5-9 employees, 10-49 employees, 50-249 employees). This rate was lowest for those supposed to have 1-4 employees (43 per cent), and highest for those supposed to have 50-249 employees (84 per cent). Full details of size band slippages are given in the next section of this report.

Size band slippage was not an issue for the Dun & Bradstreet contacts because of the screening that occurred.

Young businesses

Due to the large number of cells in the sample stratification, the survey was not stratified by age of business. This resulted in an under-representation of young businesses aged 0-1 years, as both the IDBR and Dun & Bradstreet have very few of these businesses in their databases with telephone numbers.

Comparability with previous SBS surveys

The changes made to the 2015 survey in terms of sampling and questionnaire design mean that there are limitations on the time series comparisons that can be made. These are only presented where the changes are unlikely to have made a material difference on comparability over time.

3. Detailed analysis

Targets vs. achieved interviews

The table below shows the number of targeted interviews (15,500 in total, 13,604 from IDBR, 1,896 from Dun & Bradstreet), and the number of interviews achieved (15,502 in total, 13,620 from IDBR, 1,882 from Dun & Bradstreet).

By sizeband, targets were exceeded for micros (74 more than targeted) and small businesses (36 more than targeted), and targets were not quite reached for zero employee (23 less than target) and medium-sized businesses (85 less than target).

Table 2.1: Targets vs. achieved interviews – by employment size

Detailed size x legal status	Target	Achieved	Difference
Zero Unregistered (DnB)	1,896	1,882	-14 (-1%)
Zero registered companies	1,702	1,697	-5 (=)
Zero registered other	780	776	-4 (-1%)
1-4 companies	1,547	1,701	+154 (+10%)
1-4 other	1,087	925	-162 (-15%)
5-9 employees	1,394	1,476	+82 (+6%)
10-49 employees	4,030	4,066	+36 (+1%)
50-249 employees	3,064	2,979	-85 (-3%)
Broad size band	Target	Achieved	Difference
Zero employees	4,378	4,355	-23 (-1%)
Micros (1-9)	4,028	4,102	+74 (+2%)
Small (10-49)	4,030	4,066	+36 (+1%)
Medium (50-249)	3,064	2,979	-85 (-3%)
Total	15,500	15,502	+2 (=)
Total IDBR	13,604	13,620	+16 (=)

No quotas were employed in the survey (other than on overall sample size and in Northern Ireland). The main reasons for not achieving targets were sizeband slippage/screening out (e.g. a higher than average proportion of mediums turned out to have 250+ employees), and a higher proportion of unobtainable numbers occurring in certain groups, e.g. for those with 1-4 employees that were not companies.

The table below shows targeted and achieved interviews by sector and nation.

Table 2.2: Targets vs. achieved interviews – by sector and nation

Sector (SIC 2007)	Target	Achieved	Difference
ABDE Primary	699	577	-122 (-17%)
C Manufacturing	1,443	1,456	13 (+1%)
F Construction	1,694	1,497	-197 (-12%)
G Wholesale/Retail	2,346	2,240	-106 (-5%)
H Transport/Storage	618	560	-58 (-9%)
I Accommodation/Food	1,222	1,058	-164 (-13%)
J Information/Communication	900	872	-28 (-3%)
KL Financial/Real Estate	642	613	-29 (-5%)
M Professional/Scientific	2,069	2,244	175 (+8%)
N Administrative/Support	1,322	1,129	-193 (-15%)
P Education	368	668	300 (+81%)
Q Health/Social Work	1,157	1,401	244 (+21%)
R Arts/Entertainment	412	478	66 (+16%)
S Other Service	607	709	102 (+17%)
Nation	Target	Achieved	Difference
England	13,409	13,403	-6 (=)
Wales	502	504	2 (=)
Scotland	1,089	1,095	6 (+1%)
Northern Ireland	500	500	0 (=)
Total	15,500	15,502	+2 (=)

Targets were exceeded in sector C, M, P, Q, R and S, but were not achieved in sectors ABDE, F, G, J, KL, and N. The main reasons for not achieving targets was differential response bias by sector, with some sectors being more able or willing to take part in the survey. There was also a significant amount of sector slippage, with businesses not being in the same sector as that indicated in IDBR and Dun & Bradstreet contacts.

All imbalances in sector profiles were corrected through the weighting process.

Duplicates in the IDBR

This refers to the proportion of IDBR records sampled that were found to be ‘duplicates’, either because they were businesses that belonged to a larger enterprise group, or because there was duplication on business name or by telephone number. In the IDBR and in official counts, these are counted as separate enterprises.

The overall proportion of duplicates found among those sampled was 12 per cent. There was some variation by employee size band as the following table demonstrates.

Table 2.3: Duplicates (IDBR only) – by employment size

Detailed size band	Numbers sampled	Duplicates found	% Duplicates	Available sample
Registered zero employees	49,654	6,014	12.1%	43,640
Micro 1-4 employees	34,437	5,659	16.4%	28,778
Micro 5-9 employees	13,938	2,245	16.1%	11,693
(All micros 1-9 employees)	(48,375)	(7,904)	(16.3%)	(40,471)
Small 10-49 employees	34,346	1,967	5.7%	32,379
Medium 50-249 employees	8,898	852	9.6%	8,046
Total	141,273	16,737	11.8%	124,536

Duplicates were most common in the micro business sizeband category.

Telematching the IDBR

After de-duplication, a total of 124,536 IDBR records were made available for the next stage of telematching (see column A in table below).

Table 2.4: Telematching (IDBR only) – by employment size

	A	B	C	D	E	F	G	H	I	J
Size band	All	Number on IDBR	% all	Auto Tele-match	% all	Manual match	% all	No match found	Total number found	% all
Zero	43,640	1,753	4%	8,959	21%	1,993	5%	30,935	12,705	29%
One to 4	28,778	2,205	8%	10,719	37%	1,956	7%	13,898	14,880	52%
Five to 9	11,693	1,662	14%	6,969	60%	705	6%	2,357	9,336	80%
Ten to 49	32,379	12,850	40%	12,916	40%	1,609	5%	5,004	27,375	85%
50 to 249	8,046	4,968	62%	1,836	23%	1,238	15%	4	8,042	100%
Age	A	B	C	D	E	F	G	H	I	J
0-1 years	19,113	497	3%	3,804	20%	408	2%	14,404	4,709	25%
2-5 years	26,236	2,431	9%	8,166	31%	994	4%	14,645	11,591	44%
6-10 years	20,554	3,319	16%	7,599	37%	1,296	6%	8,340	12,214	59%
11-15 years	15,324	3,411	22%	6,034	39%	1,193	8%	4,686	10,638	69%
16-20 years	10,908	2,996	27%	4,189	38%	932	9%	2,791	8,117	74%
21+ years	32,401	10,784	33%	11,607	36%	2,678	8%	7,332	25,069	77%
Total	124,536	23,438	19%	41,399	33%	7,501	6%	52,198	72,338	58%

In total, these IDBR records sampled already contained 23,428 telephone number (19 per cent of all available records). By size, this was much more likely to be the case for medium-sized businesses (62 per cent), and much less likely for those indicated to have no employees (four per cent). There was also a strong correlation by age of business, with only three per cent of businesses aged 0-1 years having numbers on the IDBR, and only

nine per cent of businesses aged 2-5 years, compared with 33 per cent of those aged 21 years or more (see columns B-C in table above).

There was some correlation between size and age here, with older SMEs tending to be larger and therefore being more likely to have IDBR-supplied numbers. Even so, only 18 per cent of businesses indicated to be medium-sized and 0-1 years old had IDBR-supplied numbers (and eight per cent of small businesses aged 0-1 years).

The second stage of telematching was to use auto-matching. This process involved using a variety of telephone look-up agencies that held records of business telephone numbers.

This method matched a further 41,399 numbers (33 per cent of all available). The process was once again less likely than average to be successful for zero employee businesses (21 per cent of all available matched) and those aged 0-1 years (20 per cent matched). See columns C-D in the table above.

The next stage was to attempt to manually match numbers. This involved internet searches. In total, a further 7,501 records were matched (six per cent of those available). The matching rate was again lower than average for those businesses aged 0-1 years (two per cent). See columns F-G in the table above.

Overall, 72,388 records were matched via this three stage process (58 per cent). There was a great deal of variance by size and age of business. Only twenty-nine per cent of zero employee records were matched, 52 per cent of those with 1-4 employees, 80 per cent of those with 5-9 employees, 85 per cent of small businesses, and 100 per cent (all but four records) of medium-sized businesses.

Seventy-seven per cent of businesses aged 21 years or more were matched, compared to just 25 per cent of those aged 0-1 years.

Sizeband slippage – by employment size

Respondents in LSBS Year 1 were asked how many employees were currently on their payroll in the UK (at the time of interview), excluding owners and partners, across all sites. This figure included temporary staff/casuals, but not agency staff. The self-employed were also excluded.

Sizeband slippage refers to interviews that did not end up in the same size band that the IDBR indicated they should belong to. The table below shows this for the IDBR by employment size.

Table 2.5: Sizeband slippage (IDBR only) – by employment size

Sizeband as indicated by IDBR	Total interviewed	Found to be in indicated size band	Row %	Found to be in different size band	Row %
Registered zero employees	2,689	1,708	64%	981	36%
Micro 1-4 employees	2,272	1,310	58%	962	42%
Micro 5-9 employees	1,278	546	43%	732	57%
(All micros 1-9 employees)	(3,550)	(1,856)	(52%)	(1,694)	48%
Small 10-49 employees	4,590	3,186	69%	1,404	31%
Medium 50-249 employees	2,791	2,336	84%	455	16%
Total	13,620	9,086	67%	4,534	33%

Sizeband slippage was mainly into neighbouring categories e.g. those with 5-9 employees were most likely to have ended up in the 1-4 or 10-49 categories.

The reason for sizeband slippage is partly due to the time lag between the data capture of employment figures and the LSBS survey itself (the version of the IDBR used in LSBS Year 1 was compiled in May 2015, but its employment data may have been captured more than one year previously) and partly down to other factors around the compilation of IDBR.

Sector slippage – by sector (SIC 2007)

Both the IDBR and Dun & Bradstreet’s database contain Standard Industrial Classification (SIC 2007, 4-digit level) codes that give an indication of a business’s sector. These codes are matched to descriptions that classify a business’s principal activity. In LSBS Year 1 these were read out to respondents, and they agreed or disagreed that this described their main activity. If they disagreed, they were asked to describe their principal activity. These open verbatim answers were then processed by BMG coders, and SIC codes allocated.

Sector slippage is where, after this process, a business ends up in a different SIC category at the ‘one-digit’ level. This excludes movement into a different SIC category within the one digit level. The table below shows the proportion of interviewed businesses, for both the IDBR and Dun & Bradstreet samples, which remained within their one digit SIC category:

Table 2.6: Sector slippage – by SIC (2007)

Sector as indicated in the sample	Total interviewed	Found to be in indicated sector	Row %	Total interviewed	Found to be in indicated sector	Row %	Combined % found to be in indicated sector
ABDE Primary	594	525	88%	10	6	60%	88%
C Manufacturing	1,283	1,204	94%	91	68	75%	93%
F Construction	1,097	1,010	92%	394	377	96%	93%
G Wholesale/Retail	2,149	1,957	91%	129	118	91%	91%
H Transport/Storage	443	408	92%	118	114	97%	93%
I Accommodation/Food	1,049	986	94%	38	38	100%	94%
J Information/Communication	783	708	90%	64	55	86%	90%
KL Financial/Real Estate	547	485	89%	42	40	95%	89%
M Professional/Scientific	1,998	1,810	91%	232	219	94%	91%
N Administrative/Support	1,108	925	83%	136	101	74%	82%
P Education	413	390	94%	166	160	96%	95%
Q Health/Social Work	1,288	1,170	91%	166	153	92%	91%
R Arts/Entertainment	330	292	88%	137	120	88%	88%
S Other Service	538	432	80%	159	148	93%	83%
Total	13,620	12,302	90%	1,882	1,717	91%	90%

Overall, 90 per cent of the interviews sourced from IDBR, and 91 per cent of the interviews sourced from Dun & Bradstreet ended up in their indicated sectors (overall 90 per cent).

There was some variation between sectors. The proportion in administrative/support services (N – 82 per cent), and other services (S – 83 per cent) that ended up in their indicative sectors was below average.

Response rates - IDBR

As noted above, 72,388 IDBR contacts were loaded into CATI, and out of these 13,620 interviews were achieved, a response rate of 18.8 per cent based on all records loaded, but 60.3 per cent of all contacted⁶.

The majority of contacts still left at the end of fieldwork were ‘ring backs’, i.e. records where an interview might have been agreed to or refused, but where it had not been

⁶ This refers to outcomes of completed interviews, appointments made for interview, terminations (quits) during the interview, those refusing to take part, and those unavailable to take part in the fieldwork period. In addition there were 1,070 that screened out of the questionnaire, primarily because they had 250 or more employees, but also because their English language capability was not sufficient enough to conduct the survey.

possible to pin down an eligible respondent to a time or date for interview. Most of these were calls where answer phones were continually encountered.

Table 2.7: Response rates – IDBR

	IDBR – All contacts loaded	% of contacted	% of loaded
Completed	13,620	60.3%	18.8%
Appointments	873	3.9%	1.2%
Quits	540	2.4%	0.7%
Refusals	6,325	28.0%	8.7%
Not available during fieldwork	1,218	5.4%	1.7%
Total contacted	22,576	100.0%	31.2%
Ring backs	30,972		42.8%
Screen outs	1,070		1.5%
Total live contacts	54,618		75.5%
Business no longer trading	1,537		2.1%
Wrong number	7,308		10.1%
Unobtainable number	8,925		12.3%
Total loaded	72,388		100.0%

The LSBS Year 1 questionnaire included a screening question to ensure that interviewers were calling the business named in the IDBR, or that it had been called that at some point in the past. This was required as businesses may trade under different names from those listed in the IDBR, and because the telephone numbers supplied within the IDBR could be those of an external accountancy firm (the contact number used by HMRC for VAT and PAYE queries). This explains the relatively high number of wrong numbers. In the 2014 survey many of these would have fallen into the ‘refused’ category.

Response rates – Dun & Bradstreet

In total, 21,481 contacts sourced from Dun & Bradstreet were used, in order to gain 1,882 interviews. This was a response rate of 8.8 per cent of all contacts loaded, and 46.2 per cent of all contacted

This latter response rate does not include those that were screened out because they were either registered for VAT, or had employees on their payroll. This proportion was 17.1 per cent of all contacts loaded.

At 4.5 per cent, the refusal rate for the Dun & Bradstreet contacts was lower than for IDBR contacts.

Table 2.8: Response rates – Dun & Bradstreet

	Dun & Bradstreet – All contacts loaded	% of contacted	% of loaded
Completed	1,882	46.2%	8.8%
Appointments	30	0.7%	0.1%
Quits	192	4.7%	0.9%
Refusals	972	23.9%	4.5%
Not available during fieldwork	994	24.4%	4.6%
Total contacted	4,070	100.0%	18.9%
Ring backs	8,761		40.8%
Screen outs	3,670		17.1%
Total live contacts	16,501		76.8%
Business no longer trading	1,152		5.4%
Wrong number	1,970		9.2%
Unobtainable number	1,858		8.6%
Total loaded	21,481		100.0%

Weighting

As described earlier in this report, although the sample stratification was based on the 2014 BPE, the survey findings were weighted to the 2015 BPE which had become available at the end of fieldwork. The 2015 BPE was used for weighting as it more properly represented the IDBR contacts used for the survey, as well as providing a more up-to-date picture of UK small businesses than the 2014 BPE.

Because of the issue of employment size band slippage, design weights were calculated for each of the 448 strata in addition to the post strata weights, and the two sets of weights multiplied together for each individual record. Thus a new set of weights was created that represents the SME population according to BPE 2015 targets, yet also took into account the design effect of differential sampling stratification. This was the first SBS in which such an exercise had occurred.

Because of the over-sampling of employer businesses, businesses with no employees, and the unregistered zero employee enterprises in particular, have relatively high weights compared to SME employers, when analysing at the all SME level. This is the main reason why there are separate reports for SME employers and businesses with no employees.

Cell weighting occurred within each of the 448 strata (legal status within size band within sector within nation). The tables below show the proportions of the whole all-SME achieved sample that fell into each cell, unweighted (UW) and weighted (W). For ease of understanding, these are shown at the all UK level, rather than individually within nation:

Table 2.9: Weighted and unweighted proportions of all SME interviews – zero employee categories only (all UK)

	Zero unregistered		Zero registered companies		Zero registered other legal statuses	
	UW	W	UW	W	UW	W
ABDE - Primary	0.06%	0.46%	0.27%	0.13%	1.25%	1.67%
C - Manufacturing	0.56%	2.71%	0.46%	0.55%	0.18%	0.22%
F - Construction	2.53%	12.50%	1.25%	1.63%	0.69%	0.77%
G - Wholesale/ Retail	0.88%	2.92%	1.29%	1.36%	0.74%	0.92%
H - Transport/ Storage	0.74%	3.60%	0.26%	0.51%	0.29%	0.29%
I - Accommodation/ Food	0.27%	0.79%	0.12%	0.13%	0.20%	0.10%
J - Information/ Communication	0.37%	2.77%	1.62%	2.00%	0.15%	0.17%
KL - Financial/ Real estate	0.30%	1.25%	0.57%	0.69%	0.17%	0.44%
M - Professional/ Scientific	1.61%	6.75%	3.72%	3.86%	0.71%	0.75%
N - Administrative/ Support	0.74%	4.69%	0.70%	1.22%	0.21%	0.33%
P - Education	1.09%	4.39%	0.21%	0.19%	0.03%	0.03%
Q - Health/ Social work	1.02%	5.28%	0.09%	0.33%	0.05%	0.11%
R - Arts/ Entertainment	0.85%	4.00%	0.15%	0.25%	0.12%	0.27%
S - Other service	1.13%	4.35%	0.23%	0.19%	0.21%	0.17%
Total	12.14%	56.46%	10.95%	13.04%	5.01%	6.26%
Average overall weight	x 4.65		x 1.19		x 1.25	

Overall, 12 per cent of interviews were conducted with unregistered zero employee businesses. However, after weighting, this proportion increased to 57 per cent, giving them an overall average weight of x 4.65. For zero registered companies the average overall weight was x 1.19, and for zero registered other legal statuses is was x 1.25.

Table 2.10: Weighted and unweighted proportions of all SME interviews – micro categories only (all UK)

	Micro 1-4 employee companies		Micro 1-4 employee other legal statuses		Micro 5-9 employees	
	UW	W	UW	W	UW	W
ABDE - Primary	0.23%	0.15%	0.77%	0.69%	0.28%	0.17%
C - Manufacturing	0.83%	0.50%	0.43%	0.24%	0.88%	0.35%
F - Construction	1.25%	1.39%	0.39%	0.68%	0.90%	0.46%
G - Wholesale/ Retail	2.04%	1.45%	1.36%	1.22%	1.85%	1.04%
H - Transport/ Storage	0.28%	0.23%	0.18%	0.17%	0.29%	0.14%
I - Accommodation/ Food	0.37%	0.43%	0.52%	0.77%	1.06%	0.61%
J - Information/ Communication	1.01%	0.91%	0.13%	0.07%	0.40%	0.18%
KL - Financial/ Real estate	0.60%	0.54%	0.20%	0.17%	0.40%	0.24%
M - Professional/ Scientific	2.34%	1.87%	0.64%	0.55%	1.14%	0.50%
N - Administrative/ Support	0.90%	0.71%	0.28%	0.59%	0.64%	0.33%
P - Education	0.24%	0.12%	0.08%	0.06%	0.37%	0.08%
Q - Health/ Social work	0.27%	0.17%	0.26%	0.29%	0.55%	0.24%
R - Arts/ Entertainment	0.21%	0.15%	0.15%	0.13%	0.25%	0.09%
S - Other service	0.41%	0.29%	0.57%	0.62%	0.52%	0.25%
Total	10.97%	8.93%	5.97%	6.24%	9.52%	4.68%
Average overall weight	x 0.81		x 1.05		x 0.49	

Overall, 26 per cent of interviews were conducted with micros. After weighting, this proportion decreased to 20 per cent. The overall average weight for companies with 1-4 employees was x 0.81, x 1.05 for other legal statuses with 1-4 employees, and x 0.49 for micros with 5-9 employees.

Table 2.11: Weighted and unweighted proportions of all SME interviews – small, medium-sized and total categories only (all UK)

	Small (10-49 employee) businesses		Medium (50-249 employee) businesses		All SMEs	
	UW	W	UW	W	UW	W
ABDE - Primary	0.59%	0.10%	0.28%	0.01%	3.72%	3.39%
C - Manufacturing	3.39%	0.41%	2.66%	0.11%	9.39%	5.10%
F - Construction	1.88%	0.29%	0.76%	0.03%	9.66%	17.76%
G - Wholesale/ Retail	4.12%	0.69%	2.17%	0.09%	14.45%	9.69%
H - Transport/ Storage	0.81%	0.14%	0.76%	0.03%	3.61%	5.10%
I - Accommodation/ Food	2.93%	0.52%	1.35%	0.05%	6.82%	3.39%
J - Information/ Communication	1.19%	0.16%	0.75%	0.03%	5.63%	6.29%
KL - Financial/ Real estate	0.94%	0.15%	0.78%	0.02%	3.95%	3.51%
M - Professional/ Scientific	2.68%	0.38%	1.63%	0.06%	14.48%	14.72%
N - Administrative/ Support	1.93%	0.28%	1.88%	0.07%	7.28%	8.22%
P - Education	1.06%	0.07%	1.24%	0.01%	4.31%	4.97%
Q - Health/ Social work	3.03%	0.40%	3.76%	0.06%	9.04%	6.89%
R - Arts/ Entertainment	0.68%	0.08%	0.68%	0.01%	3.08%	4.98%
S - Other service	0.99%	0.11%	0.50%	0.01%	4.57%	5.99%
Total	26.23%	3.78%	19.22%	0.60%	100.00%	100.00%
Average overall weight	x 0.14		x 0.03		x 1.00	

Both small and medium-sized businesses are substantially down-weighted in the overall SME dataset, with overall average weights of x 0.14 for the smalls, and x 0.03 for the mediums.

Overall by sector, the highest weights are found in construction (x 1.84), arts/entertainment (x 1.62), transport/storage (x 1.41) and other services (x 1.31). These are sectors within which there are higher than average proportions of unregistered zero employee businesses. The lowest overall weights are found in accommodation/food service (x 0.5), manufacturing (x 0.54), wholesale/retail (x 0.67) and health/social work (x 0.76). These are the sectors within which there are higher than average proportions of employers.

Appendix: The questionnaire

Pro_9661

15th September 2015

PRIVATE & CONFIDENTIAL

Longitudinal Small
Business Survey 2015
Questionnaire (v4 mainstage – UK
version)

SAMPLE SOURCE

IDBR	1
Dun & Bradstreet	2

SCREENER

ASK PERSON ANSWERING PHONE

S1) **Good morning/afternoon, can I check that I'm calling [NAME OF BUSINESS].**

Yes	1
No	2

ASK IF NO AT S1

S2) **Has you business ever been called [NAME OF BUSINESS]? IF YES, RECORD NEW NAME OF BUSINESS**

Yes	1	RECORD NEW NAME OF BUSINESS
No	2	THANK AND CLOSE

ASK TO SPEAK TO OWNER/PROPRIETOR/MD/OTHER SENIOR DECISION MAKER, IF NOT SPEAKING TO THEM ALREADY

(IF TRANSFERRED: **Good morning/afternoon**), my name is XXX and I'm calling from **BMG Research. We are an independent research company and we're doing some work on behalf of...**

- (ENGLAND AND WALES) ...the **Department for Business, Innovation and Skills (BIS). We are conducting the Small Business Survey, the UK Government's main survey of small businesses.**
- (SCOTLAND) ...the **Scottish Government. We are conducting the Small Business Survey, the UK's main survey of small businesses.**
- (NORTHERN IRELAND) ...**Invest NI. We are conducting the Small Business Survey, the UK's main survey of small businesses.**

(ALL) I would like to ask your opinion about a range of issues. It will take about 20-30 minutes, depending on your responses.

The results of the survey will be fed back to government and will be used to inform government policy on small business. Is now a convenient time to talk?

ADD IF NECESSARY:

- **Your co-operation will ensure that the views expressed are representative of all small businesses**
 - **Whether or not you like the government's actions this is your chance to influence them – everyone's views will be taken into account**
 - **The results will be available early next year and we can email you a link to the report once it is published on BIS's website**
 - **All information collected will be treated in the strictest confidence. Responses will not be attributed to any individual or company. Results will be reported in the form of aggregated statistics.**
 - **We work strictly within the Market Research Society Code of Conduct**
 - **Contact at BMG Research is xxxx if you would like to find out more about the survey (0121 333 6006)**
 - **(ENGLAND AND WALES) Contact at Department for Business, Innovation and Skills is xxxx on xxxx**
 - **(SCOTLAND) Contact at the Scottish Government is xxxx on xxxx**
 - **(NORTHERN IRELAND) Contact at Invest NI is xxxx on xxxx**
 - **(IF SAMPLE SOURCE = IDBR) Enterprises have been randomly chosen from the Government's Inter-Departmental Business Register**
 - **(IF SAMPLE SOURCE = DnB) Enterprises have been randomly chosen from Dun & Bradstreet's commercial database**
-
- Continue 1
 - Transfer to another respondent 2
 - Refused 3
 - Hard appointment 4
 - Soft appointment 5
 - Dead/unobtainable number 6
 - Other (SPECIFY) 7

ASK ALL

S3) **Can I just check, are you one of the most senior people in day-to-day control of [NAME OF BUSINESS]?**

Yes	1	
No/Uncertain	2	ASK TO SPEAK TO SENIOR PERSON IN THE ORGANISATION – TRANSFER, SET APPOINTMENT, REFUSED OR OTHER

ASK DUN & BRADSTREET SAMPLE ONLY

S4) **Before we start, can I just check the following?** READ OUT. MULTICODE 1-2

Are you registered for VAT?	1
Do you have any employees on your payroll?	2
Neither of these	96
Refused	98

IF S4/1-2, THANK AND CLOSE: **Thank you, but we were looking for unregistered businesses with no employees to complete the survey.**

ASK ALL

S5) **Could I please take your name?** RECORD RESPONDENT'S NAME

Refused 98

ASK ALL

S6) **And can I take your job title please?** RECORD RESPONDENT'S JOB TITLE

Refused 98

SECTION A: ABOUT THE BUSINESS

ASK ALL

- A0) **I would like to ask a number of questions about your business or organisation. Firstly, can I check, are you a registered charity? SINGLE-CODE**

Yes	1
No	2
Don't know	97

IF CHARITY (A0/1) ADD: **For the rest of the interview I hope you do not mind if I refer to your charity as a business.**

ASK ALL

- A1) **How many sites in the UK does your business operate from, including your head office?**

ENTER NUMBER (RANGE=1-9,999)_____

Don't know / Uncertain ...97
Refused ... 98

ASK ALL IDBR SAMPLE ONLY

- A2) **Approximately, how many employees are currently on your payroll in the UK, excluding owners and partners, across all sites?**

- INCLUDE FULL AND PART TIME
- INCLUDE TEMPORARIES/CASUALS, BUT NOT AGENCY STAFF
- EXCLUDE SELF-EMPLOYED
- EXCLUDE OWNERS/PARTNERS, BUT OTHER DIRECTORS COUNT AS EMPLOYEES

ENTER NUMBER (RANGE=0-99,999)_____

TO COMPLETE IF FIGURE GIVEN AT A2

- A2i) INTERVIEWERS TO RE-ENTER NUMBER OF EMPLOYEES INTO RANGE. DO NOT ASK. SINGLE CODE ONLY

0-9	1
10-99	2
100-249	3
250 or more	4

IF MORE THAN 249 EMPLOYEES, THANK AND CLOSE

A2ADUM CATI TO CODE AUTOMATICALLY TO FOLLOWING BANDS FOR QUOTAS:

MONITORING QUOTAS		
None (no employees) - unregistered	1	DnB sample
None (no employees) - registered	2	A2/0
1-4 employees (Very small micro)	3	A2/1-4
5-9 employees (Larger micro)	4	A2/5-9
10-49 employees (Small)	5	A2/10-49
50-249 employees (Medium)	6	A2/50-249

ASK ALL EXCEPT CHARITIES (I.E. NOT A0/1)

A2a) **Including yourself, how many working owners and partners are there [ADD IF 1+ EMPLOYEE AT A2: in addition to the {NUMBER AT A2} employees you have just mentioned?]** NB: IF ONLY OWNED BY TRUSTEES OR MEMBERS, CODE NOT APPLICABLE

ASK IF SUM AT A2/A2a IS 2+.

A2b) **How many of the [SUM OF A2 AND A2a], if any, are temporary or casual staff?**

ASK ALL

A2c) **And how many, if any, contractor or agency staff or self employed do you have working for you right now that are not on the payroll (ADD IF A CHARITY A0/1: Please include volunteers)?**

	Enter number	DK	REF	N/A
A2a (owner/partners)		97	98	99
A2b (temporary/casual)		97	98	-
A2c (not on the payroll)		97	98	-

ASK ALL

A3) **I have [READ OUT SECTOR DESCRIPTION FROM SAMPLE] as a general classification of your organisation's principal activity. Bearing in mind this is a general classification only, does this sound about right?**

Yes	1
No	2

ASK IF SECTOR DESCRIPTION NOT CORRECT AT A3

A4) **What is the principal activity of your organisation? PROBE AS NECESSARY:**

- **What is the main product or service of this organisation?**
- **What exactly is made or done at this organisation?**
- **What material or machinery does that involve using?**

PROBE FULLY. RECORD DETAILS AND CODE BELOW

ASK ALL

A5) **What is the legal status of your organisation? (ADD IF A CHARITY S7/1: This is in addition to your charitable status).**

DO NOT READ OUT, BUT PROMPT IF NECESSARY. SINGLE CODE ONLY

INTERVIEWER NOTE: IF BUSINESS NAME CONTAINS 'LTD' OR 'LIMITED' THEY ARE USUALLY A LTD. COMPANY (CODE 2). IF 'PRIVATE LIMITED COMPANY' MENTIONED, CHECK WHETHER LIMITED BY SHARES OR BY GUARANTEE. FOR OTHERS RECORD ALL INFORMATION VERBATIM TO ESTABLISH OWNERSHIP. N.B. "CHARITY" IS NOT A LEGAL STATUS)

Sole proprietorship	1
Private limited company, limited by shares (LTD.)	2
Public Ltd Company (PLC)	3
Partnership	4
Limited liability partnership	5
Private company limited by guarantee	6
Community Interest Company (CIC, limited by guarantee or shares)	7
Friendly Society	8
A Co-operative	9
Industrial and Provident Society	10
Private Unlimited Company	11
Foreign Company	12
A trust	13
An unincorporated association	14
Other (SPECIFY)	15
Don't know	97
Refused	98

ASK ALL, UNLESS IDBR INDICATES THEY ARE AGED 20+ YEARS

A6) **And how many years has this business been trading? This includes under all ownerships and all legal statuses.** SINGLE-CODE. PROMPT IF NECESSARY.

Less than one year	1
1 years	2
2 years	3
3 years	4
4 years	5
5 years	6
6 – 10 years	7
11 – 20 years	8
More than 20 years	9
Don't know	97

NO A7

ASK ALL

A8) **Our records have the following as a postcode for your business [READ OUT POSTCODE FROM DATABASE]? Can I check that this is the postcode of (IF A1/1 your business; IF A1/NOT 1: one of your business's sites in the UK), or your home postcode?** SINGLE-CODE. PROBE WHETHER POSTCODE IS FOR A BUSINESS SITE, OR A HOME POSTCODE

Postcode correct – business site (not home postcode)	1
Postcode correct– home postcode (may also be business site)	2
Postcode correct – won't say if business site or home postcode	3
No - incorrect	4
Refused	98

ASK IF POSTCODE IS INCORRECT (A8/4)

A8A) **Could you tell me the postcode of your business's main UK site please?** WRITE IN

	1
Refused	98

ASK IF POSTCODE NOT CORRECT (A8/4) OR REFUSED (A8/98)

A9) **Is your business's main UK site in...? SINGLE-CODE**

England	1
Scotland	2
Wales	3
Northern Ireland	4
DO NOT READ OUT: None of the above (E.G. CHANNEL ISLANDS, ISLE OF MAN)	5
Don't know	97

IF NONE OF THESE (CODE 5), CLOSE

DUMA9 USE INFO FROM A9 '1-4' OR, IF A9 'DK OR NOT ASKED', USE INFO FROM SAMPLE

England	1
Scotland	2
Wales	3
Northern Ireland	4

ASK IF POSTCODE IS NOT CORRECT (A8/4) OR REFUSED (A8/98) OR NOT STATED WHETHER BUSINESS SITE/HOME (A8/3)

A10) **Does your business have separate business premises to your or someone else's home address? i.e. your business is based somewhere else other than at your or someone else's home.**

Yes	1
No	2
Refused	98

ASK IF WORK FROM HOME (A8/2 OR A10/2)

A11) **Do you mainly do your work at this location?**

Yes	1
No	2
Refused	98

ASK IF MORE THAN ONE OWNER/PARTNER (A2a NOT '1')

A12) **Is your business a family owned business, that is one which is majority owned by members of the same family?**

Yes	1
No	2
Refused	98

ASK IF FAMILY-OWNED BUSINESS (A12/1), OR IF ONE OWNER ONLY (A2a '1'). DO NOT ASK IF A SOLE PROPRIETOR (A5/1)

A13) **For how many generations has the business been in the control of the same family?**
SINGLE-CODE

1	1
2	2
3	3
4	4
Other [PLEASE SPECIFY]	95
Don't know	97
Refused	98

ASK ALL. DO NOT ASK IF A PLC (A5 '3') OR IF A FAMILY BUSINESS (A12 '1')

A14) **Which of these best describe the ownership of your business?** READ OUT. SINGLE-CODE

It is owned by a founder (s) who work in the business	1
It is owned by directors/partners	2
It is owned by private shareholders who do not work in the business	3
It is owned/part-owned by another company	4
It is owned by the employees, not all of whom are Directors/partners	5
It is a charitable trust	6
Other (SPECIFY)	95
Don't know	97
Refused	98

NO A15

ASK IF SOLE PROPRIETORSHIP (A5=1)

A16) **You said earlier that your business is a sole proprietorship. Can I just confirm that there are no other managers involved in running the business except yourself?** SINGLE-CODE

There are no others involved	1
There are others involved	2

ASK ALL EXCEPT SOLE PROPRIETORSHIP WITH NO OTHER MANAGERS (DO NOT ASK IF A16/1)

A17) **Does your business have any directors in day to day control of your business who are not owners or partners? IF YES: How many others?**

ENTER NUMBER (RANGE=1-999,999)_____

No other directors/partners.....96

Don't know ...97

Refused ... 98

A18) ASK IF NUMBER OF DIRECTORS/PARTNERS AT A17 = 1+ OR IF A2A = 2+
How many, if any, of your directors and partners are women? ENTER NUMBER (RANGE = ZERO UP TO VALUE AT A17 + A2A)

A19) ASK IF NUMBER OF DIRECTORS/PARTNERS AT A17 = 1+ OR IF A2A = 2+
How many, if any, of your directors and partners are from ethnic minority groups? ENTER NUMBER (RANGE = ZERO UP TO VALUE AT A17 + A2A)

	Enter number	DK	REF
A18 (women)		97	98
A19 (ethnic minority)		97	98

A20) ASK IF ANY BELONG TO ETHNIC MINORITY GROUPS (A19>0)
Which ethnic groups do the owners, partners or directors belong to?
 READ OUT UNTIL ANSWER GIVEN. MULTI-CODE.OK

Mixed White and Black Caribbean	1
Mixed White and Black African	2
Mixed White and Asian	3
Any other mixed background [PLEASE SPECIFY]	4
Indian	5
Pakistani	6
Bangladeshi	7
Any other Asian background [PLEASE SPECIFY]	8
Black Caribbean	9
Black African	10
Any other Black background [PLEASE SPECIFY]	11
Chinese	12
Arab	13
Gypsy or Irish Traveller	14
Any other ethnic group [PLEASE SPECIFY]	95
Don't know	97
Refused	98

A21) ASK IF NUMBER OF OWNERS AT A2a = 2+
Is more than 50% of the business owned by women? SINGLE-CODE

Yes	1
No	2
Don't know	97

ASK IF SOLE PROPRIETORSHIP WITH NO OTHER MANAGERS (A16/1 or A17/4) OR IF ONLY ONE OWNER (A2A=1 AND A17=96 {NONE})

A22)

Which ethnic group do you consider you belong to?

READ OUT UNTIL ANSWER GIVEN. SINGLE-CODE.

White British (including white English, Scottish, Welsh or Northern Irish)	1
White Irish	2
Any other white background (PLEASE SPECIFY)	3
Mixed White and Black Caribbean	4
Mixed White and Black African	5
Mixed White and Asian	6
Any other mixed background [PLEASE SPECIFY]	7
Indian	8
Pakistani	9
Bangladeshi	10
Any other Asian background [PLEASE SPECIFY]	11
Black Caribbean	12
Black African	13
Any other Black background [PLEASE SPECIFY]	14
Chinese	15
Arab	16
Gypsy or Irish Traveller	17
Any other ethnic group [PLEASE SPECIFY]	95
Don't know	97
Refused	98

ASK ALL

A23)

Which of these types of customers have you had in the last 12 months? READ OUT. MULTICODE OK

Private sector businesses	1
Individual consumers	2
Charities or third sector organisations	3
The public sector	4
(DO NOT READ OUT) Other (SPECIFY)	95
None of them	96
Don't know	97

A24) ASK ALL
Would you say that your customers are mainly based.....? READ OUT. SINGLE CODE ONLY

Locally, e.g. within 30 miles of your main site?	1
Across your region?	2
Nationally?	3
Or internationally?	4
None of these	96
Don't know	97

SECTION B: EMPLOYMENT

B1) ASK ALL TRADING FOR AT LEAST ONE YEAR (A6/NOT1), OTHERS GO TO B5
You said earlier that your business currently has [INSERT A2 RESPONSE] employees on the payroll, excluding owners and partners. How many employees did the business have on the payroll 12 months ago across all UK sites (still excluding owners and partners)?

INCLUDE FULL AND PART TIME
 INCLUDE TEMPORARIES/CASUALS, BUT NOT AGENCY STAFF
 EXCLUDE SELF-EMPLOYED
 EXCLUDE OWNERS/PARTNERS, BUT OTHER DIRECTORS COUNT AS EMPLOYEES

Enter Number (RANGE 0-9,999)

Don't know / Uncertain ...97
 Refused ...98

B1a) TO COMPLETE IF FIGURE GIVEN AT B1
 INTERVIEWERS TO RE-ENTER NUMBER OF EMPLOYEES INTO RANGE. DO NOT ASK. SINGLE CODE ONLY

0-9	1
10-99	2
100-999	3
1000 or more	4

B2) ASK IF UNCERTAIN HOW MANY EMPLOYEES EMPLOYED 12 MONTHS AGO (B1/X)
Could you please tell me, was it... ? READ OUT. SINGLE-CODE

More than currently	1
The same	2
Fewer	3
DO NOT READ OUT: Don't know	97

ASK IF NUMBER OF EMPLOYEES 12 MONTHS AGO IS LESS THAN NUMBER OF EMPLOYEES CURRENTLY EMPLOYED BY TEN OR MORE (B1<A2)

B3) **Could I just check that you employed fewer paid staff a year ago than you do now?**
SINGLE-CODE

Yes	1	CONTINUE
No	2	RE-ASK B1 (BUT THEN SKIP B3 AND B4)

ASK IF NUMBER OF EMPLOYEES 12 MONTHS AGO IS GREATER THAN NUMBER OF EMPLOYEES CURRENTLY EMPLOYED BY TEN OR MORE (B1>A2)

B4) **Could I just check that you employed more paid staff a year ago than you do now?**
SINGLE-CODE

Yes	1	CONTINUE
No	2	RE-ASK B1 (BUT THEN SKIP B3 AND B4)

ASK ALL

B5) **How many employees do you expect the business to have on the payroll in the UK in twelve month's time (excluding owners and partners)?**

INCLUDE FULL AND PART TIME

INCLUDE TEMPORARIES/CASUALS, BUT NOT AGENCY STAFF

EXCLUDE SELF-EMPLOYED

EXCLUDE OWNERS/PARTNERS, BUT OTHER DIRECTORS COUNT AS EMPLOYEES

Enter Number (RANGE 0-9,999)

Don't know / Uncertain ...97

Refused ...98

TO COMPLETE IF FIGURE GIVEN AT B5

B5a) INTERVIEWERS TO RE-ENTER NUMBER OF EMPLOYEES INTO RANGE. DO NOT ASK.
SINGLE CODE ONLY

0-9	1
10-99	2
100-999	3
1000 or more	4

ASK IF UNCERTAIN HOW MANY PEOPLE EXPECT TO EMPLOY IN 12 MONTH'S TIME (B5/X)

B6) **Could you tell me whether you expect it to be...? READ OUT. SINGLE-CODE**

More than currently	1
About the same	2
Fewer	3
DO NOT READ OUT: Don't know	97

SECTION C: EXPORTS

ASK ALL

- C1) **I'd now like to ask you a few questions about export activity. By this I mean any goods or services sold by you to an individual or organisation based outside of the UK. This includes transactions you might make with any branch or subsidiary that you have that is located outside of the UK**

In the past 12 months did your business export any SERVICES outside of the UK? This could include commissions ~~on goods or services~~, royalties and licences (ADD IF IN NORTHERN IRELAND: This includes sales to the Republic of Ireland). This does not include exports of goods.

Yes	1
No	2
Don't know	97

ASK IF EXPORTED ANY SERVICES OUTSIDE OF THE UK (C1 '1')

- C1a) **Approximately what percentage of your turnover in the last 12 months was accounted for by service exports? WRITE IN**

Enter Proportion (RANGE 0-100%)

Don't know97

Refused 98

ASK IF UNCERTAIN/DK AT C1a

- C1b) **Would you say it was....? READ OUT. SINGLE-CODE**

Up to 5% of turnover	1
Up to 10%	2
Up to 25%	3
Up to 50%	4
Up to 75%	5
Up to 90%	6
More than 90%	7
Don't know	97

ASK ALL

- C2) **And in the past 12 months did your business export any GOODS outside of the UK? (ADD IF IN NORTHERN IRELAND: This includes sales to the Republic of Ireland). This does not include any exports of services.**

Yes	1
No	2
Don't know	97

ASK IF EXPORTED ANY GOODS OUTSIDE OF THE UK (C2 '1')

C2a) **Approximately what percentage of your turnover in the last 12 months was accounted for by goods exports? WRITE IN**

Enter Proportion (RANGE 0-100%)

Don't know97

Refused 98

ASK IF UNCERTAIN/DK AT C2a

C2b) **Would you say it was....? READ OUT. SINGLE-CODE**

Up to 5% of turnover	1
Up to 10%	2
Up to 25%	3
Up to 50%	4
Up to 75%	5
Up to 90%	6
More than 90%	7
Don't know	97

ASK IF DO NOT CURRENTLY SELL OUTSIDE UK (C1/2-3)

C3) **Do you have plans to start exporting or licensing your goods or services outside the UK? IF YES: Do you think this will be in the next 12 months or further in the future? SINGLE-CODE**

Yes - next 12 months	1
Yes – further in the future	2
No	3

ASK IF CURRENTLY SELL OUTSIDE UK (C1/1)

C4) **How many years has your business been selling goods and services or licensing its products overseas? SINGLE-CODE. PROMPT IF NECESSARY.**

As long as has been trading	1
Less than one year	2
1 years	3
2 years	4
3 years	5
4 years	6
5 years	7
6 – 10 years	8
11 – 20 years	9
More than 20 years	10
Don't know	97

ASK IF CURRENTLY SELL OUTSIDE UK (C1/1)

C4a) **Do you plan to increase your levels of exports over the next few years?** SINGLE CODE.

Yes	1
No	2
Don't know	97

ASK IF HAVE BEEN SELLING OUTSIDE UK FOR MORE THAN TWO YEARS (C4/4-10 OR (C4/1 AND A6/2+))

C5) **During the time you have been selling or licensing products overseas, have you had overseas sales every year or have there been some years where you haven't made any sales at all to overseas customers?**

SINGLE-CODE

Overseas sales every year (since started doing business overseas)	1
Some years with no overseas sales	2
Don't know	97

ASK IF SOME YEARS WITH NO OVERSEAS SALES (C5 '2')

C5a) **Why have there have been some years with no overseas sales?** DO NOT PROMPT. MULTI-CODE OK

Don't have the time to pursue exporting	1
Lack knowledge of how best to export	2
Exporting is too risky	3
Exporting is not profitable	4
Prefer to concentrate on UK markets	5
Only have occasional 'one-off' orders from overseas	6
Other (SPECIFY)	95
Don't know	97
Refused	98

ASK IF NOT EXPORTING AND NO PLANS TO DO SO (C3 '3')

C6) **Does your business have any goods or services that are suitable for exporting?**

Yes	1
No	2
Don't know	97
Refused	98

NO SECTIONS D- E

SECTION F: BUSINESS CAPABILITIES

NO F1-F3

ASK ALL

- F4) **I'd now like to turn to the range of tasks that you need to do when running a business, and for you to tell me how capable you think your business is at doing them. I'm going to read out a list of business activities and I'd like you to rate your business from 1 to 5, where 1 is rated as very poor and 5 as very strong. You can include in your assessment any external expertise you use to achieve the task.**

How capable would you say your business is at. READ OUT. ROTATE START POINT. REMIND RESPONDENT AS NECESSARY. On a scale of 1 to 5 where 1 is very poor for doing these, and 5 is very strong, how capable is your business..

	VPoor	Poor	Average	Strong	VStrong	DK	N/A
(ASK EMPLOYERS ONLY A2/1+) People management	1	2	3	4	5	97	99
Developing and implementing a business plan and strategy	1	2	3	4	5	97	99
Developing and introducing new products or services	1	2	3	4	5	97	99
Accessing external finance	1	2	3	4	5	97	99
Operational improvement, e.g. adopting industry best practice	1	2	3	4	5	97	99

ASK ALL

- F5) **Do you have a formal written business plan? IF YES: Is this kept up to date? SINGLE-CODE**

Yes – kept up to date	1
Yes – but not kept up to date	2
No	3
Don't know	97
Refused	98

SECTION G: OBSTACLES

NO G1

ASK ALL

- G2) I'd like to ask you now some questions about issues, obstacles or difficulties that your business might face in achieving your business objectives. Which of the following would you say are major obstacles to the success of your business in general? READ OUT.
RANDOMISE CODES 1-8. MULTICODE OK 1-9

Obtaining finance	1
Taxation, VAT, PAYE, National Insurance, business rates	2
Staff recruitment and skills	3
Regulations/red tape	4
Availability/cost of suitable premises	5
Competition in the market	6
Workplace pensions	7
Late payment	8
Any other major issues or obstacles? (SPECIFY)	95
None of these	96
Don't know/No opinion	97
Refused	98

ASK IF MENTION RECRUITMENT/SKILLS AS A MAJOR OBSTACLE (G2/3)

- G3) **Which of these are the obstacles that affect your business concerning recruitment and skills?**
READ OUT 1-5. RANDOMISE ORDER 1-4. MULTICODE OK 1-5

Recruiting staff	1
Shortage of managerial skills/expertise	2
Shortage of skills within the external labour market	3
Shortage of skills within the existing workplace	4
Anything else (SPECIFY)	95
Don't know	97
Refused	98

- G4) ASK IF MENTION WORKPLACE PENSIONS AS A MAJOR OBSTACLE (G2/7)
Are workplace pensions an obstacle for your business for any of these reasons?
 READ OUT 1-3. RANDOMISE ORDER 1-2. MULTICODE OK 1-3

You/your business finds it difficult to implement automatic enrolment in workplace pensions	1
You/your business is having or will have difficulty paying pension contributions	2
Or are there other reasons why workplace pensions are a major obstacle (SPECIFY)	95
Don't know	97
Refused	98

- G5) ASK IF MENTION REGULATIONS/RED TAPE AS A MAJOR OBSTACLE (G2/4)
Which regulations do you consider to be major obstacles to the success of your business? DO NOT READ OUT. MULTICODE OK 1-12

Building and construction regulations	1
Employment regulations	2
Environmental regulations	3
Financial services regulations	4
Health and safety	5
Local Authority/council regulations	6
Planning applications	7
Providing information/record-keeping	8
Sector specific regulations	9
Tax-related	10
No specific regulations/all regulations	11
Other (SPECIFY)	95
None in particular	96
Don't know	97
Refused	98

NO G6

- G7) ASK IF MENTION TAX AS MAJOR OBSTACLE (G2/2)
Is it the level of tax that presents a major obstacle to your business, the effort required in compliance with tax returns, or both of these? SINGLE CODE ONLY

Level of tax	1
Effort required in compliance	2
Both of these	3
None of these	95
Don't know	97
Refused	98

SECTION H: FINANCE

ASK ALL

- H1) **I would now like to ask you some questions about finance for your business. Firstly, Is the main bank or building society account you use for business purposes a.....READ OUT**

Current account in the name of the business	1
Or a personal current account	2
Other (SPECIFY)	95
No dealings with banks/building societies	96
Don't know	97
Refused	98

ASK ALL WITH CURRENT ACCOUNTS (H1/1-2)

- H2) **Which is the main bank or financial institution used by your business for its current account? ADD IF NECESSARY: Your answer will be treated in the strictest confidence, BIS only want to know this so that they can better understand how banks are meeting the needs of small businesses. DO NOT READ OUT. SINGLE CODE ONLY. NB: NOTE DIFFERENCE BETWEEN BANK OF SCOTLAND AND ROYAL BANK OF SCOTLAND**

Alliance & Leicester	1
Bank of Scotland (HBOS)	2
Barclays	3
Clydesdale Bank	4
Co-operative Bank	5
Halifax	6
HSBC	7
Lloyds Bank	8
NatWest	9
Royal Bank of Scotland (RBS)	10
Santander	11
TSB	12
Other (SPECIFY)	95
Don't know	97
Refused	98

ASK ALL

- H3a) **Trade credit gives customers time to pay after they have received the goods or services. Can I ask, do you.....? READ OUT. SINGLE CODE FOR EACH**

	Yes	No	Don't know
(DO NOT ASK CHARITIES A0/1) Give your customers trade credit?	1	2	97
Receive trade credit from your suppliers?	1	2	97

ASK ALL THAT GIVE CREDIT (H3a/1)

H3b

Do you have a problem with customers paying you later than you require them to in your normal terms of business? PROMPT AS NECESSARY.

Big problem	1
Small problem	2
No problem	3
Don't know	97
Refused	98

ASK ALL

H4)

Have you tried to obtain external finance for your business in the past 12 months? NB: THIS CAN INCLUDE LOANS FROM FRIENDS AND FAMILY AND ACTIVE RE-ARRANGEMENT OF OVERDRAFT FACILITY. SINGLE CODE ONLY. IF YES, PROBE FOR NUMBER OF TIMES TRIED TO OBTAIN FINANCE

Yes - once	1
Yes - twice	2
Yes - three to five times	3
Yes - six to ten times	4
Yes - more than ten	5
No	6
Don't know	97
Refused	98

ASK ALL THAT APPLIED IN LAST 12 MONTHS (H4/1-5):

H5) **Which of the following types of finance, if any, has your business applied for in the last 12 months? For each that you have, please tell me if you have succeeded in obtaining the finance, are still in the process of applying, or if your application has been unsuccessful. READ OUT.RANDOMISE ORDER OF READING A-J (K TO ALWAYS COME LAST)**

		OB-TAINED	IN PROCESS (NO DECISION AS YET)	UNSUCCESS-FUL	NO – DID NOT APPLY	DON'T KNOW/ REFUSED
A	Bank overdraft	1	2	3	4	97
B	Commercial mortgage	1	2	3	4	97
C	Credit cards	1	2	3	4	97
D	Equity Finance (including peer to peer/ crowd funding, business angels, venture capital, equity from shareholders)	1	2	3	4	97
E	Factoring/invoice discounting	1	2	3	4	97
F	Leasing or hire purchase	1	2	3	4	97
G	Loan from a bank, building society or other financial institution	1	2	3	4	97
H	(ASK IF 10+ EMPLOYEES ONLY): Mezzanine finance	1	2	3	4	97
I	Peer to peer /crowd funding platform for debt	1	2	3	4	97
J	(ASK IF 10+ EMPLOYEES ONLY): Public equity (e.g. issue of shares on public market)	1	2	3	4	97
K	Other finance (SPECIFY)	1	2	3	4	97

ASK ALL

H6) **How many times has your business applied for external finance in the last 5 years? SINGLE CODE ONLY**

No times	1
Once	2
Twice	3
Three to five times	4
Six to ten times	5
More than ten times	6
Don't know	97
Refused	98

ASK ALL USED FINANCE IN LAST FIVE YEARS (H6/2-6)

H6a) **Are you currently using any of these types of finance?** READ OUT. DO NOT READ OUT IF THEY OBTAINED THIS TYPE OF FINANCE AT H5A-K/1

Bank overdraft	1
Commercial mortgage	2
Credit cards	3
Equity Finance (including peer to peer/ crowd funding, business angels, venture capital, equity from shareholders)	4
Factoring/invoice discounting	5
Leasing or hire purchase	6
Loan from a bank, building society or other financial institution	7
Mezzanine finance	8
Peer to peer /crowd funding platform for debt	9
Public equity (e.g. issue of shares on public market)	10
Other finance (SPECIFY)	95
None of these	96
Don't know	97
Refused	98

NO H6b-d

ASK IF CURRENT USE CREDIT CARDS (H6a/3). DO NOT ASK IF HAD A BORROWING EVENT SO FAR (IE. H4/1-5 OR H6a/1-2, 4-10, 95)

H6e) **Can I check, do you usually pay off the balance on the credit cards you use for the business in full every month?** SINGLE CODE ONLY

Yes – usually	1
No	2
It varies	95
Don't know	97
Refused	98

ASK IF HAVE SOUGHT EQUITY FINANCE IN THE LAST YEAR (H5D/1-3)

H7a. **On the last occasion you sought equity finance, what type of organisation did you seek it from?** PROMPT IF NECESSARY. SINGLE CODE ONLY

Business Angels	1
Crowd funding organisation	2
Family/friends	3
Corporate investor	4
Peer to Peer	5
(Existing) shareholders	6
Venture Capitalists	7
Other (SPECIFY)	95
Don't know	97
Refused	98

ASK IF SOUGHT P2P OR CROWD FUNDING IN THE LAST YEAR (H5I/1-3 OR H7a/2 OR H7a/5)

H7b. **Can I just double check, on the last occasion you.....**

ADD IF H5I/1 OR {H5D/1 AND H7a/2} **...obtained finance from...**
OTHERS **...approached...**

BOTH a Peer to Peer lending or crowd funding platform, was this for READ OUT.
SINIGLE CODE ONLY

Equity finance	1
Debt finance, i.e. a loan	2
Invoice discounting	3
Other (SPECIFY)	95
Don't know	97
Refused	98

ASK ALL WHO APPLIED FOR FINANCE IN THE LAST 12 MONTHS (H4/1-5)

H8

IF ONCE (H4/1): **What did you try to obtain finance for in the last 12 months?** IF MORE THAN ONCE (H4/2): **On the most important of these occasions in the last 12 months, what did you try to obtain finance for?** DO NOT READ OUT. MULTI-CODE

SHOW TYPES OF FINANCE APPLIED FOR AT H5. IF MORE THAN ONE TYPE OF FINANCE APPLIED FOR IN LAST 12 MONTHS AT H5A-K/1-3, CODE REASON FOR APPLYING FOR EACH ONE

	A. Bank overdraft	B Mortgage	C Credit cards	D Equity finance	E Factoring/ID	F Leasing/HP	G Loan	H Mezzanine finance	I P2P/CF Debt	J Public Equity	K Other
Working capital, cashflow	1	1	1	1	1	1	1	1	1	1	1
Buying land or buildings/building premises	2	2	2	2	2	2	2	2	2	2	2
Improving buildings	3	3	3	3	3	3	3	3	3	3	3
Acquiring capital equipment or vehicles	4	4	4	4	4	4	4	4	4	4	4
Research & Development	5	5	5	5	5	5	5	5	5	5	5
Acquiring intellectual property	6	6	6	6	6	6	6	6	6	6	6
Protecting intellectual property	7	7	7	7	7	7	7	7	7	7	7
Training/staff development	8	8	8	8	8	8	8	8	8	8	8
Buying another business	9	9	9	9	9	9	9	9	9	9	9
Marketing	10	10	10	10	10	10	10	10	10	10	10
Debt consolidation	11	11	11	11	11	11	11	11	11	11	11
Moving premises	12	12	12	12	12	12	12	12	12	12	12
To fund expansion in the UK	13	13	13	13	13	13	13	13	13	13	13
To fund expansion overseas	14	14	14	14	14	14	14	14	14	14	14
Hiring staff	15	15	15	15	15	15	15	15	15	15	15
Start up business/in order to start trading	16	16	16	16	16	16	16	16	16	16	16
Management buy out/buy in (MBO/MBI)	17	17	17	17	17	17	17	17	17	17	17
Business recovery	18	18	18	18	18	18	18	18	18	18	18
Other [PLEASE SPECIFY]	95	95	95	95	95	95	95	95	95	95	95
Don't know	97	97	97	97	97	97	97	97	97	97	97
Refused	98	98	98	98	98	98	98	98	98	98	98

NO H9a-H9c

ASK ALL WHO OBTAINED FINANCE IN THE LAST 12 MONTHS (H5A-K/1)

H9d **And In total, how much finance did you obtain in the last 12 months? (ADD IF H5A/1: This includes the size of your overdraft facility, even if you do not use it all.)**

RECORD EXACT FIGURE BELOW, IF NOT SURE, ASK FOR AN APPROXIMATE FIGURE.
ALLOWED RANGE £0-£99,999,999

£									
---	--	--	--	--	--	--	--	--	--

Don't know 97
Refused 98

TO COMPLETE IF FIGURE GIVEN AT H9d

H9e INTERVIEWERS TO RE-ENTER TURNOVER INTO RANGE. DO NOT ASK. SINGLE CODE ONLY

£0-£9	1
£10-£99	2
£100-£999	3
£1,000-£9,999	4
£10,000-£99,999	5
£100,000-£999,999	6
£1,000,000-£9,999,999	7
£10,000,000-£99,999,999	8

ASK IF DK OR REF AT H9d

H9f

Which of these ranges does the amount of finance that you got fall into? READ OUT UNTIL ANSWER GIVEN. SINGLE CODE ONLY

Less than £1,000	1
£1,000 to £4,999	2
£5,000 to £9,999	3
£10,000 to £24,999	4
£25,000 to £49,999	5
£50,000 to £99,999	6
£100,000 to £249,999	7
£250,000 to £499,999	8
£500,000 to £999,999	9
£1 million to £1,999,999	10
£2 million to £3,999,999	11
£4 million to £9,999,999	12
£10 million to £19,999,999	13
£20 million or more	14
Don't know	97
Refused	98

EQUITY (SECTION Hii)

ASK IF HAVE SOUGHT EQUITY FINANCE IN THE LAST YEAR (H5D/1-3, UNLESS H7b/2-3)

H10. **I would now like to ask a few questions about equity finance. [IF H5D/1] Can I check, how much have you raised using equity finance in the last 12 months?**

[IF H5D/2] **How much do you hope to raise using equity finance on this occasion?**

[IF H5D/3] **How much did you hope to raise using equity finance in the last 12 months?**

WRITE IN TOTAL FUNDS (£0-£99,999,999)	
Don't know	97
Refused	98

TO COMPLETE IF FIGURE GIVEN AT H10.

H10A) INTERVIEWERS TO RE-ENTER AMOUNT INTO RANGE. DO NOT ASK. SINGLE CODE ONLY

£0-£9	1
£10-£99	2
£100-£999	3
£1,000-£9,999	4
£10,000-£99,999	5
£100,000-£999,999	6
£1,000,000-£9,999,999	7
£10,000,000-£99,999,999	8

ASK IF DK OR REF AT H10

H11) **Which of these ranges does the amount of equity finance fall into?** READ OUT UNTIL ANSWER GIVEN. SINGLE CODE ONLY

Less than £5,000	1
£5,000 to £49,999	2
£50,000 to £99,999	3
£100,000 to £499,999	4
£500,000 to £999,999	5
£1 million to £1,999,999	6
£2 million to £4,999,999	7
£5 million to £9,999,999	8
£10 million to £19,999,999	9
£20 million or more	10
Don't know	97
Refused	98

ASK IF HAVE SOUGHT EQUITY FINANCE IN THE LAST YEAR (H5D/1-3, UNLESS H7b/2-3)

H12a **What percentage of the business's equity.....**

[IF H5D/1] **did you give up for this amount?**

[IF H5D/2]...**do you intend to give up for this amount?**

[IF H5D/3] **...did you offer for this amount?**

TYPE IN PERCENTAGE (%)	
Don't know	97
Refused	98

ASK ALL WHO SAID DON'T KNOW OR REFUSED (H12a):

H12b **Was it...? READ OUT. SINGLE CODE.**

0-10%	1
11%-20%	2
21%-30%	3
31%-40%	4
41% or above	5
Don't know	97
Refused	98

ASK IF OBTAINED EQUITY FINANCE IN THE LAST 12 MONTHS (H5D/1, UNLESS H7b/2-3)

H13. **Did you receive all the equity finance that you wanted? IF NO: How much did you try to raise?**

WRITE IN TOTAL FUNDS (£0-£99,999,999)	
Received all the equity finance wanted	96
Don't know	97
Refused	98

TO COMPLETE IF FIGURE GIVEN AT H13 .

H13a) INTERVIEWERS TO RE-ENTER AMOUNT INTO RANGE. DO NOT ASK. SINGLE CODE ONLY

£0-£9	1
£10-£99	2
£100-£999	3
£1,000-£9,999	4
£10,000-£99,999	5
£100,000-£999,999	6
£1,000,000-£9,999,999	7
£10,000,000-£99,999,999	8

ASK IF DK OR REF AT H13

H13b)

Which of these ranges does the amount of equity finance you wanted to raise fall into?
 READ OUT UNTIL ANSWER GIVEN. SINGLE CODE ONLY

Less than £5,000	1
£5,000 to £49,999	2
£50,000 to £99,999	3
£100,000 to £499,999	4
£500,000 to £999,999	5
£1 million to £1,999,999	6
£2 million to £4,999,999	7
£5 million to £9,999,999	8
£10 million to £19,999,999	9
£20 million or more	10
Don't know	97
Refused	98

ASK IF OBTAINED EQUITY FINANCE IN THE LAST 12 MONTHS (H5D/1, UNLESS H7b/2-3)

H14.

On the last occasion you obtained equity finance, from the time you started looking for it to the time you obtained the finance, how long did it take? PROBE FOR NUMBER OF MONTHS. SINGLE CODE ONLY

NUMBER OF MONTHS	
Don't know	97
Refused	98

NO H15-H18

ASK WHERE UNSUCCESSFUL IN EQUITY APPLICATION (H5D/3, UNLESS H7b/2-3)

H18a.

After you were not offered the equity finance, what did you do next? Did you.... READ OUT, MULTICODE OK

Seek an alternative source for equity finance	1
Seek an alternative form of finance	2
Not seek further finance	3
Other (SPECIFY)	95
Don't know	97
Refused	98

PEER TO PEER/CROWD FUNDING FOR DEBT (SECTION Hiii)

ASK IF OBTAINED P2P/CF DEBT FINANCE IN THE LAST 12 MONTHS {(H5I/1 AND H7b/2) OR (H5D/1 AND H7b/2)}

H19 **I would now like to ask a few questions about peer to peer or crowd funding for debt. Which providers are you using for peer to peer or crowd funding debt finance? DO NOT READ OUT. MULTICODE OK**

ASK IF APPLIED FOR P2P/CF DEBT FINANCE IN THE LAST 12 MONTHS {(H5I/2-3 and H7b/2) OR (H5D/2-3 AND H7b/2)}

Which providers have you applied to for peer to peer or crowd funding debt finance in the last year? DO NOT READ OUT. MULTICODE OK

Abundance Generation	1
Assetz	2
Folk 2 Folk	3
Funding Circle	4
Funding Knight	5
Rate Setter	6
Saving Stream	7
Thin Cats	8
Wellesley	9
Zopa	10
Other (SPECIFY)	95
Don't know	97
Refused	98

NO H20

ASK IF SOUGHT P2P/CF DEBT FINANCE IN THE LAST 12 MONTHS (H7b/2)

H21) **On the last occasion, how many Peer to Peer or crowd funding debt platforms did you approach when initially looking for finance?**

None	1
One	2
Two	3
Three to five	4
Six to ten	5
More than ten	6
Don't know	97
Refused	98

ASK IF OBTAINED P2P/CF DEBT FINANCE IN THE LAST 12 MONTHS {(H5I/1 AND H7b/2) OR (H5D/1 AND H7b/2)}

H22a **Can I check, thinking about the platform that provided the most amount of money, how much did you receive from them? PROBE FOR AN APPROXIMATION. WRITE IN**

WRITE IN TOTAL FUNDS (£)	
Don't know	97
Refused	98

TO COMPLETE IF FIGURE GIVEN AT H22a.

H22b INTERVIEWERS TO RE-ENTER AMOUNT INTO RANGE. DO NOT ASK. SINGLE CODE ONLY

£0-£9	1
£10-£99	2
£100-£999	3
£1,000-£9,999	4
£10,000-£99,999	5
£100,000-£999,999	6
£1,000,000-£9,999,999	7
£10,000,000-£99,999,999	8

ASK IF DK OR REF AT H22a

H22c **Which of these ranges does the amount of funding that you received fall into? READ OUT UNTIL ANSWER GIVEN. SINGLE CODE ONLY**

Less than £10,000	1
£10,000 to £49,999	2
£50,000 to £99,999	3
£100,000 to £249,999	4
£250,000 to £499,999	5
£500,000 to £999,999	6
£1 million to £1,999,999	7
£2 million to £3,999,999	8
£4 million to £9,999,999	9
£10 million to £19,999,999	10
£20 million or more	11
Don't know	97
Refused	98

ASK IF SOUGHT P2P/CF DEBT FINANCE IN THE LAST 12 MONTHS (H7b/2)

H23a ASK IF OBTAINED P2P/CF DEBT FINANCE IN THE LAST 12 MONTHS {(H5I/1 AND H7b/2) OR (H5D/1 AND H7b/2)}

And how much funding did you request when you initially approached this platform?
PROBE FOR APPROXIMATION. WRITE IN

ASK IF APPLIED FOR P2P/CF DEBT FINANCE {H7B/2 BUT NOT AS ABOVE FILTER}
Thinking about the peer to peer or crowd funding debt platform you approached for the most funding, how much did you request?

WRITE IN TOTAL FUNDS (£)	
Don't know	97
Refused	98

TO COMPLETE IF FIGURE GIVEN AT H23a .

H23b INTERVIEWERS TO RE-ENTER AMOUNT INTO RANGE. DO NOT ASK. SINGLE CODE ONLY

£0-£9	1
£10-£99	2
£100-£999	3
£1,000-£9,999	4
£10,000-£99,999	5
£100,000-£999,999	6
£1,000,000-£9,999,999	7
£10,000,000-£99,999,999	8

ASK IF DK OR REF AT H23a

H23c

Which of these ranges does the amount of funding that you requested fall into? READ OUT UNTIL ANSWER GIVEN. SINGLE CODE ONLY

Less than £1,000	1
£1,000 to £4,999	2
£5,000 to £9,999	3
£10,000 to £24,999	4
£25,000 to £49,999	5
£50,000 to £99,999	6
£100,000 to £249,999	7
£250,000 to £499,999	8
£500,000 to £999,999	9
£1 million to £1,999,999	10
£2 million to £3,999,999	11
£4 million to £9,999,999	12
£10 million to £19,999,999	13
£20 million or more	14
Don't know	97
Refused	98

NO H24a

ASK IF OBTAINED P2P/CF DEBT FINANCE IN THE LAST 12 MONTHS {(H5I/1 AND H7b/2) OR (H5D/1 AND H7b/2)}

H24b

What is the current overall interest rate on this peer to peer or crowd funding loan?

TYPE IN %	
Don't know	97
Refused	97

ASK IF OBTAINED P2P/CF DEBT FINANCE IN THE LAST 12 MONTHS {(H5I/1) OR (H5D/1 AND H7b/2)}

H25

What are the service fees, as a percentage of the loan or as a flat fee? SINGLE CODE THEN WRITE IN

FLAT FEE VALUE (WRITE IN)	1	£
% OF LOAN (WRITE IN)	2	%
Don't know	97	
Refused	98	

NO H26-H27

AK IF OBTAINED P2P/CF DEBT FINANCE IN THE LAST 12 MONTHS {(H5I/1 AND H7b/2) OR (H5D/1 AND H7b/2)}

H27a **What is the agreed length of time over which your finance is to be repaid, from when you received the money? PROBE AS NECESSARY. SINGLE CODE ONLY**

1 year or less	1
1-2 yrs	2
3-4 yrs	3
5-7 yrs	4
8-10 yrs	5
11-15 yrs	6
16-20 yrs	7
Over 20 yrs	8
Don't know	97

ASK IF REJECTED FOR P2P/CF DEBT (H5I/3 AND H7b/2)

H28. **Why were you unsuccessful in obtaining a peer to peer or crowd funding loan in the last 12 months? Were you... READ OUT. MULTICODE 1-3**

Unable to get onto the platform	1
Unable to raise finance on the platform	2
Other (SPECIFY)	95
Don't know	97
Refused	98

LEASING OR HIRE PURCHASE (SECTION HiV)

ASK IF USE OR HAVE SOUGHT LEASING/HIRE PURCHASE (FINANCE/3)

H30 **I would now like to ask a few questions about leasing and hire purchase. Can I check....**

[IF H6a/6 OR H5F/1] **are you currently using leasing, hire purchase, or both?**

[IF H5F/2-3 AND NOT H6a/6]...**in the last 12 months, did you apply for leasing, hire purchase, or both? SINGLE CODE ONLY**

Leasing	1
Hire purchase	2
Both	3
Don't know	97
Refused	98

IF USING BOTH LEASING AND HIRE PURCHASE (H30/3):

H31 **Which of leasing and hire purchase have you IF CURRENTLY HAVE (H6a/6 OR H5F/1): used/IF ONLY SOUGHT AT H5F/2-3: sought) most recently? SINGLE CODE**

Leasing	1
Hire purchase	2
Don't know	97
Refused	98

ASK IF USE OR HAVE SOUGHT LEASING/HIRE PURCHASE, (FINANCE/3)

H32 **What equipment or assets.....**

[IF H6a/6 OR H5F/1] **do you fund using** [ADD AS APPROPRIATE FROM H30/H31: **leasing /hire purchase** IF DK/REFUSED '**leasing or hire purchase**']?

[IF H5F/2 AND NOT H6a/6]... **are you hoping to fund using** [ADD AS APPROPRIATE FROM H30/H31: **leasing /hire purchase** IF DK/REFUSED '**leasing or hire purchase**']?

[IF H6a/3]... **what were you hoping to fund using leasing or hire purchase**'? MULTICODE OK

Plant/Machinery	1
Commercial vehicles – trucks/medium and heavy vehicles	2
Passenger cars and light commercial vehicles	3
ICT and communications equipment	4
Office printers and photocopiers	5
Fixtures and furniture and other equipment	6
Other (WRITE IN ONE TYPE OF EQUIPMENT/ASSET ONLY)	95
Don't know	97
Refused	98

NO H33

IF MORE THAN ONE TYPE OF EQUIPMENT/ASSET, SELECT ONE AT RANDOM FOR FOLLOW UP QUESTIONS

IF USE OR HAVE SOUGHT LEASING/HIRE PURCHASE, BUT NOT IF REJECTED (H6a/6 OR H5F/1-2)

H34a **Approximately what**

[IF H6a/6 OR H5F/1] **is the value of your** [ADD AS APPROPRIATE FROM H30/H31: **leasing /hire purchase** IF DK/REFUSED '**leasing or hire purchase**'] **agreement for** [SINGLE ANSWER AT H32]?

[IF H5F/2 AND NOT Ha6/6]... **was the value of the** [ADD AS APPROPRIATE FROM H30/H31: **leasing /hire purchase** IF DK/REFUSED '**leasing or hire purchase**'] **agreement that you applied for to fund** [SINGLE ANSWER AT H32] SINGLE CODE ONLY

WRITE IN VALUE IN £	
Don't know	97
Refused	98

TO COMPLETE IF FIGURE GIVEN AT H34a.

H34b INTERVIEWERS TO RE-ENTER AMOUNT INTO RANGE. DO NOT ASK. SINGLE CODE ONLY

£0-£9	1
£10-£99	2
£100-£999	3
£1,000-£9,999	4
£10,000-£99,999	5
£100,000-£999,999	6
£1,000,000-£9,999,999	7
£10,000,000-£99,999,999	8

ASK THOSE THAT ANSWERED DON'T KNOW OR REFUSED AT H34a

H34c **Was it...?** SINGLE CODE. READ OUT

Less than £999	1
£1,000- £4,999	2
£5,000 - £9,999	3
£10,000 -£19,999	4
£20,000 - £29,999	5
£30,000 - £49,999	6
£50,000 - £99,999	7
£100,000 - £599,000	8
£500,000 - £1 million	9
£1 million or more	10
Don't know	97
Refused	98

ASK IF USE OR HAVE SOUGHT LEASING/HIRE PURCHASE (FINANCE/3)

Through which channel.....

H35

[IF H6a/6 OR H5F/1] **did you arrange your** [ADD AS APPROPRIATE FROM H30/H31: **leasing /hire purchase** IF DK/REFUSED '**leasing or hire purchase**'] **agreement for** [SINGLE ANSWER AT H32]?

[IF H5F/2-3 AND NOT H6a/6]... **did you apply for the** [ADD AS APPROPRIATE FROM H30/H31: **leasing /hire purchase** IF DK/REFUSED '**leasing or hire purchase**'] **to fund** [SINGLE ANSWER AT H32] MULTI CODE OKAY. PROMPT AS NECESSARY

Through your main bank	1
Through another bank	1
Direct from the manufacturer	2
Through another leasing provider	3
Other (WRITE IN)	4
Don't know	97
Refused	98

NO H36-H40

ASK IF USE LEASING/HIRE PURCHASE (H6a/6 OR H5F/1)

H41

What is the current overall interest rate on your [ADD AS APPROPRIATE FROM H30/H31: **leasing /hire purchase** IF DK/REFUSED '**leasing or hire purchase**'] **agreement?**

TYPE IN %	
Don't know	97
Refused	98

NO H42

ASK WHERE HAVE BEEN UNSUCCESSFUL IN THEIR APPLICATION FOR LEASING/HIRE PURCHASE (H5F/3):

H42a.

After you were not offered this form of finance, what did you do next? Did you.... READ OUT, MULTICODE OK

Seek an alternative source for leasing/HP	1
Seek an alternative form of finance	2
Not seek further finance	3
Other (SPECIFY)	95
Don't know	97
Refused	98

INVOICE DISCOUNTING/FACTORING (SECTION Hv)

ASK WHERE USE INVOICE DISCOUNTING/FACTORING (H6a/5 OR H5E/1 OR [H5D/1 AND H7B/3] OR H5I/1 AND H7B/3] OR [H6a/4 AND H7B/3]] OR [H6a/9 AND H7B/3])

H43. **I would now like to ask a few questions about factoring and invoice finance. Who are your providers for this?** READ OUT. MULTICODE

Your main bank	1
Another bank	2
Specialist provider	3
Peer to Peer Platform	4
Someone else (WRITE IN)	95
Don't know	97
Refused	98

NO H44

ASK WHERE USE INVOICE DISCOUNTING/FACTORING (H6a/5 OR H5E/1 OR [H5D/1 AND H7B/3] OR H5I/1 AND H7B/3] OR [H6a/4 AND H7B/3]] OR [H6a/9 AND H7B/3])

H45a **What proportion of your annual sales is covered by a factoring or invoice discounting facility?** PROMPT FOR AN APPROXIMATION. WRITE IN

TYPE IN PERCENTAGE (0-100%)	
Don't know	97
Refused	98

ASK THOSE WHO DON'T KNOW OR REFUSED AT H45a

H45b **Would you say it is...?** READ OUT. SINGLE CODE

Up to 20%	1
21%-40%	2
41%-60%	3
61%-80%	4
81%-100%	5
Don't know	97
Refused	98

ASK WHERE USE INVOICE DISCOUNTING/FACTORING (H6a/5 OR H5E/1 OR [H5D/1 AND H7B/3] OR H5I/1 AND H7B/3] OR [H6a/4 AND H7B/3]] OR [H6a/9 AND H7B/3])

H46 **When you use your factoring or invoice discounting facility, how much of the facility do you typically use? Do you use...? READ OUT. SINGLE CODE**

25% or less of your limit	1
Between 26% and 50% of your limit	2
Between 51% and 75% of your limit	3
Between 76% and 99% of your limit	4
100% of your limit	5
Don't know / not sure	97
Refused	98

ASK WHERE USE INVOICE DISCOUNTING/FACTORING (H6a/5 OR H5E/1 OR [H5D/1 AND H7B/3] OR H5I/1 AND H7B/3] OR [H6a/4 AND H7B/3]] OR [H6a/9 AND H7B/3])

H47a **What are the service fees as a percentage of the factored invoice value? SINGLE CODE THEN WRITE IN**

PERCENTAGE (WRITE IN)	1	%
Don't know	97	
Refused	98	

ASK ALL WHO SAID DON'T KNOW OR REFUSED AT H47a

H47b **As a proportion of the facility, what would you say the service fee is...? READ OUT, SINGLE CODE.**

INTERVIEWER NOTE: THE PERCENTAGES ARE OF THE FACTORED INVOICE VALUE

Less than 1%	1
1%-2.99%	2
3%-4.99%	3
5%-6.99%	4
7%-8.99%	5
9%-11.99%	6
12%-14.99%	7
15%-20%	8
More than 20%	9
Don't know	97
Refused	98

NO H47c

ASK WHERE HAVE BEEN UNSUCCESSFUL IN THEIR APPLICATION FOR INVOICE DISCOUNTING/FACTORING IN THE LAST 12 MONTHS (H5E/3 OR [H5D/3 AND H7B/3] OR [H5I/3 AND H7B/3])

H47d. **After you were not offered this form of finance, what did you do next? Did you....** READ OUT, MULTICODE OK

Seek an alternative source for equity finance	1
Seek an alternative form of finance	2
Not seek further finance	3
Other (SPECIFY)	95
Don't know	97
Refused	98

LOANS (SECTION Hvi)

ASK IF USE A LOAN (H6a/7 OR H5G/1)

H48a **I would now like to ask about loans. Thinking about the main loan you have, was this provided by your main bank or another provider? SINGLE CODE ONLY**

Main bank	1
Another provider	2
Don't know	97
Refused	98

ASK IF LOAN IS WITH ANOTHER PROVIDER (H48a/2)

H48b **Which bank or other financial institution provides your loan?**

Alliance & Leicester	1
Bank of Scotland (HBOS)	2
Barclays	3
Clydesdale Bank	4
Community Development Finance Institution (CDFI)	5
Co-operative Bank	6
Halifax	7
HSBC	8
Lloyds Bank	9
NatWest	10
Royal Bank of Scotland (RBS)	11
Santander	12
Start Up Loans Company	13
TSB	14
Other (SPECIFY)	95
Don't know	97
Refused	98

ASK IF OBTAINED A LOAN IN THE LAST 12 MONTHS (H5G/1), UNLESS ONLY ONE FORM OF FINANCE OBTAINED AT H5A-K/1

H49a **Roughly what was the total amount of loan finance you received in your most recent application?**

TYPE IN AMOUNT (£0-£99,999,999)	
Don't know	97
Refused	98

TO COMPLETE IF FIGURE GIVEN AT H49a

H49b INTERVIEWERS TO RE-ENTER AMOUNT INTO RANGE. DO NOT ASK. SINGLE CODE ONLY

£0-£9	1
£10-£99	2
£100-£999	3
£1,000-£9,999	4
£10,000-£99,999	5
£100,000-£999,999	6
£1,000,000-£9,999,999	7
£10,000,000-£99,999,999	8

ASK THOSE WHO DON'T KNOW OR REFUSED AT H49a

H49c **Would you say it was...?** READ OUT 1-12. SINGLE CODE ONLY

Less than £1,000	1
£1,000 to £4,999	2
£5,000 to £9,999	3
£10,000 to £24,999	4
£25,000 to £49,999	5
£50,000 to £99,999	6
£100,000 to £249,999	7
£250,000 to £499,999	8
£500,000 to £999,999	9
£1 million to £1,999,999	10
£2 million to £3,999,999	11
£4 million to £9,999,999	12
£10 million to £19,999,999	13
£20 million or more	14
Don't know	97
Refused	98

ASK IF SOUGHT LOANS IN THE LAST 12 MONTHS (FINANCE/5)

H49d ASK IF OBTAINED LOAN {H5G/1}

And how much funding did you request when you initially approached this lender?
 PROBE FOR APPROXIMATION. WRITE IN

ASK IF APPLIED LOAN {H5G/2-3} **Thinking about lender you approached for the most funding, how much did you request?**

WRITE IN TOTAL FUNDS (£)	
Don't know	97
Refused	98

TO COMPLETE IF FIGURE GIVEN AT H49d .

H49e INTERVIEWERS TO RE-ENTER AMOUNT INTO RANGE. DO NOT ASK. SINGLE CODE ONLY

£0-£9	1
£10-£99	2
£100-£999	3
£1,000-£9,999	4
£10,000-£99,999	5
£100,000-£999,999	6
£1,000,000-£9,999,999	7
£10,000,000-£99,999,999	8

ASK IF DK OR REF AT H49d

H49f **Which of these ranges does the amount of funding that you requested fall into?** READ OUT UNTIL ANSWER GIVEN. SINGLE CODE ONLY

Less than £1,000	1
£1,000 to £4,999	2
£5,000 to £9,999	3
£10,000 to £24,999	4
£25,000 to £49,999	5
£50,000 to £99,999	6
£100,000 to £249,999	7
£250,000 to £499,999	8
£500,000 to £999,999	9
£1 million to £1,999,999	10
£2 million to £3,999,999	11
£4 million to £9,999,999	12
£10 million to £19,999,999	13
£20 million or more	14
Don't know	97
Refused	98

NO H50-H51

ASK IF USE A LOAN (H5G/1 OR H6a/7)

H52a **What is the current overall interest rate on your main loan?**

TYPE IN %	
Don't know	97
Refused	98

ASK THOSE THAT DON'T KNOW OR REFUSED AT H52a

H52b **Would you say it was....?** READ OUT. SINGLE CODE

Less than 1%	1
1%-2.99%	2
3%-4.99%	3
5%-9.99%	4
10%-14.99%	5
15%-20%	6
More than 20%	7
Don't know	97
Refused	98

NO H53-H58

ASK IF APPLIED FOR FINANCE IN THE LAST 5 YEARS (H6/2-6). DO NOT ASK IF HAVE HAD A BORROWING EVENT ALREADY (H4/1-5 OR H6a/1-2, 4-10, 95 OR H6e/2)

H59) **In the past 12 months, have you been approached by a bank or other institution looking to do either of the following?** READ OUT. MULTICODE OK 1-2.

Cancel an existing loan or commercial mortgage for the business before it was due to be repaid?	1
Renegotiate the terms or amount of a loan or commercial mortgage, including suggesting converting to another form of borrowing?	2
Neither of these	3
Don't know	97
Refused	98

ASK IF APPLIED FOR FINANCE IN THE LAST 5 YEARS (H6/1-6). DO NOT ASK IF HAVE HAD A BORROWING EVENT ALREADY (H4/1-5 OR H6a/1-2, 4-10, 95 OR H6e/2 OR H59/1-2)

H60) **And in the past 12 months, have you done either of the following?** READ OUT. MULTICODE OK 1-2.

Gone through an annual review process for an existing loan or commercial mortgage?	1
Chosen to pay off a loan early or to pay extra each month to pay it off more quickly?	2
Neither of these	3
Don't know	97
Refused	98

NO H61-H62

ASK ALL WHO WERE UNSUCCESSFUL GETTING A LOAN IN THE LAST 12 MONTHS (H5G/3)

H63 **What happened after that initial refusal? Did you....?** READ OUT. MULTICODE

Receive a referral to an alternative finance provider	1
Re-negotiate finance request with the same provider	2
Contact another bank	3
Decide not to pursue the loan at all	4
Other (SPECIFY)	95
Don't know	97
Refused	98

ASK THOSE WHO OBTAINED A LOAN IN THE LAST 12 MONTHS (H5G/1):

H64 **What is the agreed length of time over which your latest loan is to be repaid, from when you received the money?** SINGLE CODE. DO NOT PROMPT

1 year or less	1
1-2 yrs	2
3-4 yrs	3
5-7 yrs	4
8-10 yrs	5
11-15 yrs	6
16-20 yrs	7
Over 20 yrs	8
Don't know	97
Refused	98

NO H65-H66

OVERDRAFTS (SECTION Hvii)

WHERE CURRENTLY HAVE AN OVERDRAFT (H6a/1 OR H5A/1)

H67 **Thinking now about overdrafts. How often did you use the overdraft facility last year? Would you say...?** READ OUT. SINGLE CODE TO NEAREST BAND

Almost always overdrawn to some degree	1
Two to four times a month	2
Once a month	3
Once every couple of months	4
Once every three or four months	5
Once every 6 months	6
Once a year	7
Less often/just a precautionary measure	8
Other (SPECIFY)	95
Don't know	97
Refused	98

WHERE CURRENTLY HAVE AN OVERDRAFT (H6a/1 OR H5A/1)

H68 **When you use your overdraft, how much of the facility do you typically use? Do you use...?** READ OUT BANDS. SINGLE CODE

25% or less of your limit	1
Between 26% and 50% of your limit	2
Between 51% and 75% of your limit	3
Between 76% and 100% of your limit	4
More than 100% of your limit	5
Don't know	97
Refused	98

NO H69

ASK ALL THAT APPLIED FOR AN OVERDRAFT IN THE LAST 12 MONTHS (H5A/1-3)

H70 **Was the most recent overdraft you applied for an extension of an existing overdraft, a new overdraft, or a renewal?** SINGLE CODE

Extension	1
New overdraft	2
Renewal	3
Don't know	97
Refused	98

NO H71

ASK ALL THAT USE/APPLIED FOR AN OVERDRAFT (H6a/1 OR H5A/1-3)

H72a (IF H6a/1 OR H5A/1) **Approximately what is your business's total overdraft limit?**

(IF H5A/2-3) **Approximately what was the total overdraft limit that you applied for on the last occasion?**

TYPE IN AMOUNT (£0-£99,999,999)	
Don't know	97
Refused	98

TO COMPLETE IF FIGURE GIVEN AT H72a .

H72b INTERVIEWERS TO RE-ENTER AMOUNT INTO RANGE. DO NOT ASK. SINGLE CODE ONLY

£0-£9	1
£10-£99	2
£100-£999	3
£1,000-£9,999	4
£10,000-£99,999	5
£100,000-£999,999	6
£1,000,000-£9,999,999	7
£10,000,000-£99,999,999	8

ASK THOSE WHO DON'T KNOW OR REFUSED AT H72a

H72c **Would you say it was.....** READ OUT. SINGLE CODE

Less than £1000	1
£1,000 - £99,999	2
£100,000 - £249,999	3
£250,000 - £499,999	4
£500,000- £1 million	5
£1 million - £5 million	6
£5 million - £10 million	7
£10 million - £20 million	8
More than £20 million	9
Don't know	97
Refused	98

ASK IF OBTAINED FINANCE IN THE LAST 5 YEARS (H6/2-6). DO NOT ASK IF HAVE HAD A BORROWING EVENT ALREADY (H4/1-5 OR H6a/1-2, 4-10, 95 OR H6e/2 OR H59/1-2 OR H60/1-2)

H73) **In the past 12 months, have you been approached by a bank or other institution looking to do either of the following?** READ OUT. MULTICODE OK 1-2.

Cancel an existing overdraft facility that you had agreed for the business?	1
Renegotiate the terms or amount of an existing overdraft facility, including suggesting converting to another form of borrowing?	2
Neither of these	3
Don't know	97
Refused	98

ASK IF OBTAINED FINANCE IN THE LAST 5 YEARS (H6/2-6). DO NOT ASK IF HAVE HAD A BORROWING EVENT ALREADY (H4/1-5 OR H6a/1-2, 4-10, 95 OR H6e/2 OR H59/1-2 OR H60/1-2 OR H73/1-2)

H74) **And in the past 12 months, have you done either of the following?** READ OUT. MULTICODE OK 1-2..

Gone through an annual review process for an existing overdraft facility with a bank?	1
Chosen to cancel or reduce an existing overdraft facility?	2
Neither of these	3
Don't know	97
Refused	98

NO H75-H94

DISCOURAGEMENT (SECTION Hviii)

ASK ALL

H95 (IF APPLIED FOR FINANCE IN LAST 12 MONTHS (H4/1-5)) **Apart from the finance you applied for, did you have a need for more finance in the last 12 months that you did not apply for?**

(IF DID NOT APPLY FOR FINANCE IN LAST 12 MONTHS (H4/NOT 1-5) **Although you did not apply for it, have you had a need for finance in the last 12 months?**

Yes	1
No	2
Don't know	97

H95a ASK IF HAD A NEED FOR FINANCE BUT DID NOT APPLY (H95/1)
Has anything stopped you applying for (ADD IF H4/1-5: additional) external finance for the business?

Yes	1
No	2
Don't know	97
Refused	98

H96 ASK IF HAD A NEED FOR FINANCE BUT DID NOT APPLY (H95/1 OR H95a/1)
Which of these, if any, are reasons why you did not apply for this [ADD IF H4/1-5: additional] finance in the last 12 months? READ OUT. MULTICODE OK

H97 ASK IF MORE THAN ONE ANSWER AT H96
And which of these is the main reason for not applying for finance? READ OUT IF NECESSARY. SINGLE CODE ONLY

	H96	H97
You thought you would be rejected	1	1
You thought it would be too expensive	2	2
You don't want to take on additional risk	3	3
Now is not the right time because of economic conditions	4	4
You didn't know where to find the appropriate finance you needed	5	5
Poor credit history	6	6
The decision would have taken too long/too much hassle	7	7
Other (SPECIFY)	95	95
Don't know	97	97
Refused	98	98

SECTION I: PENSIONS

ASK ALL THAT EMPLOY STAFF (A2>0)

- 11) **I would now like to talk about workplace pensions and staging dates. The staging date is the date when employers are required to automatically enrol all eligible employees into a workplace pension. You may have paid contributions to employee pensions before this date**

Which of these statements about workplace pensions applies to your business? READ OUT. SINGLE CODE ONLY

You have reached your staging date and have enrolled eligible workers into a qualifying scheme	1
You have reached your staging date and had no workers eligible for automatic enrolment	2
You are about to start enrolling staff, or will do so in the next three months	3
Don't know	97
Refused	98

ASK IF ENROLLED IN WORKPLACE PENSIONS (I1/1)

- 12) **How far in advance of your staging date did your organisation begin preparing for automatic enrolment? ADD IF NECESSARY: If your business already offered workplace pensions before this date, you would have still had duties to comply with the automatic enrolment legislation. PROMPT IF NECESSARY. SINGLE CODE ONLY**

Up to 4 weeks/1 month before staging date	1
More than 1, up to 2 months before staging date	2
More than 2, up to 3 months before staging date	3
More than 3, up to 6 months before staging date	4
More than 6 months, up to 1 year before staging date	5
Over a year before staging date	6
Don't know	97
Refused	98

ASK IF ENROLLED IN WORKPLACE PENSIONS (I1/1)

- 13) **Did your organisation reach its staging date at least 12 months ago?**

Yes	1
No	2
Don't know	97
Refused	98

ASK IF REACHED STAGING DATE AT LEAST 12 MONTHS AGO (I3/1)

- 14) **Do you have more than one pension scheme which is being used for automatic enrolment?**

Yes	1
No	2
Don't know	97
Refused	98

ASK IF REACHED STAGING DATE AT LEAST 12 MONTHS AGO (I3/1)

- 15) **Have you changed your workplace pension provider in the previous 12 months?**

Yes	1
No	2
Don't know	97
Refused	98

ASK IF NOT YET ENROLLED IN WORKPLACE PENSIONS (I1/3)

- 16) **How far in advance of your staging date will your organisation begin preparing for automatic enrolment? PROMPT IF NECESSARY. SINGLE CODE ONLY**

Up to 4 weeks/1 month before staging date	1
More than 1, up to 2 months before staging date	2
More than 2, up to 3 months before staging date	3
More than 3, up to 6 months before staging date	4
More than 6 months, up to 1 year before staging date	5
Over a year before staging date	6
Don't know	97
Refused	98

ASK IF NOT YET ENROLLED IN WORKPLACE PENSIONS (I1/3)

- 17) **Have you already, or will you, pay for advice on automatic enrolment?**

Yes	1
No	2
Don't know	97
Refused	98

SECTION J: INNOVATION

ASK ALL

- J1) **I'd now like you to think about innovation within your business. Has your business introduced any new or significantly improved goods in the last three years? This excludes the resale of goods purchased from other businesses, or changes of a solely aesthetic nature.**

Yes	1
No	2
Don't know	97
Refused	98

ASK ALL

- J1a) **Has your business introduced any new or significantly improved services in the last three years?**

Yes	1
No	2
Don't know	97
Refused	98

ASK IF INTRODUCED NEW OR SIGNIFICANTLY IMPROVED GOODS OR SERVICES (J1/1 OR J1a/1)

- J2) **Were any of these new or significantly improved goods and services innovations new to the market, or were they all just new to your business? SINGLE-CODE.**

At least some new to the market	1
All just new to the business	2
Don't know	97
Refused	98

ASK ALL

- J3) **Has your business introduced any new or significantly improved processes for producing or supplying goods or services in the last three years?**

Yes	1
No	2
Don't know	97
Refused	98

ASK IF INTRODUCED NEW OR SIGNIFICANTLY IMPROVED PROCESSES (J3/1)

J4) **Were any of these new or significantly improved processes new to your industry, or were they all just new to your business? SINGLE-CODE.**

At least some new to the industry	1
All just new to the business	2
Don't know	97
Refused	98

ASK IF ANY INNOVATION (J1/1 OR J1a/1 OR J3/1)

J5) **Did your introduction of new goods, service or process innovations involve co-operation with any of the following? READ OUT. MULTICODE 1-8**

Other businesses within your enterprise group?	1
Suppliers of equipment, materials, services or software?	2
Clients or customers from the private sector?	3
Clients or customers from the public sector?	4
Competitors or other businesses in your industry?	5
Consultants, commercial labs or private R&D institutes?	6
Universities or other higher education institutions?	7
Government or public research institutes?	8
None of these	96
Don't know	97
Refused	98

SECTION K1: BUSINESS SUPPORT IN ENGLAND AND WALES

ASK ALL IN ENGLAND, WALES ONLY

- K1) **Which of the following are you aware of?** READ OUT. MULTICODE OK.
RANDOMISE ORDER

UK Trade and Investment (UKTI)	1
The Tools for Business section on the .GOV website	2
The British Business Bank	3
Innovate UK	4
(ENGLAND AND WALES ONLY) The Business Growth Service	5
[ENGLAND ONLY - NAME OF Local Enterprise Partnership]	6
[ENGLAND ONLY - Growth Hubs]	7
(SCOTLAND ONLY) Scottish Development International (SDI)	8
(SCOTLAND ONLY) Business Gateway	9
(SCOTLAND ONLY) Scottish Enterprise	10
(SCOTLAND ONLY) Highland and Islands Enterprise	11
(SCOTLAND ONLY) Skills Development Scotland	12
(SCOTLAND ONLY) Co-operative Development Scotland	13
(SCOTLAND ONLY) Scottish Manufacturing Advice Service	14
(NORTHERN IRELAND) NI Business Info.co.uk	15
(NORTHERN IRELAND) Invest Northern Ireland	16
(NORTHERN IRELAND) Department for Enterprise, Trade and Investment	17
(NORTHERN IRELAND) Department for Employment and Learning	18
(NORTHERN IRELAND) InterTrade Ireland	19
(ENGLAND AND WALES ONLY) Manufacturing Advisory Service	20
The Pensions Regulator	21
Investors in people	22
None of the above	96

ASK ALL

- K2) **Now I would like to move on to discuss the sources of advice and information you use when running your business. In the last 12 months have you sought external advice or information on matters affecting your business? We are only interested when this has been more than a casual conversation.**

Yes	1
No	2
Don't know	97

ASK ALL RECEIVING ADVICE/INFORMATION IN ENGLAND AND WALES (K2/1)

K3) **Was the assistance or support that you used..** READ OUT 1-3. SINGLE CODE ONLY

Information relating to the day to day running of your business?	1
Strategic advice to help introduce a stepped change to grow your business in terms of profitability or numbers employed, or to increase productivity?	2
Both of these?	3
Neither of these	96
Don't know	97

ASK ALL WHO HAVE RECEIVED STRATEGIC ADVICE IN ENGLAND AND WALES (K3 '2-3')

K4) **What did you seek strategic advice about in the last year?** DO NOT READ OUT. MULTICODE 1-21

ASK ALL WHO HAVE RECEIVED INFORMATION IN ENGLAND AND WALES (K3 '1 OR 3'), OR ADVICE/INFORMATION IN SCOTLAND AND NORTHERN IRELAND (K2/1)

K5) (IF K3/1) **What did you seek information about in the last year?** (IF K3 '3') **And what else, if anything, did you seek information about in the last year** (IF SCOTLAND AND NORTHERN IRELAND) **What did you seek information or advice about in the last year?** DO NOT READ OUT. MULTICODE 1-21

	K4	K5
Business growth	1	1
E-commerce/technology	2	2
Employment law/redundancies	3	3
Exporting	4	4
Financial advice e.g. how and where to get finance	5	5
Financial advice e.g. accounting, for general running of business	6	6
Health and Safety	7	7
Improving business efficiency/productivity	8	8
Innovation	9	9
Legal issues	10	10
Management/leadership development	11	11
Marketing	12	12
Regulations	13	13
Relocation	14	14
Tax/national insurance law and payments	15	15
Training/skills needs	16	16
Workplace pensions	17	17
Other (SPECIFY)	95	95
Don't know	97	97

K6) ASK ALL WHO HAVE RECEIVED STRATEGIC ADVICE IN ENGLAND AND WALES (K3 '2-3')
Where have you been for strategic advice during the last 12 months? DO NOT READ OUT. MULTICODE 1-95 OK

K7) ASK ALL WHO HAVE RECEIVED INFORMATION IN ENGLAND AND WALES (K3 '1 OR 3'),
 OR ADVICE/INFORMATION IN SCOTLAND AND NORTHERN IRELAND (K2/1)
Where have you been for information on the running of your business in the last 12 months? (IF K3 '3') **And where else, if anywhere, have you been for information on the running of your business in the last year?** (IF SCOTLAND AND NORTHERN IRELAND)
Where have you been for information or advice on the running of your business in the last 12 months? DO NOT READ OUT. MULTICODE 1-95 OK

	K6	K7
Accountant	1	1
Bank	2	2
Business networks/trade associations	3	3
Consultant/general business adviser	4	4
Chamber of Commerce	5	5
(Specialist) financial adviser	6	6
Friend or family member	7	7
.GOV website	8	8
Internet search/Google/other websites	9	9
(NORTHERN IRELAND ONLY) Invest NI	10	10
Local Authority	11	11
Local Enterprise Partnerships	12	12
Solicitor/lawyer	13	13
The Pensions Regulator	14	14
Work colleagues	15	15
Other (SPECIFY)	95	95
None/have not sought information or advice/will not seek it	96	96
Don't know	97	97

NO K8-K9

ASK ALL IN ENGLAND OR WALES WHO HAVE RECEIVED STRATEGIC ADVICE (K3 '2-3'), OR ALL IN SCOTLAND AND NORTHERN IRELAND WHO RECEIVED INFORMATION OR ADVICE (K2/1)

K9a) (IF K2/2-3) **How was the strategic advice mainly delivered?** (IF SCOTLAND/NORTHERN IRELAND) **How was the information or advice mainly delivered to you?** READ OUT. SINGLE CODE ONLY

Face to face	1
Through a website	2
By email	3
On the phone	4
Social media	5
Other (SPECIFY)	95
Don't know	97

NO K9b-c

ASK ALL IN ENGLAND AND WALES WHO HAD INFORMATION ONLY (K3 '1')

K9d) **How did you find the information that you wanted?** READ OUT. SINGLE CODE ONLY

Face to face	1
Through a website	2
By email	3
On the phone	4
Social media	5
Other (SPECIFY)	95
Don't know	97

ASK ALL IN ENGLAND AND WALES WHO HAD ADVICE (K3 '2-3')

K9e) **Over the past 12 months, approximately how many hours worth of advice do you think you have received?** READ OUT

Up to 3 hours	1
More than 3 hours, less than 3 days	2
3 days or more	3
Other (SPECIFY)	95
Don't know	97

NO K10a-c

ASK IF AWARE OF NI INVEST, BUT NOT USED (NORTHERN IRELAND, AND K1 '13' AND NOT K7 '10')

K10d) **Have you ever approached Invest NI for any form of assistance, including information or guidance, to help develop your business?**

Yes	1
No	2
Don't know	3

ASK IF NO AT K10d. OTHERS GO TO FILTER ABOVE K12

K10e) **Is there any particular reason why you have not approached Invest NI?**

No particular reason	1
Other (SPECIFY)	2
Don't know	3

NO K11-K12

ASK ALL IN ENGLAND AND WALES WHO HAVE RECEIVED ADVICE (K3 '2-3'), AND ALL IN SCOTLAND AND NORTHERN IRELAND THAT RECEIVED INFORMATION OR ADVICE (K2/1)

K12a) (IF K3/2-3) **Did you pay for the external advice you received?** (IF SCOTLAND/NI AND K2/1) **Did you pay for the information or advice you received?** ADD IF NECESSARY **If you received funding or a grant which fully or partially paid for the information or advice this counts as paying for it...** SINGLE CODE ONLY

	K12a
Yes	1
No	2
Don't know	97

ASK ALL THAT PAID FOR INFORMATION/ADVICE (K12a/1)

K12b) **Approximately how much have you paid for external advice in the past 12 months?** RECORD EXACT FIGURE BELOW, IF NOT SURE, ASK FOR AN APPROXIMATE FIGURE. ALLOWED RANGE £0-999,999

£						
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Don't know 97
Refused 98

K12c) TO COMPLETE IF FIGURE GIVEN AT K12b
INTERVIEWERS TO RE-ENTER TURNOVER INTO RANGE. DO NOT ASK. SINGLE CODE ONLY

£0-£9	1
£10-£99	2
£100-£999	3
£1,000-£9,999	4
£10,000-£99,999	5
£100,000-£999,999	6

K12d) ASK IF DK OR REF AT K12a
Which of these ranges describes approximately how much you paid for advice in the last 12 months? READ OUT UNTIL ANSWER GIVEN. SINGLE CODE ONLY

Less than £100	1
£100 - £499	2
£500 - £999	3
£1,000 - £2,499	4
£2,500 - £4,999	5
£5,000 – £9,999	6
£10,000 - £49,999	7
£50,000 - £99,999	8
£100,000 or more	9
Don't know	97
Refused	98

K12e) ASK ALL THAT PAID FOR ADVICE (K12a/1), AND SOUGHT ADVICE ON WORKPLACE PENSIONS (K4/17) AND AT LEAST ONE OTHER REASON AT K4 (1-16,95)
And of this, how much have you paid for external advice in the past 12 months that related specifically to the implementation of automatic enrolment in workplace pensions?
RECORD EXACT FIGURE BELOW, IF NOT SURE, ASK FOR AN APPROXIMATE FIGURE.
ALLOWED RANGE £0-999,999

£						
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Don't know 97
Refused 98

K12f) TO COMPLETE IF FIGURE GIVEN AT K12e
 INTERVIEWERS TO RE-ENTER TURNOVER INTO RANGE. DO NOT ASK. SINGLE CODE ONLY

£0-£9	1
£10-£99	2
£100-£999	3
£1,000-£9,999	4
£10,000-£99,999	5
£100,000-£999,999	6

K12g) ASK IF DK OR REF AT K12e
Which of these ranges describes approximately how much you paid for advice in the last 12 months? READ OUT UNTIL ANSWER GIVEN. SINGLE CODE ONLY

Less than £100	1
£100 - £499	2
£500 - £999	3
£1,000 - £2,499	4
£2,500 - £4,999	5
£5,000 – £9,999	6
£10,000 - £49,999	7
£50,000 - £99,999	8
£100,000 or more	9
Don't know	97
Refused	98

K13) ASK ALL IN ENGLAND AND WALES
Have you had any opportunities or difficulties, or important information or advice needs that you did not get external advice or support for in the last 12 months?

Yes	1
No	2
Don't know	97

NO K14-K19

ASK ALL IN ENGLAND AND WALES

K20) **Which of these forms of business networks, if any, do you consider yourself part of? That might be you individually or your business**

A social media business network such as LinkedIn?	1
A local Chamber of Commerce?	2
A formal business network e.g. one that meets regularly	3
An informal business network that meets socially to discuss mutual business interests?	4
Other form of network (SPECIFY)	95
Not part of a network	96
Don't know	97

ASK ALL IN SCOTLAND ONLY

K21) **Are you aware of the Scottish Business Pledge?**

Yes	1
No	2
Don't know	97

ASK ALL EMPLOYERS IN SCOTLAND (A2>0)

K22) **Excluding volunteers, apprentices and interns, are all your employees aged 18 or over paid at or above £7.85 an hour?**

Yes	1
No	2
Don't know	97
Refused	98

ASK IF 'YES' OR 'DON'T KNOW' AT K22

K23) **£7.85 an hour is the living wage defined by the Living Wage Foundation. Is your business signed up to this campaign?**

Yes	1
No	2
Don't know	97
Refused	98

ASK ALL EMPLOYERS IN SCOTLAND (A2>0)

K24

Does your business offer any of the following working hours arrangements for employees? READ OUT. MULTICODE 1-8

Flexitime (flexible working hours)	1
An annualised hours contract	2
Term-time working	3
Job sharing	4
A nine day fortnight	5
A four and a half day week	6
Zero hour contracts	7
On-call working	8
None of these	96
Don't know	97
Refused	98

ASK ALL IN SCOTLAND

K25

Does your business engage with any of the following schemes? READ OUT. MULTICODE 1-4

(EMPLOYERS ONLY) Modern apprenticeships	1
(EMPLOYERS ONLY) Investors in Young People	2
(EMPLOYERS ONLY) 50/50 by 2020	3
(ALL) The prompt payment code	4
None of these	96
Don't know	97
Refused	98

ASK ALL IN SCOTLAND ONLY

K26

Do you consider your business to be actively involved in your local community?

Yes	1
No	2
Don't know	97

NO SECTION L-M

SECTION N: TRAINING

- N1) ASK ALL THAT EMPLOY STAFF (A2>0)
Over the past 12 months, has your organisation arranged or funded any off-the-job training or development for employees? By off-the-job training we meaning training away from the individual's immediate work position, whether on your premises or elsewhere.

Yes	1
No	2
Don't know	97

- N1a) ASK ALL THAT EMPLOY STAFF (A2>0)
And has your organisation arranged or funded any on-the-job or informal training and development over the last 12 months. By this I mean activities that would be recognised as training by the staff, and not the sort of learning by experience which could take place all the time.

Yes	1
No	2
Don't know	97

- N1b) ASK IF PROVIDE TRAINING (N1/1 OR N1a/1)
What proportion of staff received training in the last 12 months? READ OUT

All of them	1
Between 75% and 99%	2
Between 50% and 74%	3
Between 25% and 49%	4
Between 10% and 24%	5
Less than 10%	6
Don't know	97
Refused	98

- N2) ASK IF PROVIDE TRAINING (N1/1 OR N1a/1)
Did any of the managers in the business receive this off-the-job or informal on-the-job training or development during the last 12 months? IF YES: PROBE FOR WHETHER FORMAL OFF THE JOB, INFORMAL ON THE JOB, OR BOTH. SINGLE CODE ONLY

Yes – off the job	1
Yes – informal on the job	2
Yes - Both	3
No	4
Don't know	97

N3) ASK IF PROVIDE TRAINING (N1/1 OR N1a/1)
And thinking about all staff, not just managers, was any of this training and development designed to lead to a formal qualification, regardless of whether this has been achieved or not? SINGLE CODE ONLY

Yes, most	1
Yes, some	2
No	3
Don't know	97
Refused	98

N4) ASK IF TRAINING LED TO QUALIFICATIONS (N3 '1-2') AND MANAGERS ARE TRAINED (N2 '1-3')
Was this the case for managers, for other staff, or for both of these? SINGLE CODE ONLY

Yes, managers only	1
Yes, other staff only	2
Both managers and other staff	3
No	4
Don't know	97
Refused	98

N5) ASK WHERE MANAGERS HAVE RECEIVED ON OR OFF-THE-JOB TRAINING (N2 '1-3')
Thinking now about the training or development that managers in the business have received in the last 12 months, what subjects or disciplines did that training or development cover? READ OUT. MULTICODE OK 1-6. RANDOMISE 1-5

Leadership and management skills	1
IT skills	2
Health and Safety	3
Technical, practical or job-specific skills	4
Team working skills	5
Other (SPECIFY)	95
Don't know	97

NO N6

ASK IF HAVE 5+ EMPLOYEES (A2/5+) BUT DO NOT PROVIDE TRAINING (NOT N1/1 AND NOT N1a/1)

N7) **Which of these, if any, are reasons why you do not currently provide any training? READ OUT. MULTICODE OK**

All staff are sufficiently trained already	1
Training not necessary in your type of business	2
Too expensive	3
Do not know where to find the right training	4
Lack of time	5
Other (SPECIFY)	95
Don't know	97
Refused	98

ASK IF HAVE 10+ EMPLOYEES (A2/10+)

N8) **Does your business have a dedicated HR manager?**

Yes	1
No	2
Don't know	97
Refused	98

ASK ALL EMPLOYERS (A2/1+)

N9) **Has your business offered any formal apprenticeships in the last three years, by which I mean apprenticeships that lead to a recognised qualification?**

Yes	1
No	2
Don't know	97
Refused	98

SECTION O: TECHNOLOGY

NO O1-O6

ASK ALL

O7) **Which of the following apply to your business?** READ OUT. MULTICODE OK 1-4

You have access to the internet for work purposes	1
Your business has its own website	2
You use a third party website to promote or sell your goods or services, e.g. Amazon, Etsy or Ebay	3
Your business has its own social media profile, e.g. on Facebook, LinkedIn or Twitter	4
None of these	96
Don't know	97
Refused	98

ASK ALL WITH OWN WEBSITES (O7/2)

O8) **In which of these ways can your website currently be used?** READ OUT. MULTICODE 1-3

So that customers can order and pay for goods or services directly from your website?	1
To take bookings or orders, without payment at the time	2
To promote or showcase your goods or services, with contact details so that customers can get in touch?	3
(DNRO) Website still under construction/being serviced	4
(DNRO) Other (SPECIFY)	95
Don't know	97

ASK ALL THAT USE THIRD PARTY (O7/3)

O9) **In which of these ways can the third party websites you use be used by customers?** READ OUT. MULTICODE 1-3

So that customers can order customers to order and pay for your goods or services directly from the other websites?	1
To make bookings or orders, without payment at the time	2
To showcase your goods or services, with contact details so that customers can get in touch?	3
(DNRO) Other (SPECIFY)	95
Don't know	97

ASK ALL WITH SOCIAL MEDIA PROFILES (O7/4)

O10) **Are you using social media so customers can order or buy goods or services from you?**

Yes	1
No	2
Don't know	97
Refused	98

ASK ALL THAT USE THE INTERNET FOR WORK PURPOSES (O7/1)

O11) **Does your business use the internet for either of these purposes?** READ OUT. MULTICODE 1-2

Paying taxes online	1
Accessing Government services	2
Neither of these	3
Don't know	97
Refused	98

SECTION P: TURNOVER

ASK ALL

- P1) **Can you please tell me the approximate turnover of your business in the past 12 months across all your UK sites?** RECORD EXACT FIGURE BELOW, IF NOT SURE, ASK FOR AN APPROXIMATE FIGURE. ALLOWED RANGE £0-£99,999,999

£									
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Don't know 97

Refused 98

TO COMPLETE IF FIGURE GIVEN AT P1

- P1a INTERVIEWERS TO RE-ENTER TURNOVER INTO RANGE. DO NOT ASK. SINGLE CODE ONLY

£0-£9	1
£10-£99	2
£100-£999	3
£1,000-£9,999	4
£10,000-£99,999	5
£100,000-£999,999	6
£1,000,000-£9,999,999	7
£10,000,000-£99,999,999	8

ASK IF DK OR REF AT P1

- P1b) **Which of these ranges does your turnover fall into?** READ OUT UNTIL ANSWER GIVEN. SINGLE CODE ONLY

Less than £82,000	1
£82,000 - £99,999	2
£100,000 - £249,999	3
£250,000 - £499,999	4
£500,000 - £999,999	5
£1m – £1.99m	6
£2m - £2.8m	7
£2.81m - £4.99m	8
£5m - £9.99m	8
£10m - £14.99m	10
£15m - £24.99m	11
£25m or more	12
Don't know	97
Refused	98

ASK ALL TRADING FOR AT LEAST ONE YEAR (A6/NOT '1')

P2) **Compared with the previous 12 months, has your turnover in the past 12 months increased, decreased or stayed roughly the same? SINGLE-CODE**

Increased	1
Decreased	2
Stayed the same	3
Don't know	97
Refused	98

ASK IF TURNOVER HAS INCREASED / DECREASED (P2/1-2)

P3) **By approximately what percentage did your turnover (IF P2/1) increase (IF P2/2) decrease in the past 12 months, compared with the previous 12 months?**

Enter percentage (IF DECREASED P2 '2', RANGE = 0-100%; IF INCREASED P2 '1', RANGE = 0-999%)

Don't know97

Refused ... 98

ASK IF DECREASED BY MORE THAN 50% (P2 '2' AND P3 '51-100')

P4) **You said that your turnover decreased by (ANSWER AT P3)%. That means your turnover decreased by more than half compared with the previous 12 months. Is that correct?**

Yes	1
No	2
Don't know	97
Refused	98

IF NO AT P4, REASK P3

ASK IF INCREASED BY MORE THAN 100% (P2 '1' AND P3 '101-999')

P5) **You said that your turnover increased by (ANSWER AT P3)%. That means your turnover has more than doubled compared with the previous 12 months. Is that correct?**

Yes	1
No	2
Don't know	97
Refused	98

IF NO AT P5, REASK P3

P6) ASK IF DON'T KNOW HOW MUCH TURNOVER INCREASED/DECREASED AT P3 (P3 '97')
Would you say it [TEXT SUBSTITUTION: (IF P2/1) increased (IF P2/2) decreased] by up to 10%, up to 20% or by more than 20%?

Up to 10%	1
Up to 20%	2
More than 20%	3
Don't know	97

P7) ASK ALL
In the next 12 months do you expect your turnover to increase, decrease, stay roughly the same? SINGLE-CODE

Increase	1
Decrease	2
Stay the same	3
Don't know	97
Refused	98

P8) ASK IF EXPECT TURNOVER TO INCREASE / DECREASE (P7/1-2)
By approximately what percentage do you expect your turnover to (IF P7/1) increase (IF P7/2) decrease in the next 12 months? SINGLE-CODE
 INTERVIEWER NOTE: IF DON'T KNOW, PROMPT WITH BANDS

Enter percentage (IF DECREASE P7 '2', RANGE = 0-100%; IF INCREASE P7 '1', RANGE = 0-999%)

Don't know97

Refused ... 98

ASK IF EXPECT TO DECREASE BY MORE THAN 50% (P7 '2' AND P8 '51-100'). OTHERS GO TO FILTER AT P10

P9) **You said that you expect your turnover to decrease by (ANSWER AT P8). That means you expect your turnover to decrease by more than half what it is now. Is that correct?**

Yes	1
No	2
Don't know	97
Refused	98

IF NO AT P9, REASK P8

ASK IF EXPECT TO INCREASE BY MORE THAN 100% (P7 '1' AND P8 '101-999')

P10) **You said that you expect your turnover to increased by (ANSWER AT P3. That means you expect your turnover to more than doubled compared with what it was in the last 12 months. Is that correct?**

Yes	1
No	2
Don't know	97
Refused	98

IF NO AT P10, REASK P8

ASK IF DON'T KNOW HOW MUCH TURNOVER WILL INCREASE/DECREASE AT P8 (P8 '97')

P11) **Would you say it will [TEXT SUBSTITUTION: (IF P7/1) increase (IF P7/2) decrease] by up to 10%, up to 20% or by more than 20%?**

Up to 10%	1
Up to 20%	2
More than 20%	3
Don't know	4

ASK ALL

P12) **Taking into account all sources of income in the last financial year, did you generate a profit or surplus? SINGLE-CODE**

Yes	1
No	2
Don't know	97
Refused	98

NO SECTION Q

SECTION R: FUTURE INTENTIONS

ASK ALL

- R1) **I would like to finish off by asking a few questions about the plans for your business over the next three years. Over the next three years, do you aim to grow the sales of your business?** SINGLE-CODE

Yes	1
No	2

ASK ALL THAT INTEND TO GROW (R1/1)

- R1a) **By approximately what percentage do you aim to have grown your sales in three years time?** READ OUT IF NECESSARY. SINGLE-CODE

1-9%	1
10-24%	2
25-49%	3
50-74%	4
75-99%	5
100% or more	6
Don't know	95
Refused	96

ASK ALL

- R2) **How likely is it that you will approach external finance providers in the next three years?** PROBE FOR VERY/FAIRLY/NOT VERY LIKELY/NOT AT ALL LIKELY

Very likely	1
Fairly likely	2
Not very likely	3
Not at all likely	4
Don't know	97

ASK ALL

- R3) **Do you anticipate the closure, or a full transfer of the ownership of your business in the next three years?** SINGLE-CODE, PROMPT AS NECESSARY

Yes, I anticipate the closure of the business	1
Yes, I anticipate a full transfer of the ownership of my business	2
No	3
Don't know	97

ASK BUSINESSES THAT WILL TRANSFER (R3/2)

R3a) **Will the ownership of your business transfer partly or wholly to somebody within your own family, or to somebody else?** SINGLE-CODE, PROMPT AS NECESSARY

Own family	1
Somebody else	2
Don't know	97
Refused	98

ASK ALL

R4) **Does your business plan to do any of the following over the next three years?**
READ OUT. MULTICODE. RANDOMISE ORDER OF ASKING

Increase the skills of the workforce	1
Increase the leadership capability of managers	2
Capital investment (in premises, machinery etc.)	3
Develop and launch new products/services	4
Introduce new working practices	5
None of these	96
Don't know	97

NO SECTIONS S-T

SECTION U: END

ASK ALL

- U1) **The Department for Business Innovation and Skills (BIS) want to carry out a further survey in about a year's time, to see how your business is progressing. Would you be willing to help with that research? SINGLE-CODE**

Yes	1
No	2
Maybe	97

ASK ALL

- U1c) **Would you like us to email you a link to the survey report when it is published on the internet early next year?**

Yes	1
No	2

ASK IF AGREED TO RECONTACT (U1/1 OR 3)

- U1a) **Is there an alternative number we might try next year (ADD IF LANDLINE: such as a mobile) in case we can't reach you on this one?**

ENTER NUMBER TWICE

No number 96

Refused 98

ASK IF AGREED TO RECONTACT (U1/1 OR 3) OR WANT AN EMAIL TO REPORT (U1c/1)

- U1b) **Could I take your email address please? (ADD IF NOT U1c/1: This is so we can give you notice of when the survey takes place next year)**

ENTER EMAIL ADDRESS TWICE

No email 96

Refused 98

ASK ALL

U2) **Would it be possible for BIS to link your responses to other information that you have provided previously to the Government? By this data linkage, we can reduce the burden of our surveys on your business and can improve the evidence that we use.**

ADD IF NECESSARY

Data will only be used to inform research on businesses in aggregate - we will never release information that identifies any individual business - and your survey responses remain strictly confidential. Do you give your consent for us to do this?

Yes	1
No	2

On behalf of the Department for Business, Innovation and Skills/Scottish Government/Invest NI, thank you very much for your time. If you have any queries you can contact xxxx at BMG Research

NO U3-U4

ASK ALL

U5) **INTERVIEWER TO RECORD WHETHER THE RESPONDENT IS A MAN OR A WOMAN**

Man	1
Woman	2



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Contact us if you have any enquiries about this publication, including requests for alternative formats, at:

Department for Business, Innovation and Skills
1 Victoria Street
London SW1H 0ET
Tel: 020 7215 5000
Email: enquiries@bis.gsi.gov.uk

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