
MYOB Australian Small Business Survey

Special Focus Report:

Changes in business profit and expenses, recession outlook, political preferences and work-life balance

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Report prepared for



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About the Study

This report presents the findings of the Special Focus Questions from the MYOB Australian Small Business Survey. The online survey comprised a national sample of **1,385** small business proprietors and general managers, conducted in **November and December 2008**. These small businesses are defined as both non-employing and employing businesses with fewer than 20 employees. Results have been weighted to reflect the small business population distribution according to the Australian Bureau of Statistics (ABS) for company size, length of time operating, and selected ANZSIC Industry divisions (refer to ABS publications *Characteristics of Small Business, 2004*; 8127.0 and *Counts of Australian Businesses, June 2006*; 8165.0).

The special focus areas presented in this report include:

- Changes in business costs and profits
- Outlook for a potential recession in Australia and the economic climate
- Current political preferences and satisfaction levels

Change in sales

Three-quarters of small business owners surveyed report either an increase or no change in sales over the past 12 months

Figure 1: Change in sales over the last 12 months (%)

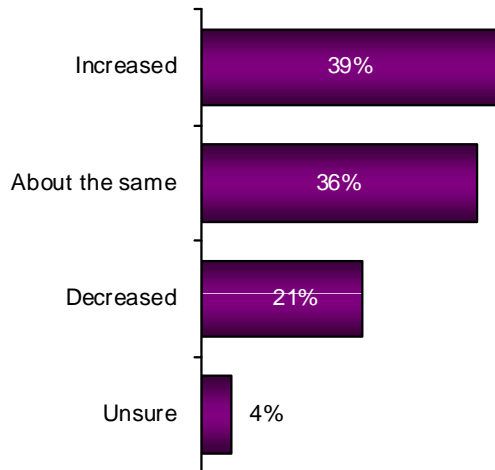


Figure 1.1: Change in sales over the last 12 months by state (%)

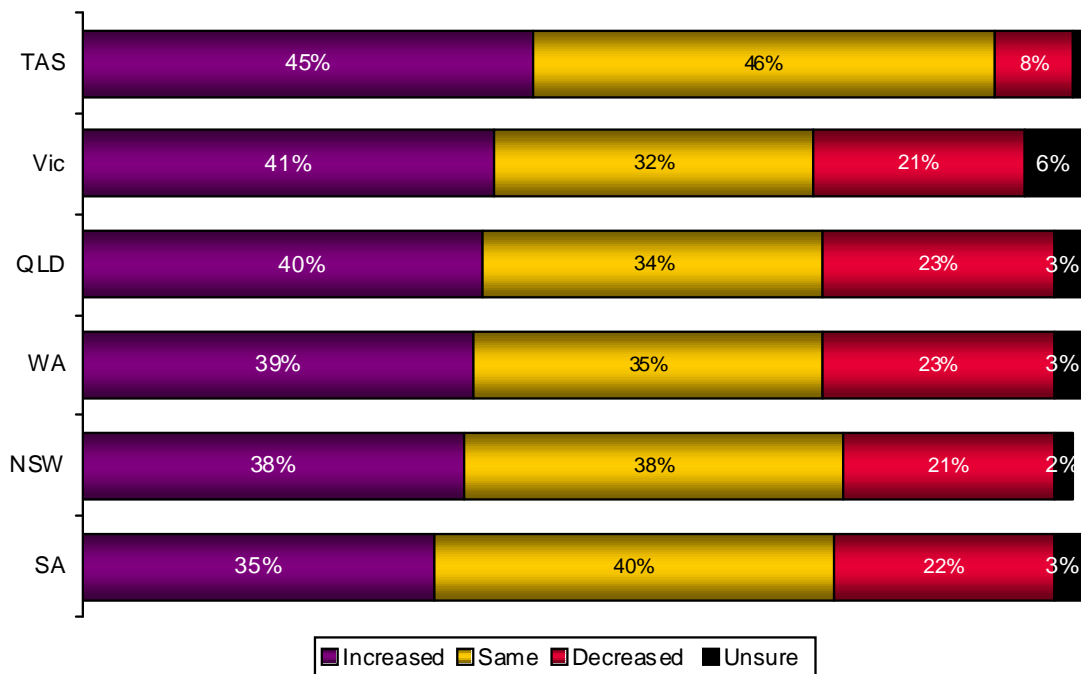
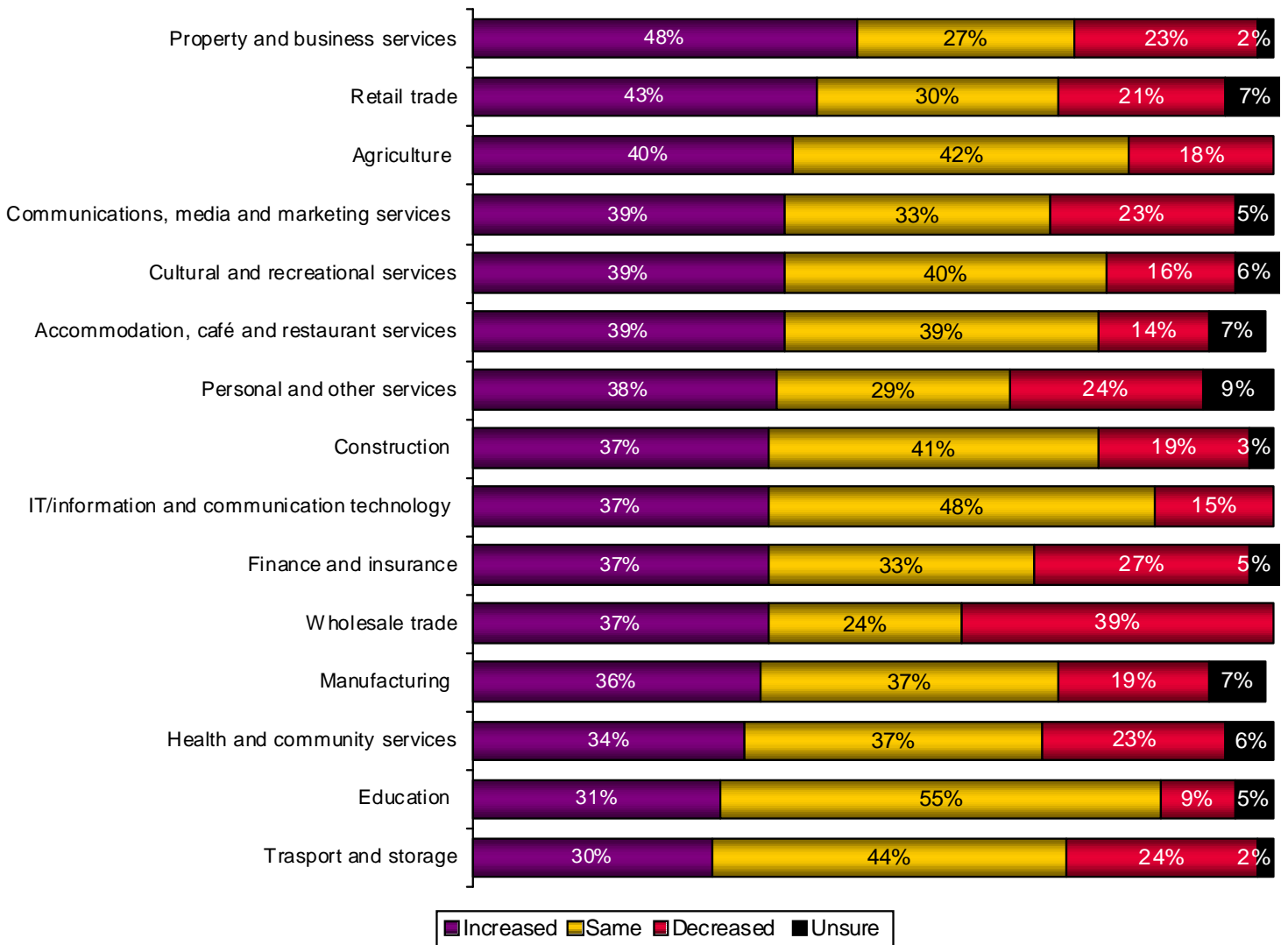


Figure 1.2: Change in sales over the last 12 months by industry (%)



Base: Small business owners (n=1385)

Q. How do you feel your sales have changed over the last 12 months?

AMR Interactive, December 2008

The majority (75%) of small businesses surveyed report either an increase or no change in sales over the past 12 months. Of this group, 39% report an increase in sales in comparison to only 21% who reported seeing a decline in sales over the past 12 months.

The most positive impact on sales is noted in the Property and Business Services sector with 48% of small business owners surveyed noting an increase in sales over the past 12 months. This is followed by Retail Trade (43% increased) and Agriculture (39% increased).

The largest levels of sales decline are within the Wholesale Trade sector which saw 39% of business owners surveyed reporting a decline in sales over the past 12 months, as well as Transport and Storage which has 24% of small business owners reporting a sales decline.

Change in business expenses

More than half of small business owners surveyed saw an increase in business expenses over the past 12 months

Figure 2: Change in business expenses over the last 12 months (%)

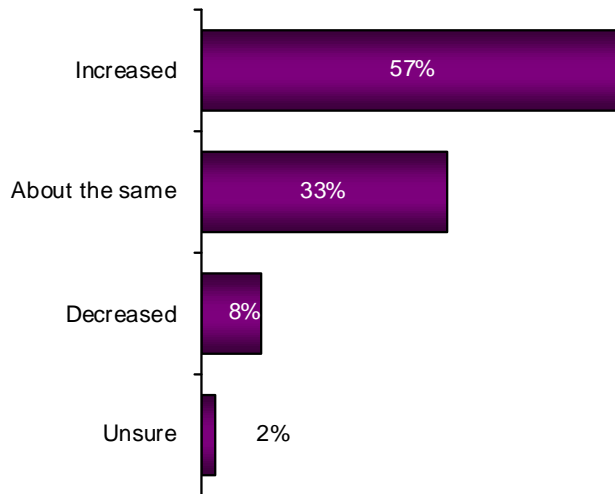


Figure 2.1: Change in business expenses over the last 12 months by state (%)

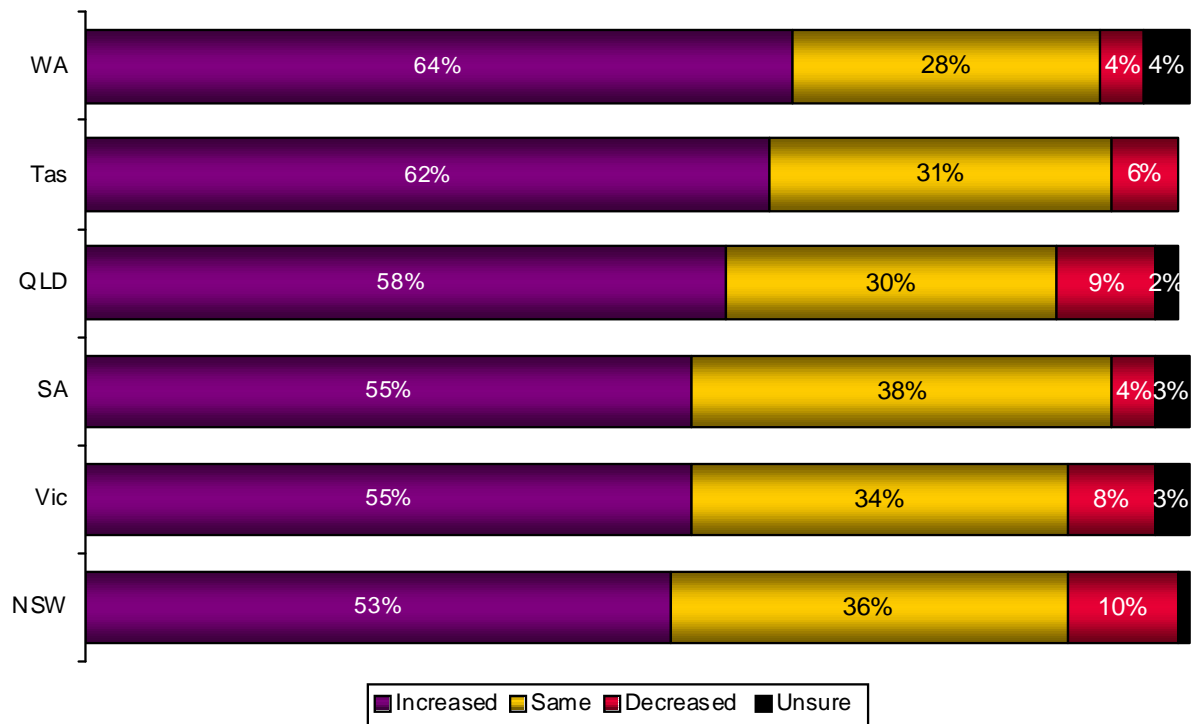
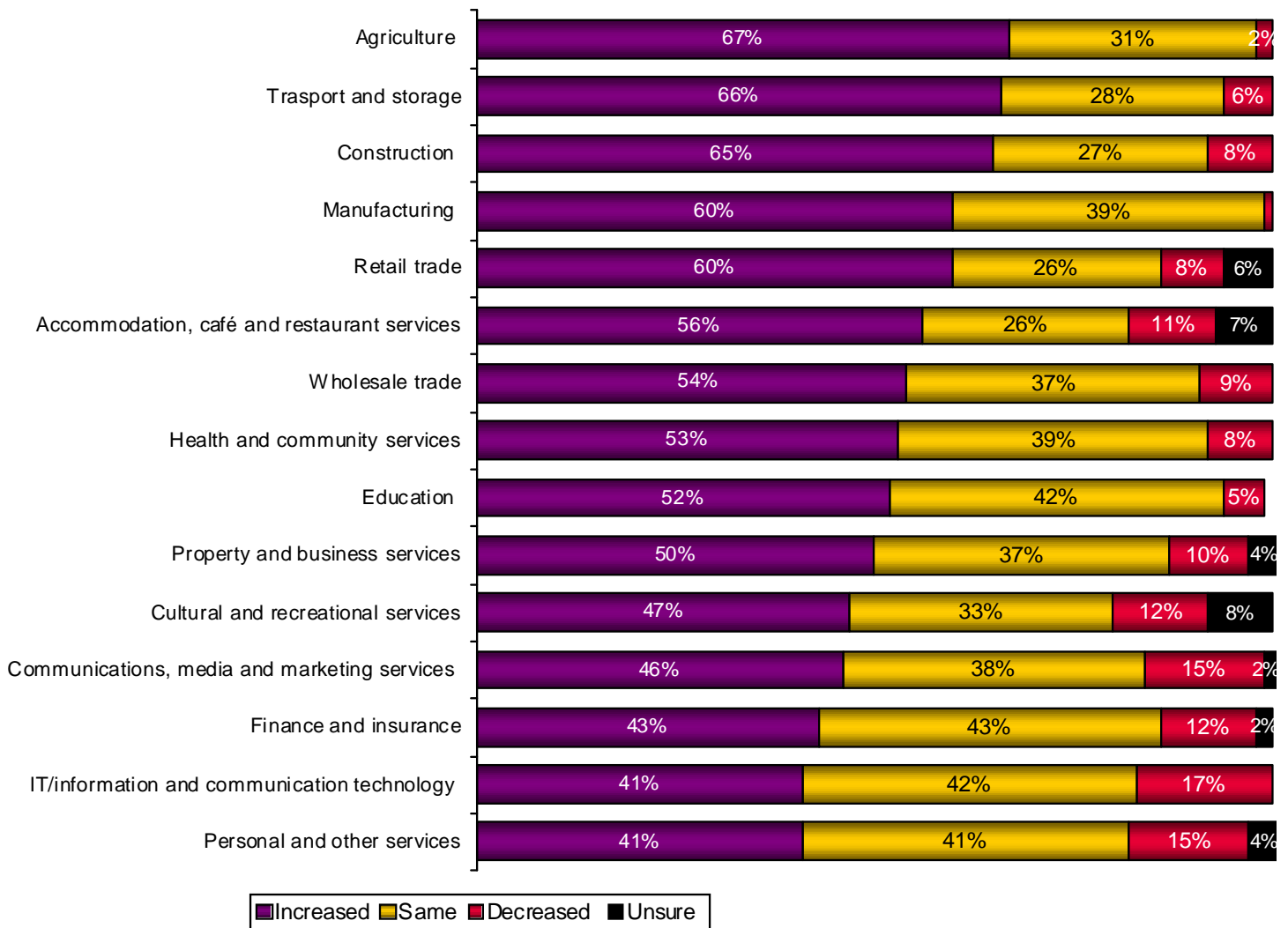


Figure 2.2: Change in business expenses over the last 12 months by industry (%)



Base: Small business owners (n=1385)

Q. How do you feel your business expenses have changed over the last 12 months?

AMR Interactive, December 2008

Along with increasing sales figures, small business owners are also experiencing increases in their business expenses with 57% of small business owners surveyed reporting that their business expenses have increased in the past 12 months.

The Agriculture (67%), Transport and Storage (66%) and Construction (65%) industries had the highest levels of small business owners reporting that their business expenses had increased over the past 12 months.

Small businesses in the Personal and Other Services (41%), IT/Information and Communication Technology (41%) and Finance and Insurance (43%) industries saw the smallest levels of increased business costs. All three of these industries also had higher levels of small businesses reporting a decrease in costs (15%, 17% and 12% respectively), along with the Communications, Media and Marketing services industry which also saw 15% of small business owners reporting a decrease in business expenses.

Change in business profit

One-third (31%) of small business owners surveyed reported a profit increase over the last 12 months

Figure 3: Change in business profit over the last 12 months (%)

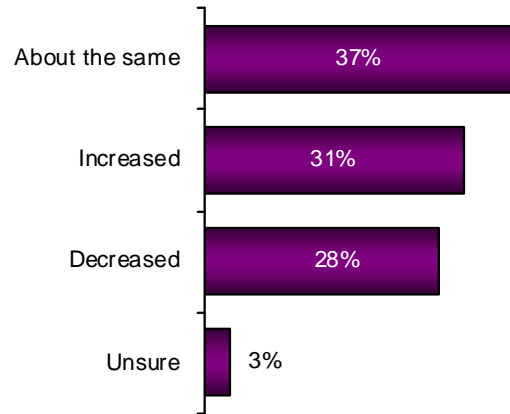


Figure 3.1: Change in business profit over the last 12 months by state (%)

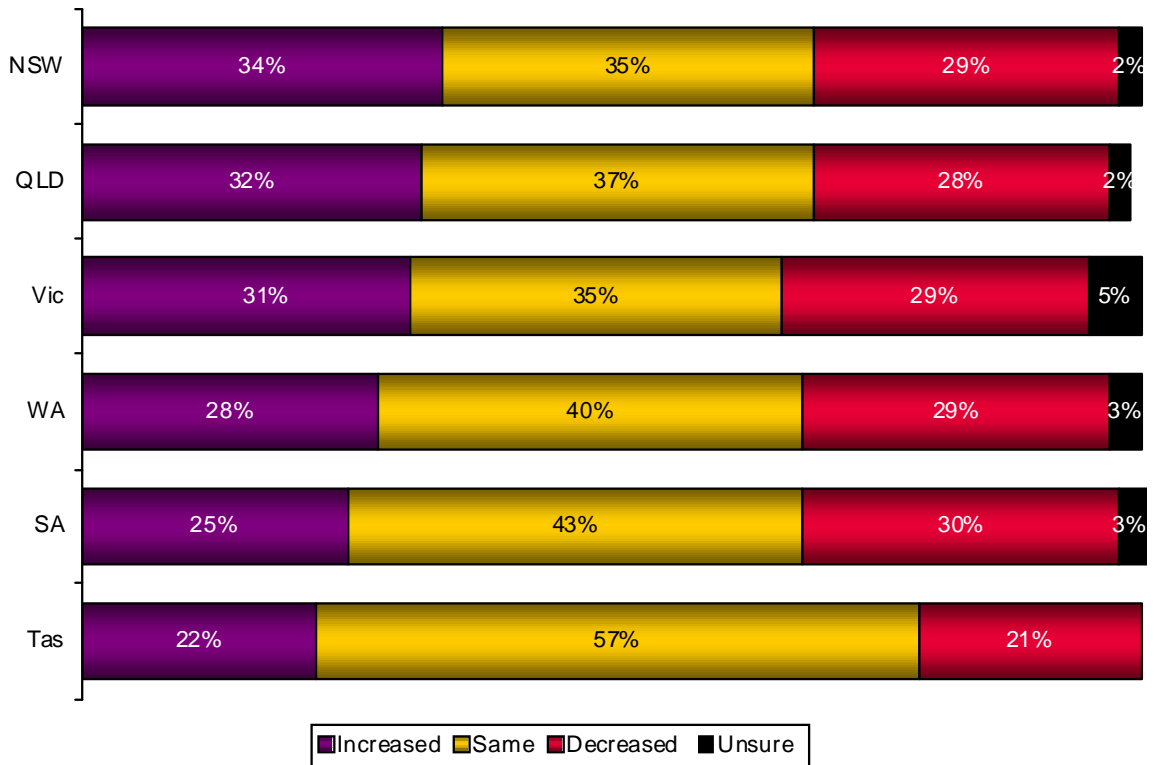
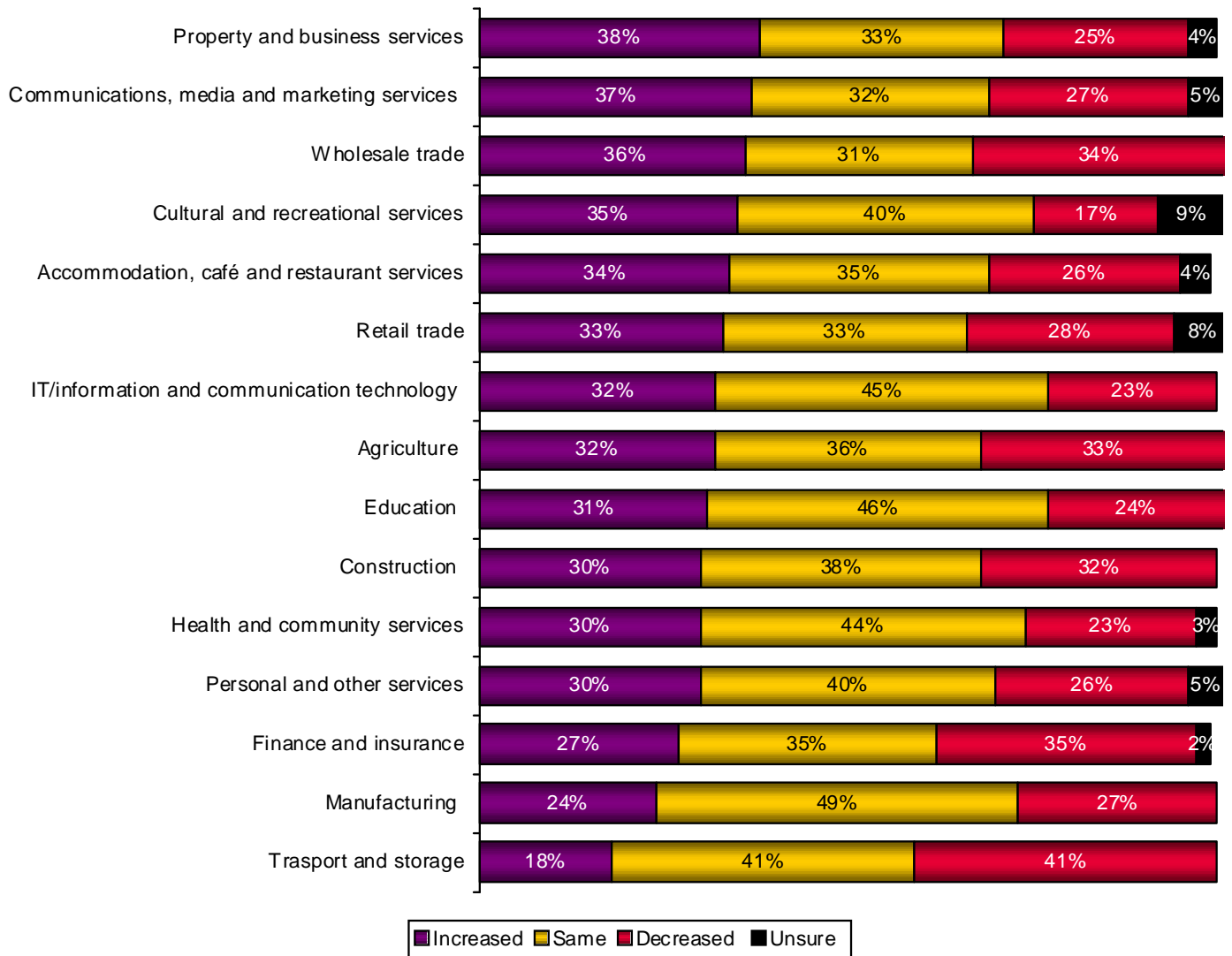


Figure 3.2: Change in business profit over the last 12 months by industry.(%)



Base: Small business owners (n=1385)

Q. How do you feel your business profit has changed over the last 12 months?

AMR Interactive, December 2008

Despite the current economic uncertainty, and the rising business expenses noted previously, just under one-third (31%) of small business owners surveyed have noted an increase in profit in the last 12 months. An additional 37% have seen no change in profit.

This profit increase is led by the Property and Business Services sector (38% increase), Communications, Media and Marketing (37% increase) and Wholesale Trade (36% increase). It is of interest to note the Wholesale Trade industry’s standing as one of the sectors with the largest increases, despite reporting the largest decline in sales over the past year.

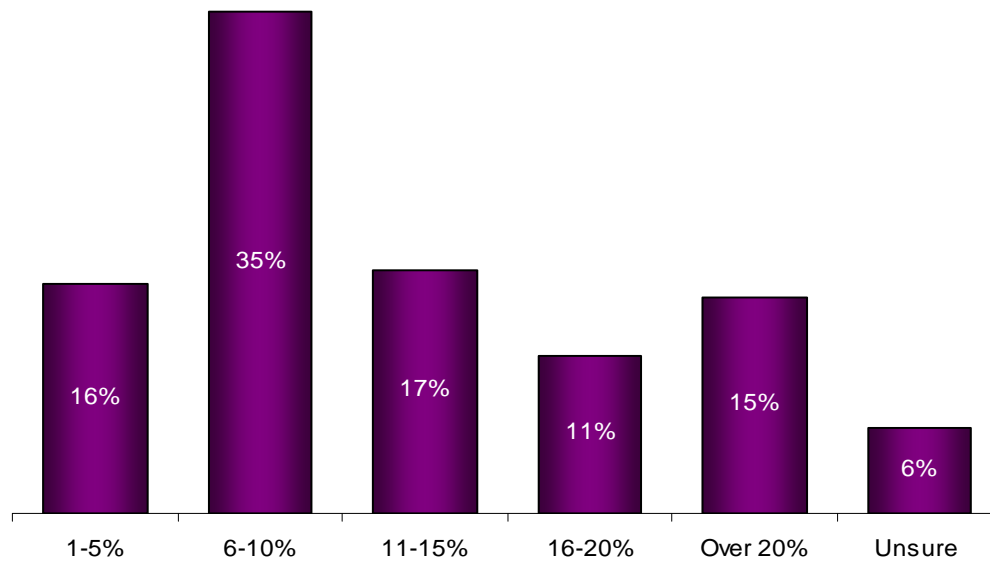
Those small businesses in the Transport and Storage industry (18% increase), Manufacturing (24% increase) and Finance and Insurance (27% increase) saw the lowest levels of profit increases. In fact, 41% of small business owners in the Transport and Storage industry reported a decline in business profit.

In regards to state, small businesses in NSW (34%) have seen the largest profit increase, followed by QLD (32%) and Victoria (31%).

Increase in business profit

Of those small businesses with an increased profit (31%), half of this group saw an increase of between 1 and 10%

Figure 4: How much increase in business profit over the last 12 months (%)



Base: Small business owners who have an increased business profit (n=433)

Q. How much has your business profit increased?

AMR Interactive, December 2008

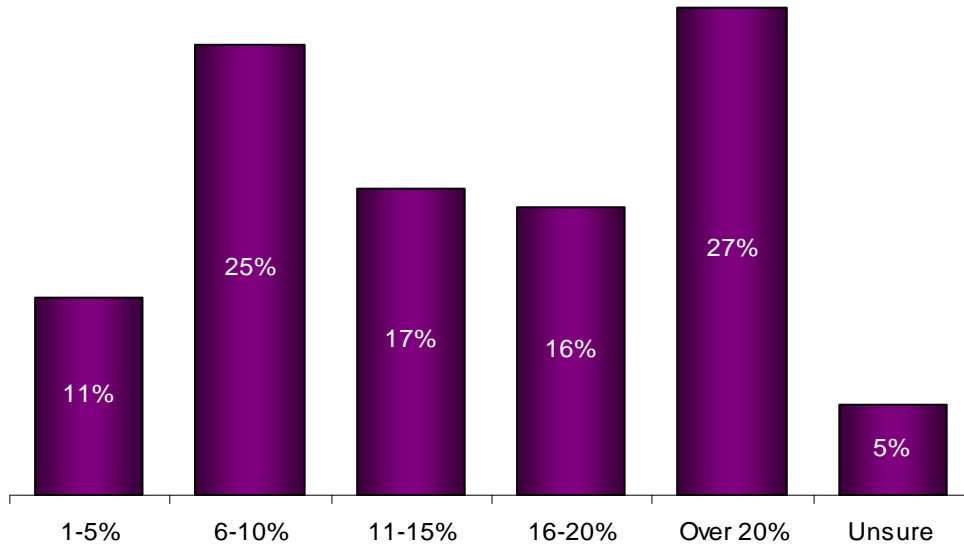
From the small business owners surveyed who reported an increase in profit over the last 12 months (31% of sample), 51% of this group reported an increase of between 1 and 10%. Of this group, 35% reported a 6-10% increase.

An additional 27% of this group reported a 11-20% increase, while 15% reported over a 20% increase in profit in the last 12 months.

Decrease in business profit

Of those small businesses with a decreased profit (28%), 36% of this group saw a decrease of between 1 and 10%

Figure 5: How much decrease in business profit over the last 12 months (%)



Base: Small business owners who have a decreased business profit (n=397)
 Q. How much has your business profit decreased?

AMR Interactive, December 2008

Of those small business owners who reported a decrease in profits over the past 12 months (28% of sample), 36% of this group reported this decrease to be between 1-10%, with 25% of these small business owners reporting the decrease being between 6-10%.

Possible Australian recession

Majority of small business owners surveyed feel there probably or definitely will be a recession in the next 20 years

Figure 6: Feel there will be a recession in Australia within the next 20 years (%)

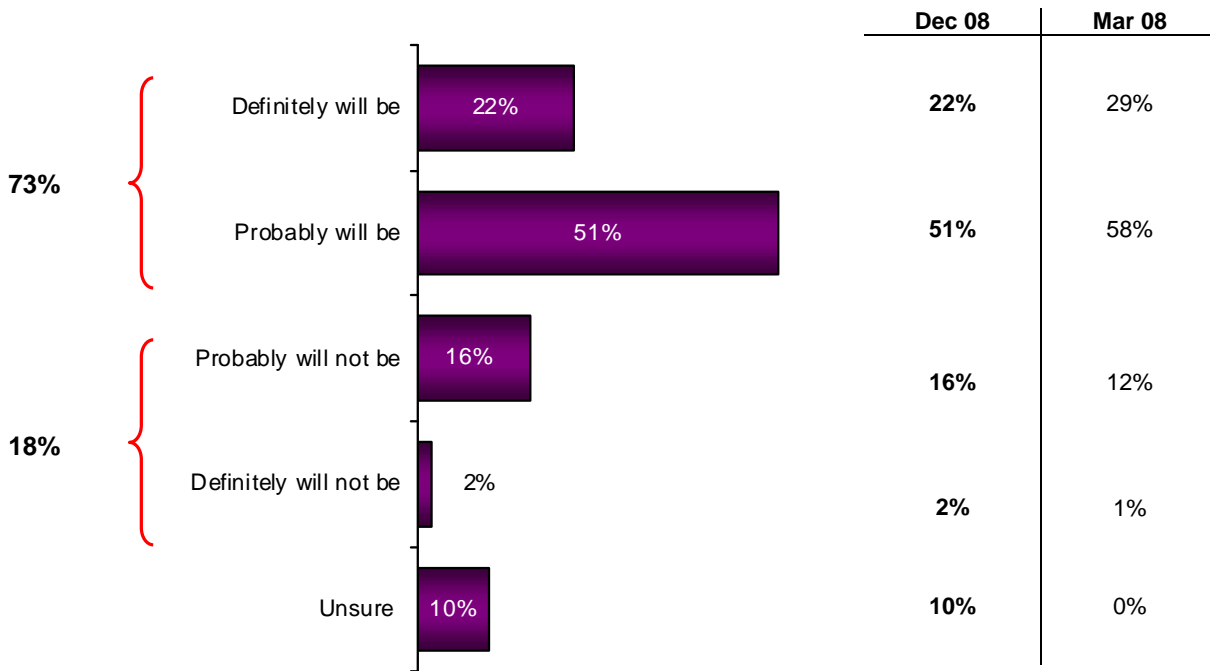
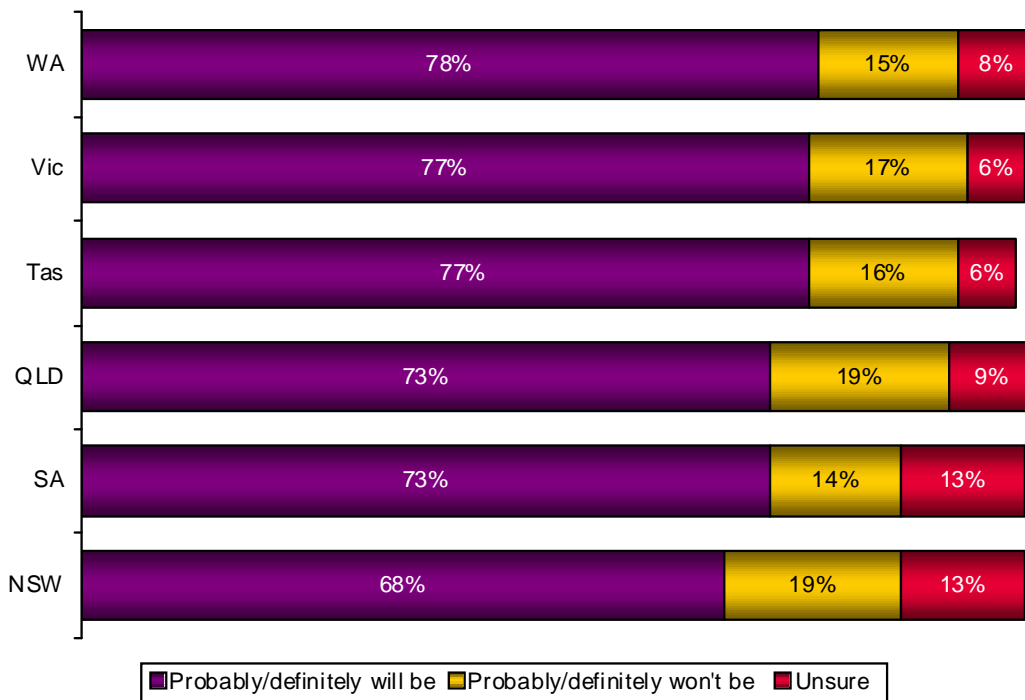


Figure 6.1: Feel there will be a recession in Australia within the next 20 years by state (%)



Base: Small business owners (n=1385)

Q. Do you personally think there will be an economic recession in Australia in the next 20 years?

AMR Interactive, December 2008

The majority (73%) of small business owners surveyed feel there will be a recession in Australia within the next 20 years. This includes 22% who report there definitely will be a recession, and an additional 51% who feel there probably will be a recession.

Only 2% of small business owners surveyed are confident that there will definitely not be an economic recession, while 16% feel there probably will not be an Australian recession.

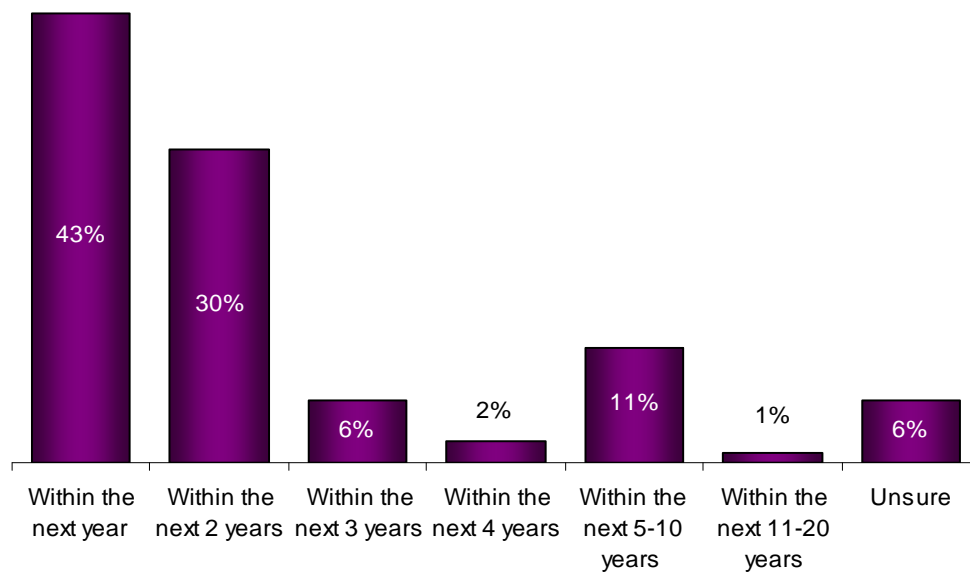
Interestingly, small business owners are slightly more optimistic than when surveyed in March 2008, with a decline of 7% of those who felt their definitely would be an economic recession, and a decline of 6% of those who reported there probably would be a recession. The current survey has noted an increase of 10% in unsure responses in comparison to the previous survey, perhaps mirroring the higher levels of economic uncertainty.

Small business owners in Western Australia (78%), Victoria and Tasmania (both 77%) are more likely to feel there will be an economic recession in Australia within the next 20 years.

Timing of potential Australian recession

Of those small business owners surveyed who believe there will be a recession (73%), just under half of this group think it will occur within the next year

Figure 7: Timing of a potential recession in Australia within the next 20 years (%)



	Within the next year	Within the next 2 years	Within the next 3 years	Within the next 4 years	Within the next 5-10 years	Within the next 11-20 years	Unsure
Dec 08	43%	30%	6%	2%	11%	1%	6%
Mar 08	12%	34%	20%	6%	14%	12%	2%

Base: Small business owners who feel there will be a recession within the next 20 years (**n=1009**)
 Q. How far away do you think the next economic recession in Australia is most likely to be?

AMR Interactive, December 2008

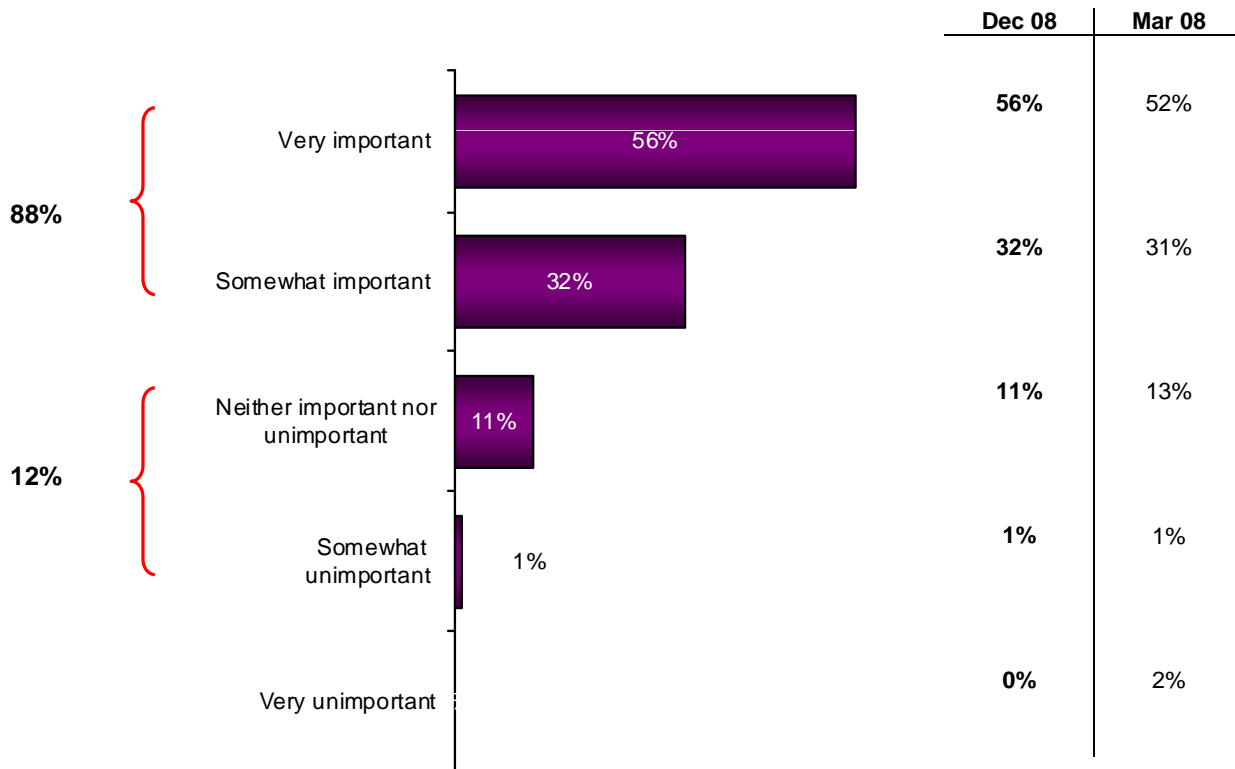
Of those small business owners who think there will be a recession within the next 20 years (73% of sample), the majority of this group think this recession will occur within the next year or two. 43% of this group report that this will in fact occur within the next year.

While levels of certainty that there will be an economic recession have slightly lessened since the March 2008 survey, the increasingly imminent nature of any perceived recession is highlighted in the increase of those small business owners who report that this recession will occur within the next year.

Importance of planning for a recession

Majority of small business owners believe it is important to plan for a potential recession

Figure 8: Level of importance placed on planning for an economic recession (%)



Base: Small business owners (n=1385)

Q. How important do you feel is it to plan and prepare your business to survive through an economic recession?

AMR Interactive, December 2008

In comparison to the March 2008 survey, similar levels of small business owners place importance on planning for a potential economic recession. A total of 56% of small business owners surveyed feel it is very important to prepare for possible recession, compared to 52% in March 2008. Similarly, 32% reported planning to be somewhat important, which was 31% in March 2008.

Overall, it is clear that small business owners are aware of the importance of planning if they want their business to survive a potential economic recession.

Sought advice on planning for possible recession

Most small business owners surveyed have not sought advice on planning for a potential recession

Figure 9: Sought advice from accountant or financial advisor to ensure recession survival (%)

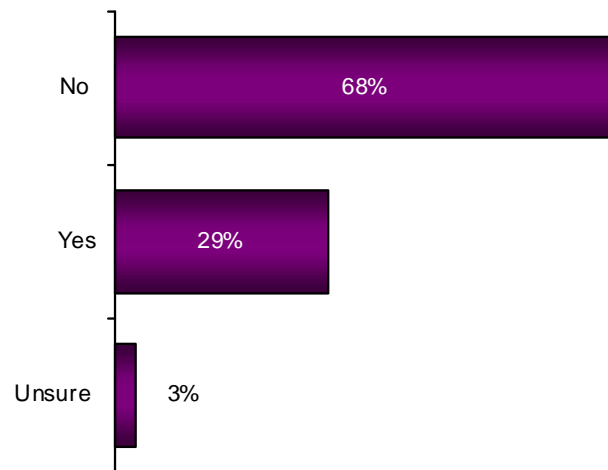


Figure 9.1: Sought advice from accountant or financial advisor to ensure recession survival by state (%)

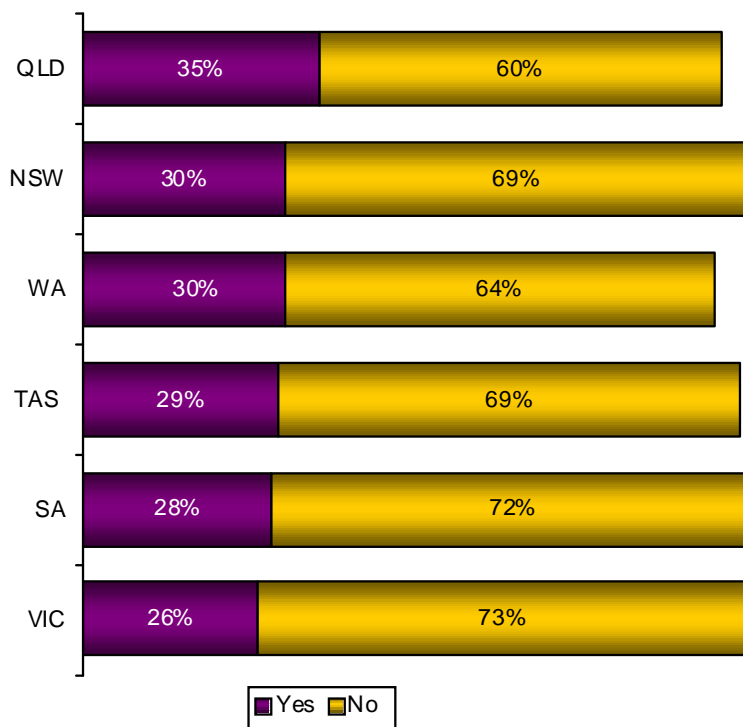
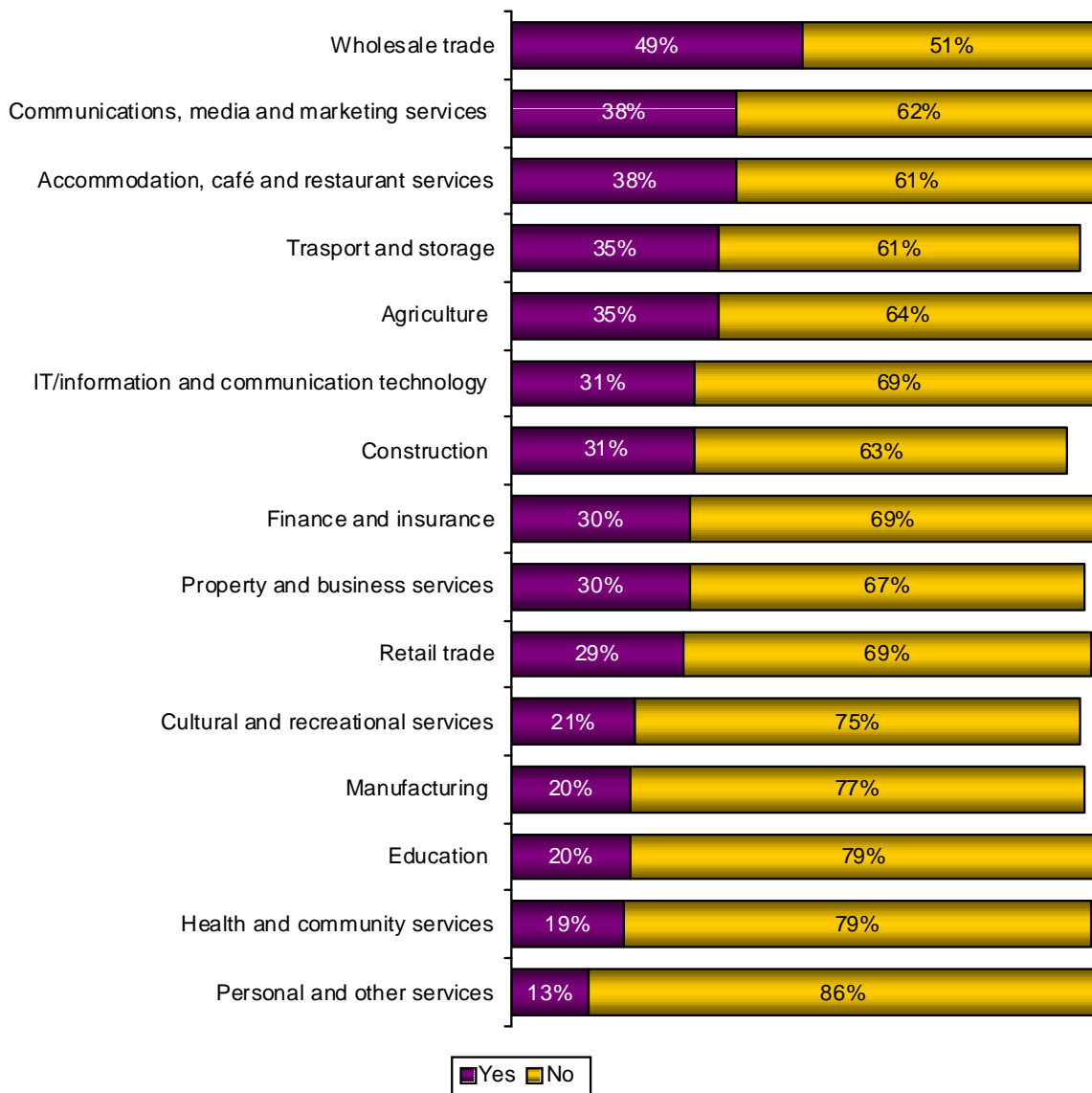


Figure 9.2: Sought advice from accountant or financial advisor to ensure recession survival by industry (%)



Base: Small business owners (n=1385)

Q. Have you spoken with an accountant or financial adviser about developing a plan or strategy to ensure your business survives through an economic recession?

AMR Interactive, December 2008

Despite the vast majority of small business owners reporting that it is important to plan to ensure their business survives through a potential economic recession, only 29% have actually sought advice to assist in developing such a plan.

Small business owners in Queensland are the most likely to have sought advice, with 35% reporting they had spoken to an accountant or financial advisor to ensure their business survives

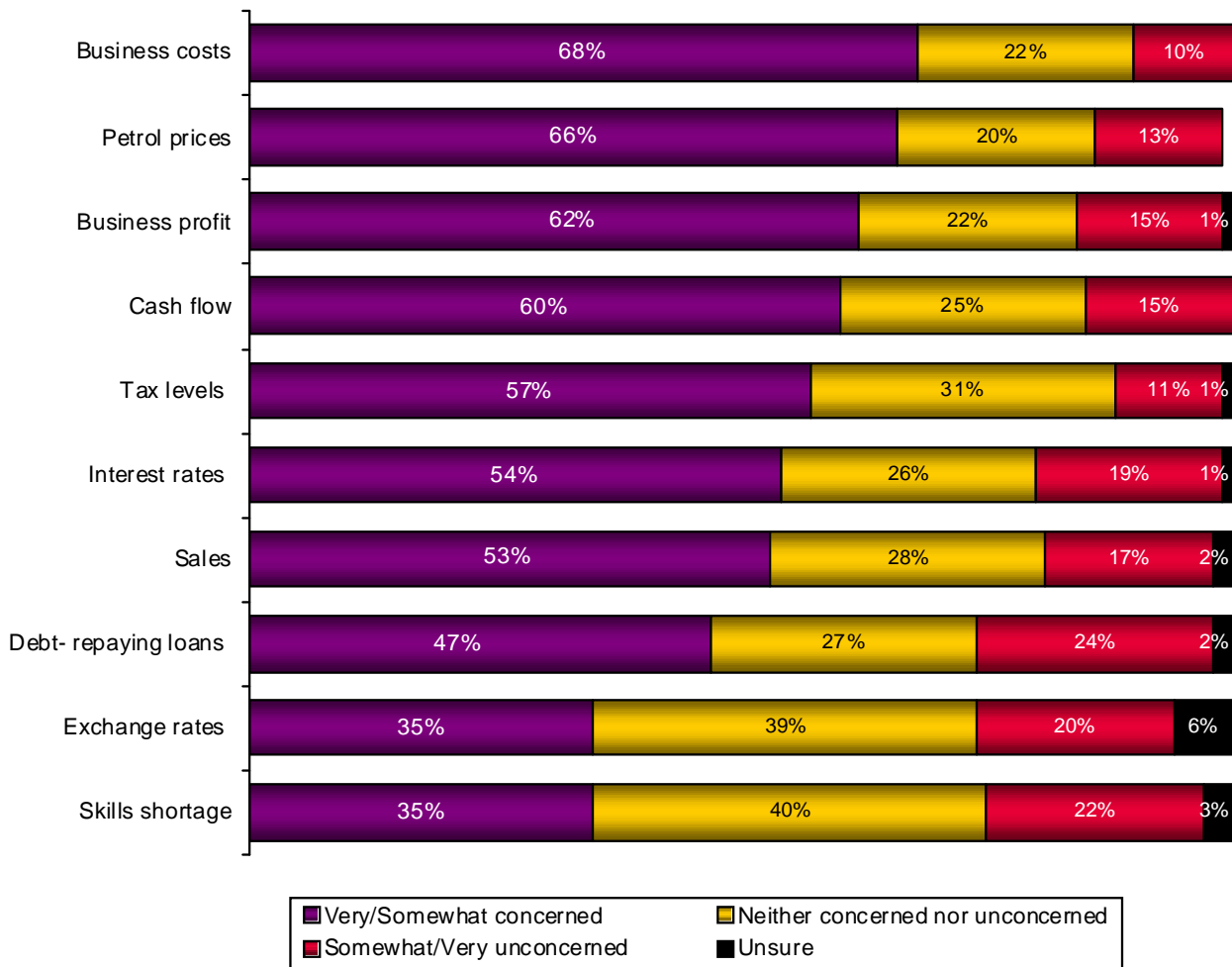
through a potential economic recession. Small business owners surveyed in Victoria are the least likely to have sought advice or assistance, with only 26% having done so.

Small business owners in the Wholesale Trade sector (49%) as well as Communications, Media & Marketing (38%) and the Accommodation, Café and Restaurants (38%) sectors are the most likely to have sought business advice to prepare for survival through an economic recession.

Current areas of concern

Business costs are currently of greatest concern to the small business owners surveyed

Figure 10: Level of concern for issues in the current economic climate (%)



Base: Small business owners (n=1385)

Q. In light of current economic issues, how concerned are you about the following areas:

AMR Interactive, December 2008

In light of the current economic issues, small business owners are most concerned about business costs (68% very/somewhat concerned) and petrol prices (66% very/somewhat concerned).

The issues with the highest levels of indifference (neither concerned nor unconcerned) from small business owners are exchange rates (39%) and skills shortage (40%). Of least concern is debt/repaying loans, where only 24% of small business owners surveyed reporting being somewhat or very unconcerned.

Currently funded by loans or borrowings

Just under one-third of small businesses are currently funded by loans or borrowings

Figure 11: Number of businesses currently funded by loans/borrowings (%)



Figure 11.1: Currently funded by loans or borrowings (yes) by industry (%)

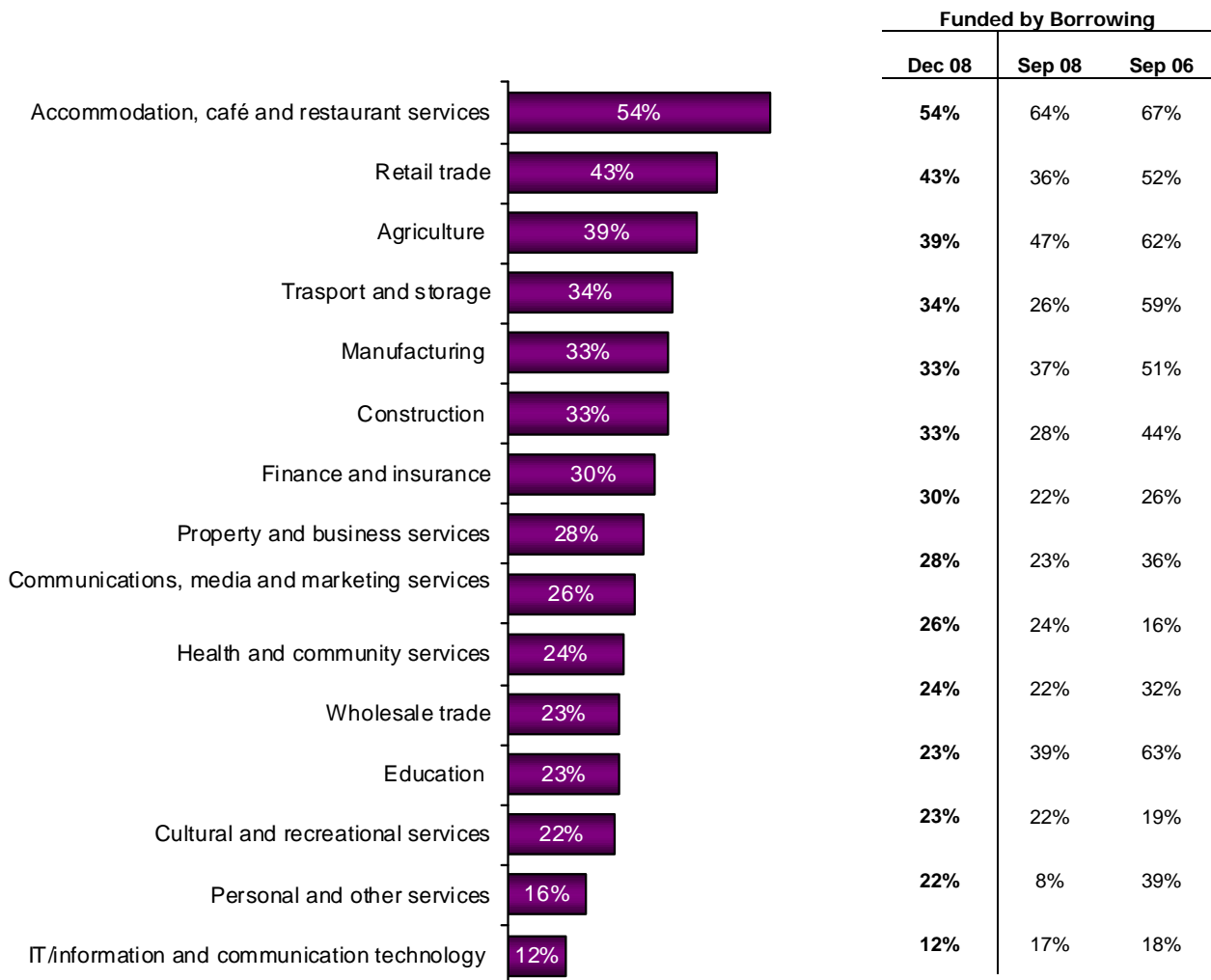


Figure 11.2: Number of businesses currently funded by loans/borrowings by business income (%)

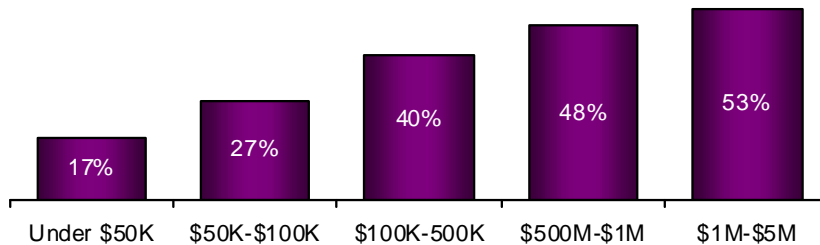
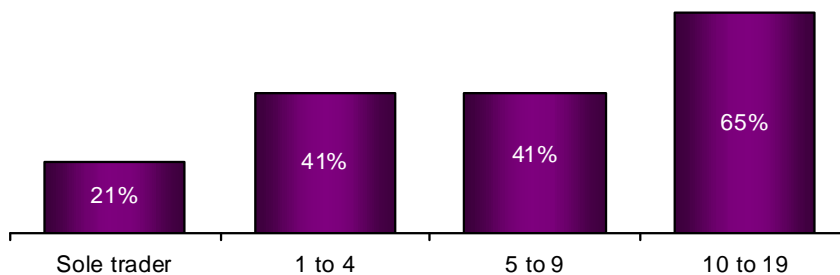


Figure 11.3: Number of businesses currently funded by loans/borrowings by business size (%)



Base: Small business owners (n=1385)

Q. Is your business currently funded by loans/borrowings?

AMR Interactive, December 2008

The number of small businesses funded by loans or borrowings has remained consistent from the previous quarter, with 31% currently being funded, in comparison to 30% in September 2008. However, an 11% decrease in the number of small business owners utilising loans or borrowing has been noted since September 2006.

Small businesses surveyed in the Accommodation, Café and Restaurant (54%) industry are more likely to be funded by loans; this is followed by Retail Trade (43%) and Agriculture (39%). Small businesses surveyed in IT/ Information and Communication Technology (12%) and Personal and Other Services (22%) are the least likely to have outside funding.

In regards to business size and income, it is clear that small businesses with a greater number of employees, and those with higher business income are more likely to be funded by loans or borrowings. Specifically, 53% of small businesses surveyed that earn \$1-\$5 million currently have loans or funding, in comparison to 17% of those who earn under \$50,000 per annum. Also, only 21% of sole traders are currently funded by loans or borrowings, compared to 65% of small businesses with 10 to 19 employees.

Likely to default on loans or borrowings

The majority of small business owners surveyed are not likely to default on loans or borrowings

Figure 12: Likelihood of defaulting on loans/borrowings in next 12 months (%)

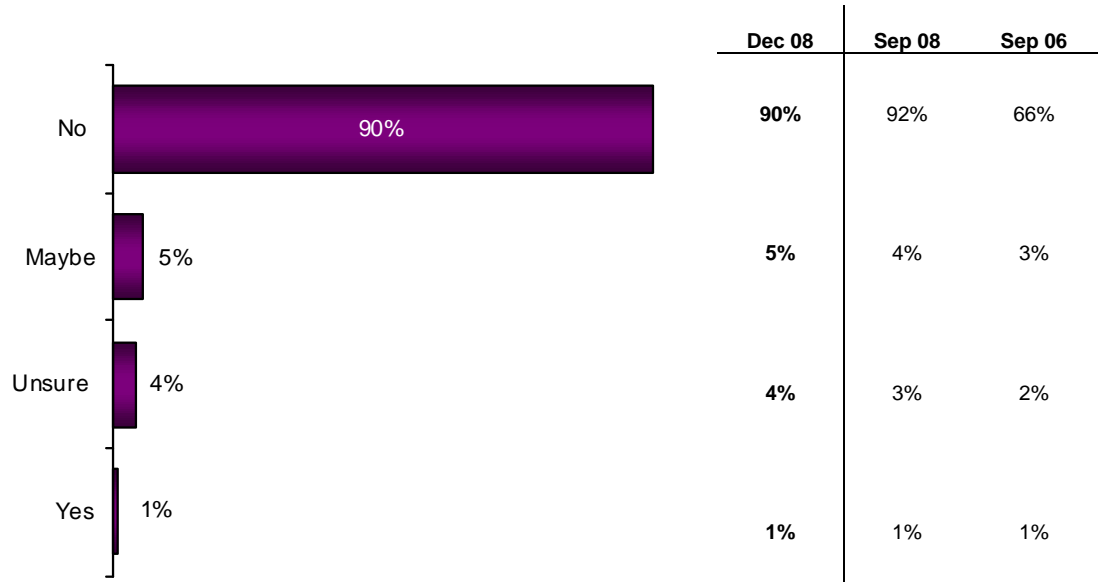
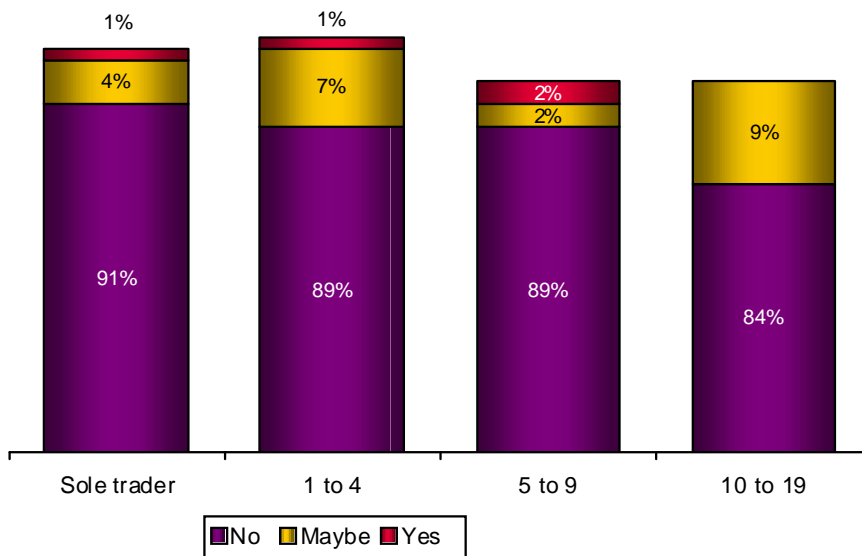


Figure 12.1: Likelihood of defaulting on loans/borrowings in next 12 months by business size (%)



Base: Small business owners (n=1385)

Q. Is your business likely to default on loans/borrowings in the next 12 months?

AMR Interactive, December 2008

Only 1% of the small business owners surveyed believe that they are likely to default on loans or borrowings over the next 12 months. An additional 5% reported that they may default. These findings are consistent with those from previous quarter.

Increased difficulty in borrowing funds

Just under half of small business owners surveyed feel it is harder to borrow funds now, in comparison to 12 months ago

Figure 13: Increased difficulty in borrowing funds in comparison to one year ago (%)

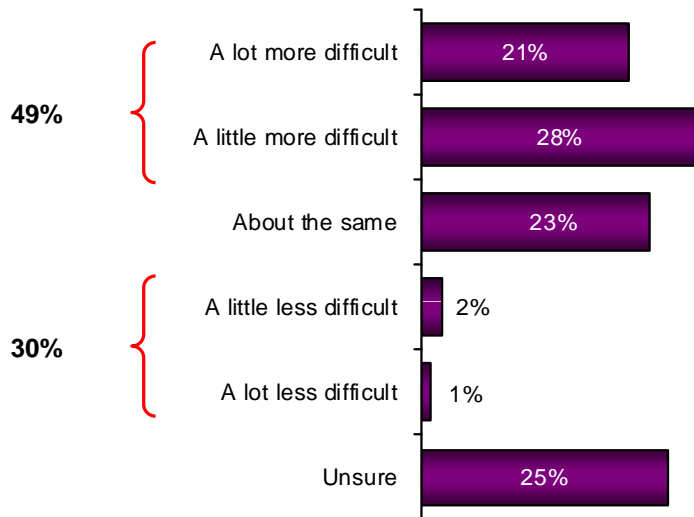


Figure 13.1: Increased difficulty in borrowing funds in comparison to one year ago by state (%)

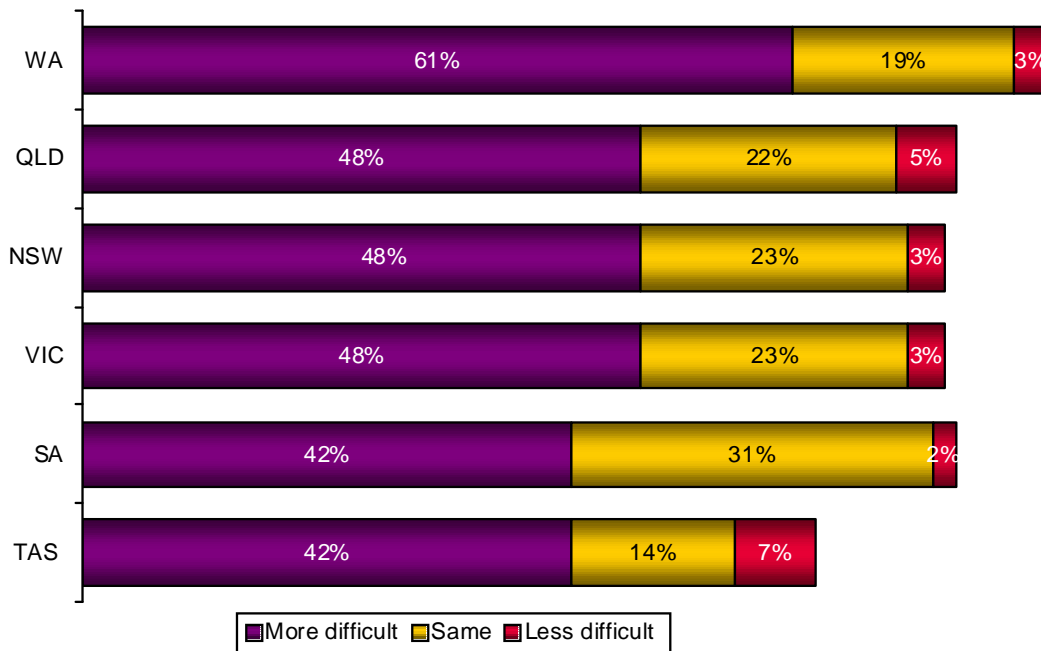
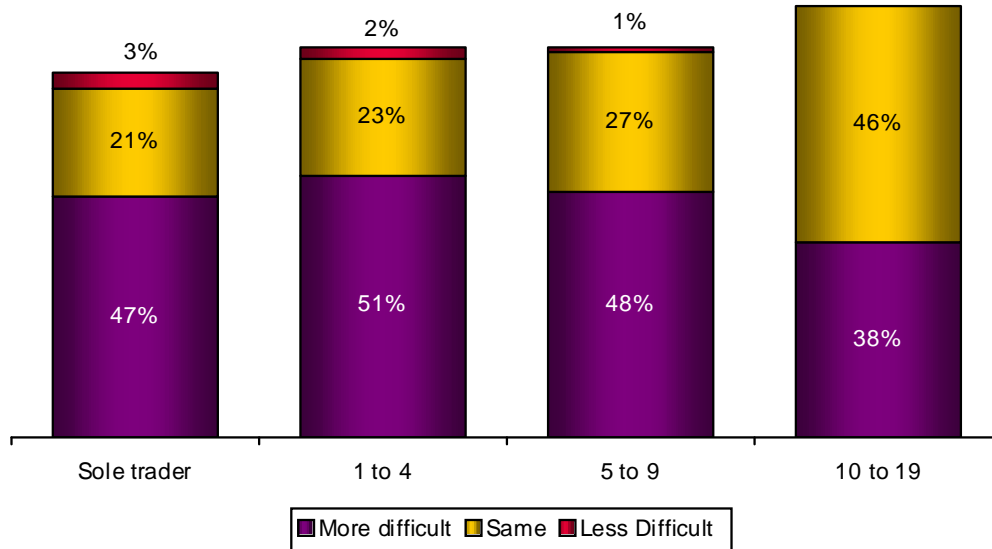


Figure 13.2: Increased difficulty in borrowing funds in comparison to one year ago by business size (%)



Base: Small business owners (n=1385)

Q. Do you feel it has become more difficult to borrow money now in comparison to one year ago?

AMR Interactive, December 2008

Half (49%) of small business owners surveyed feel it has become more difficult to borrow money now than it was one year ago.

Small business owners in WA have the highest level of reporting increased difficulty in borrowing than any other states, with 61% reporting it being more difficult to borrow money now compared to one year ago. This is a 13% gap from small business owners in QLD, NSW and Vic all of which had 48%.

Work-life balance

Just under half (46%) of small business owners surveyed report a positive impact on their work-life balance

Figure 14: Impact of running own business on work-life balance (%)

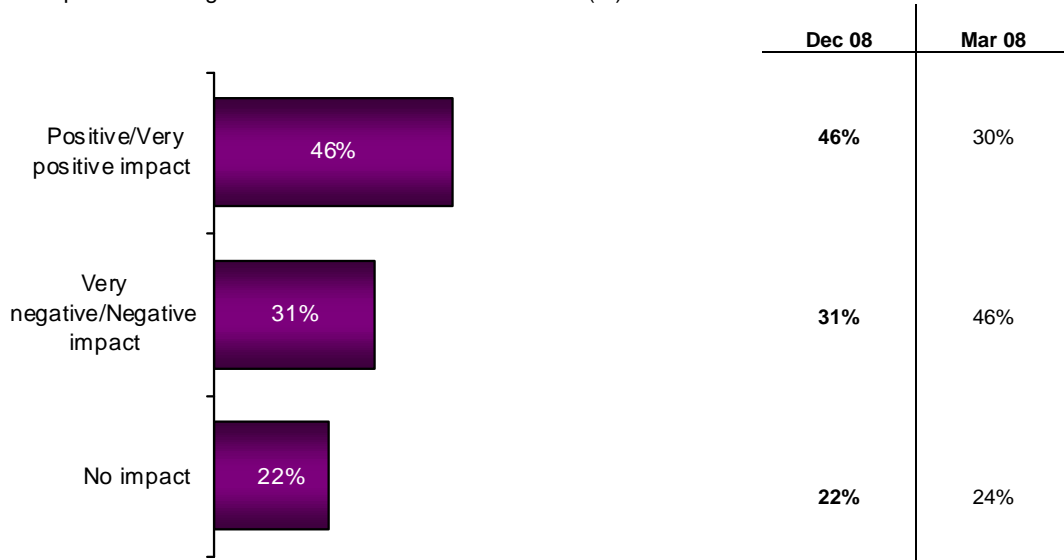
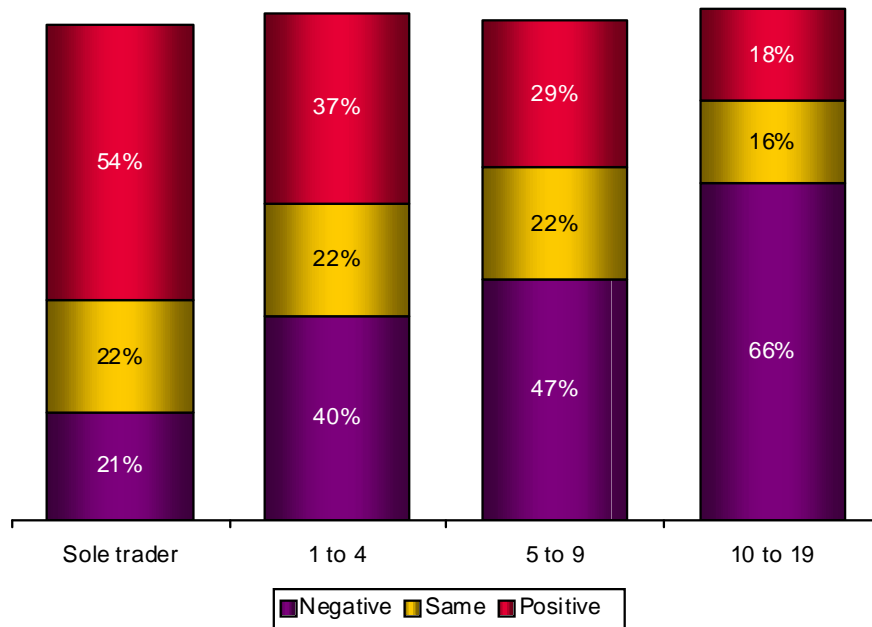


Figure 14.1: Impact of running own business on work-life balance by business size (%)



Base: Small business owners (n=1385)

Q. Overall, how has running your own business affected your work-life balance?

AMR Interactive, December 2008

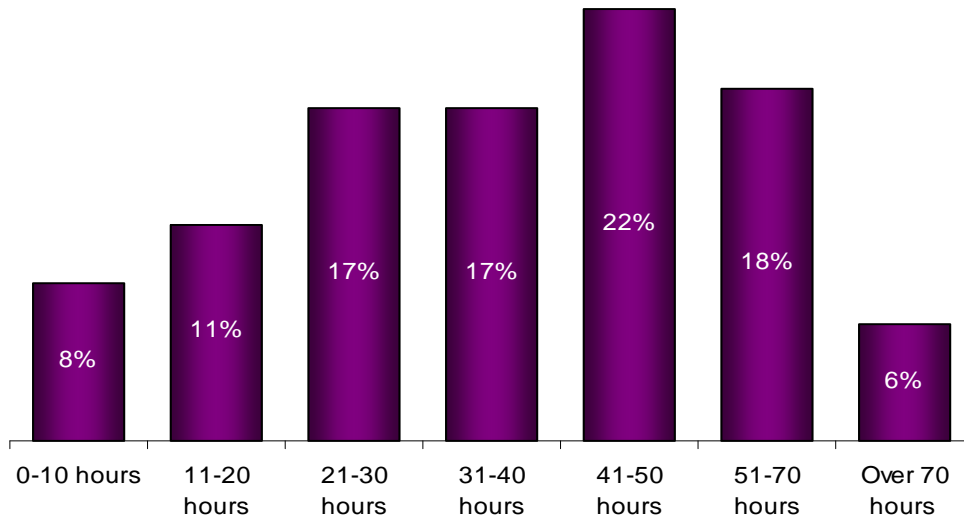
46% of small business owners surveyed report that running their own business has had a positive or very positive impact on their overall work-life balance. This is a 16% increase since March 2008.

It is of interest to note that as the size of a business grows, the level of negative impact on work-life greatens. For example, only 21% of sole traders report a negative or very negative impact on work-life balance, this is almost doubled for the levels of negative impact reported by those small business owners with 1-4 employees (40%), and more than tripled with 66% of small business owners surveyed with 10-19 employees reporting negative impact.

Typical work week

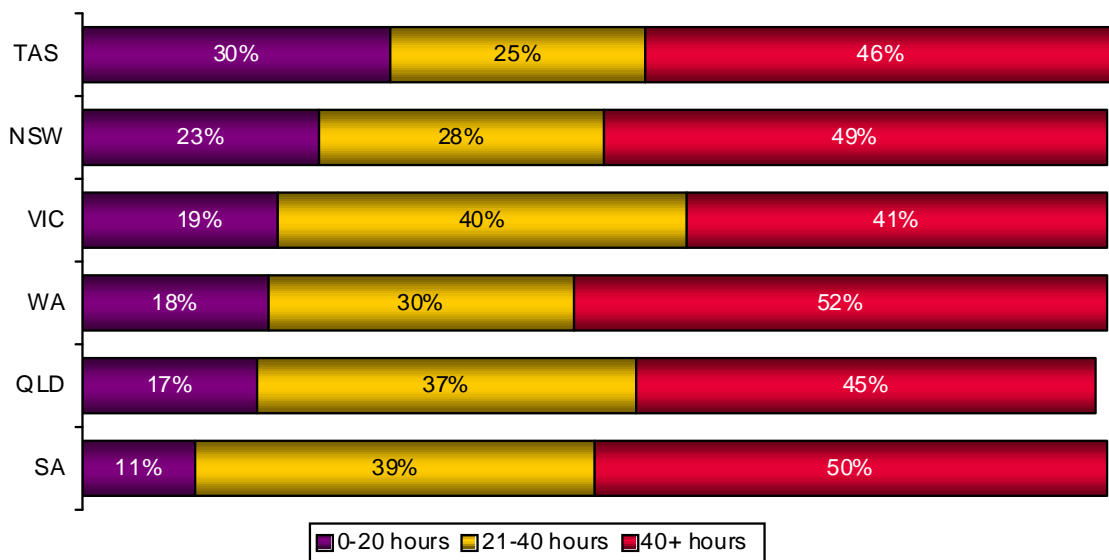
40% of small business owners surveyed work between 41 and 70 hours in a typical work week

Figure 15: Number of hours worked in a typical work week (%)



	0-10 hours	11-20 hours	21-30 hours	31-40 hours	41-50 hours	51-70 hours	Over 70 hours
Dec 08	8%	11%	17%	17%	22%	18%	6%
Oct 08	9%	9%	12%	14%	23%	25%	8%

Figure 15.1: Number of hours worked in a typical work week by state (%)



Base: Small business owners (n=1385)

Q. In a 'typical' work week, how many hours do you work to run your business?

AMR Interactive, December 2008

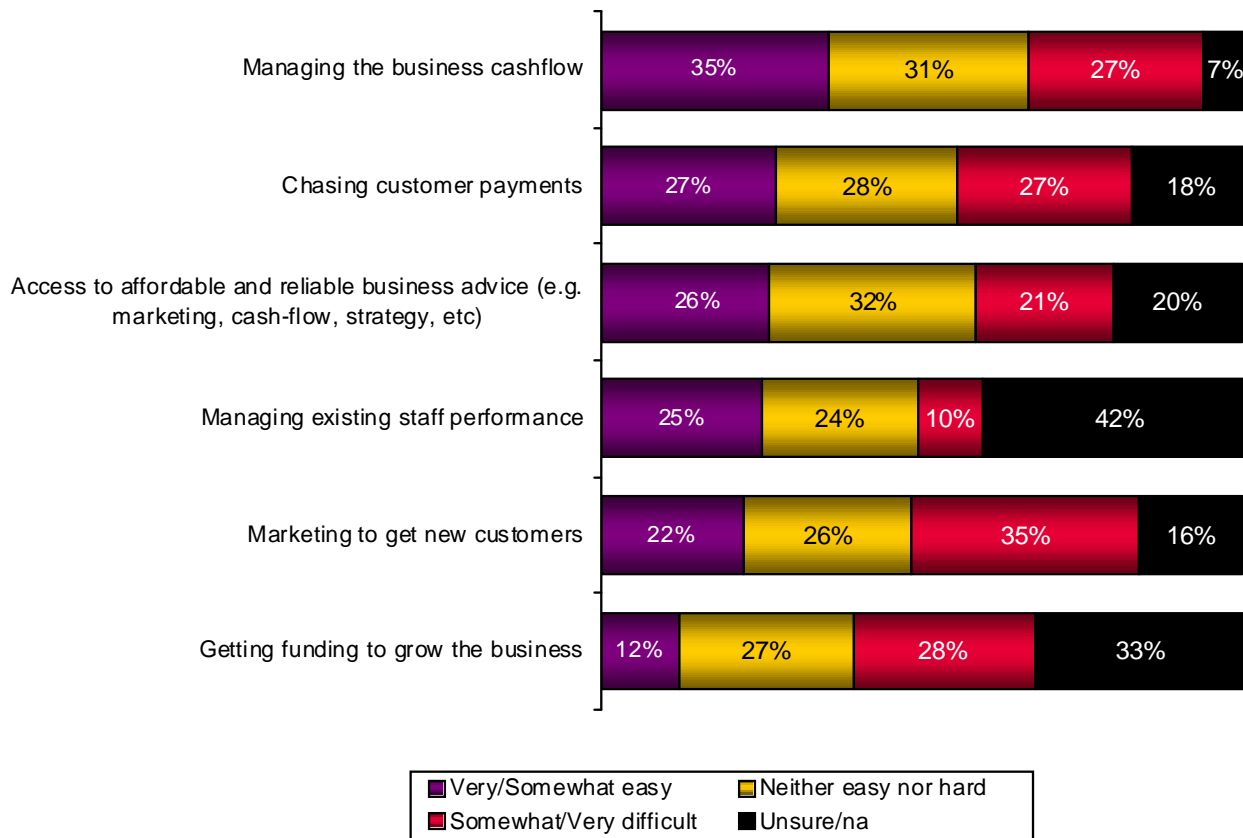
More than half (57%) of small business owners surveyed work between 31 and 70 hours in a typical work week.

Small business owners in Tasmania work fewer hours on average than their counterparts in other states with 30% reporting they work a 0-20 hour work week. While West Australian small business owners on the other hand work the longest hours, with 52% working more than 40 hours in a typical work week.

Difficulty with business activities

Small business owners surveyed find managing business cashflow to be one of the easier tasks in running a business

Figure 16: Level of difficulty with business tasks (%)



Base: Small business owners (n=1385)

Q. How easy or difficult do you personally find the following tasks in your business:

AMR Interactive, December 2008

Managing the business cash flow is reportedly the easiest of business tasks with 35% of the small business owners surveyed finding it very or somewhat easy to manage. At the other end of the scale, marketing to new customers was reported as somewhat or very hard by 35% of the small business owners surveyed.

Preferred House of Representatives party

36% of small business owners surveyed would vote for the Liberals if a House of Representatives election was held today

Figure 17: House of Representatives party preference (%)

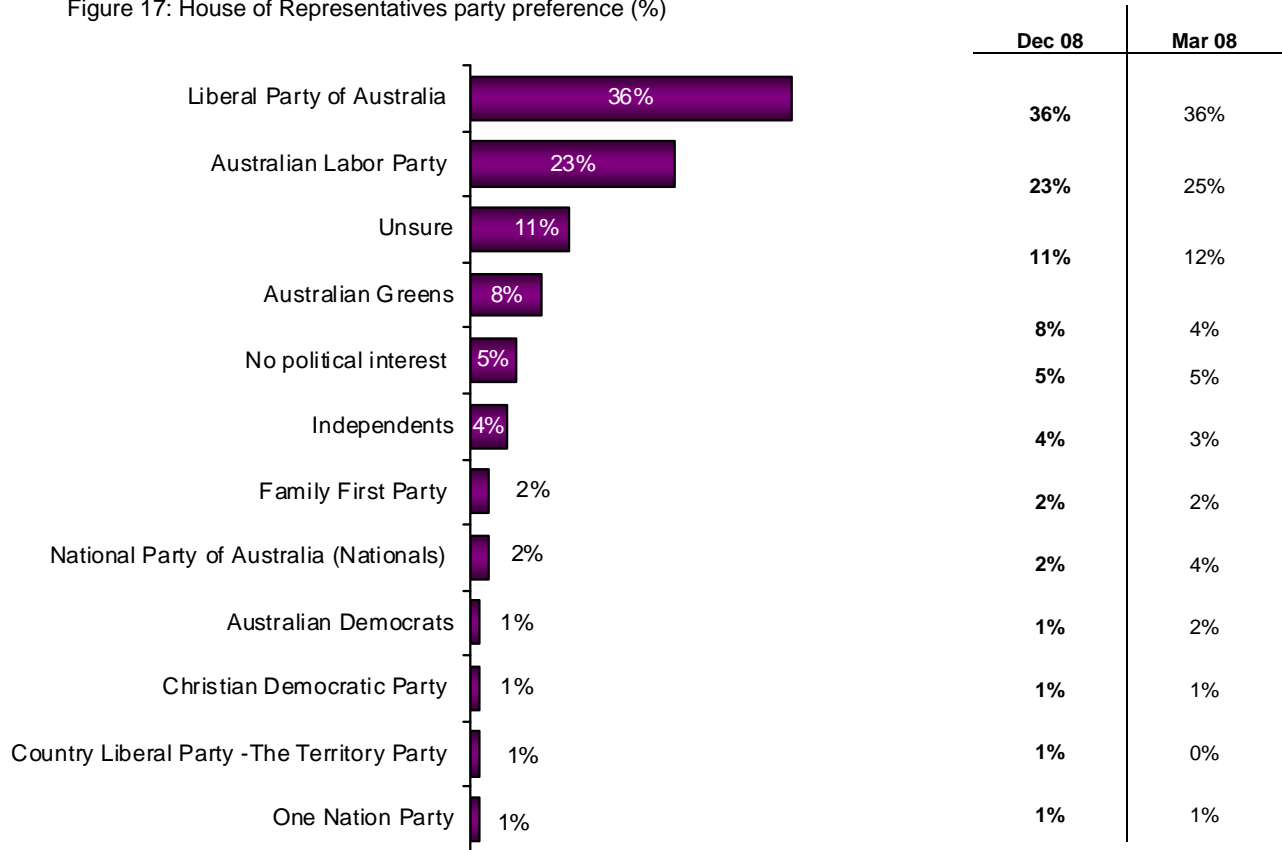


Figure 17.1: House of Representatives party preference by state (%)

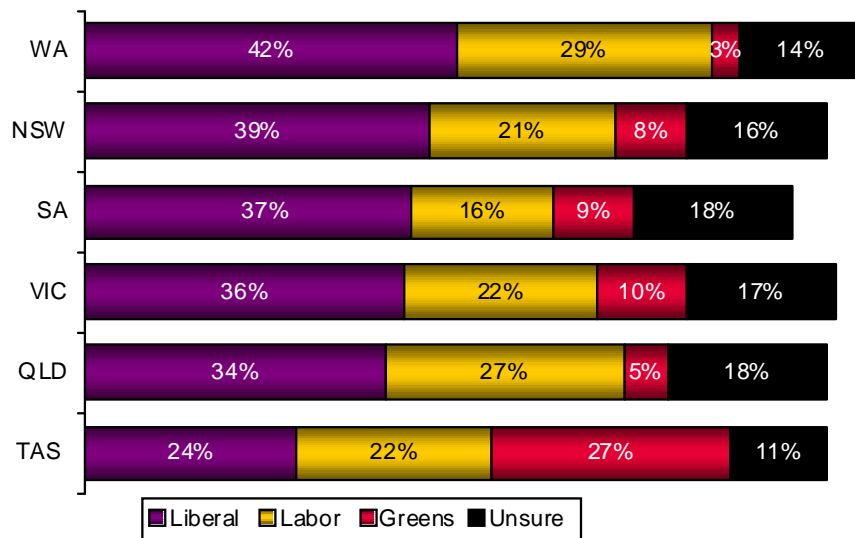


Figure 17.2: House of Representatives party preference by age (%)

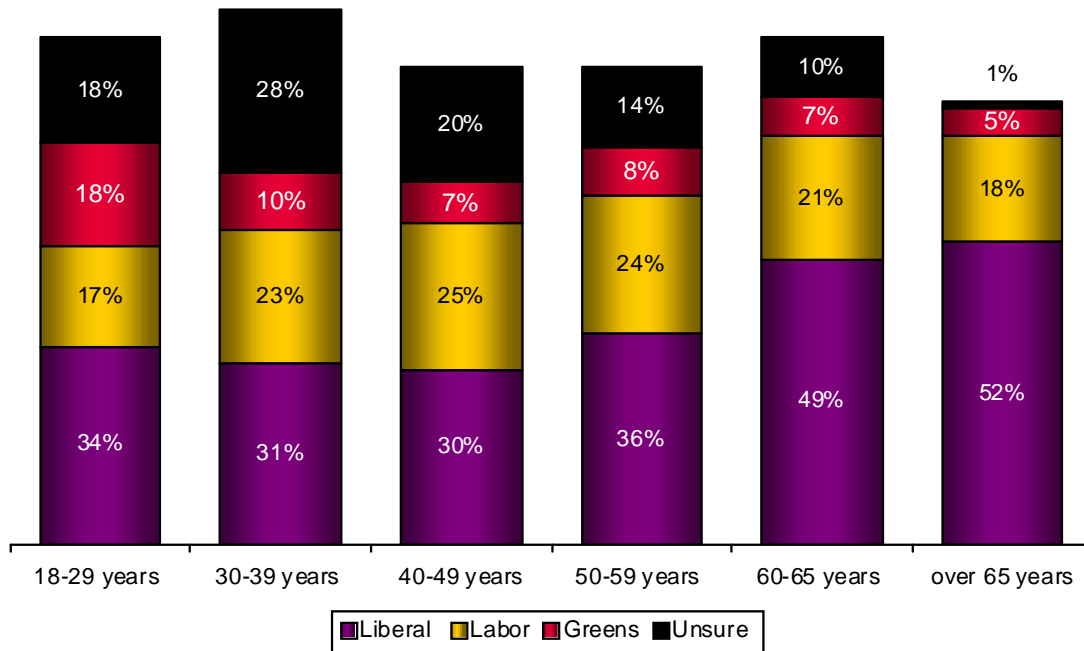
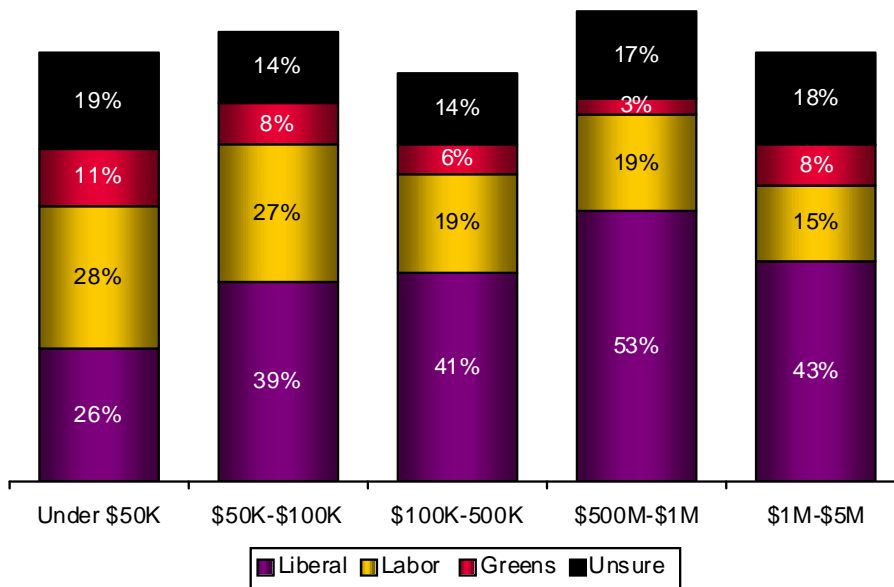


Figure 17.3: House of Representatives party preference by business income (%)



Base: Small business owners (n=1385)

Q. If an election for the House of Representatives was held today, which party would you vote for?

AMR Interactive, December 2008

A total of 36% of small business owners surveyed would vote for the Liberal Party of Australia if a House of Representatives election were held today. This is a mirror result of the political preferences noted in March 2008. This is followed by the Australian Labor Party with 23% of the votes.

Older small business owners aged 60 years and over are more likely to vote for the Liberal Party of Australia with 49% of those aged 60-65 years and 52% of those aged over 65 years, attributing their preference to Liberals. Younger small business owners are more likely to be unsure of their political preference, with 18% of 18-29 year olds, 38% of 30-39 year olds and 20% of 40-49 year olds being unsure about their House of Representatives vote.

When breaking down the results by state, small business owners in Western Australia clearly have a preference for the Liberal Party of Australia (42%) and small business owners in Tasmania have a strong leaning towards the Australian Greens (27%).

Preferred Prime Minister

38% of small business owners surveyed think Kevin Rudd is the better Prime Minister

Figure 18: Prime Minister preference (%)

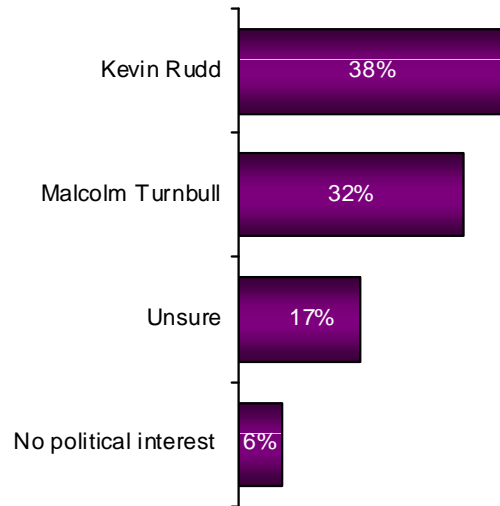


Figure 18.1: Prime Minister preference by state (%)

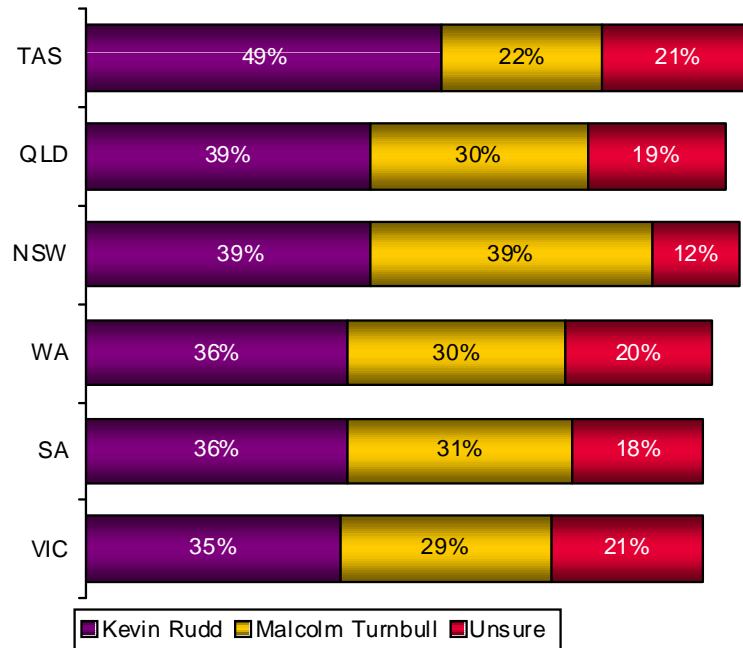
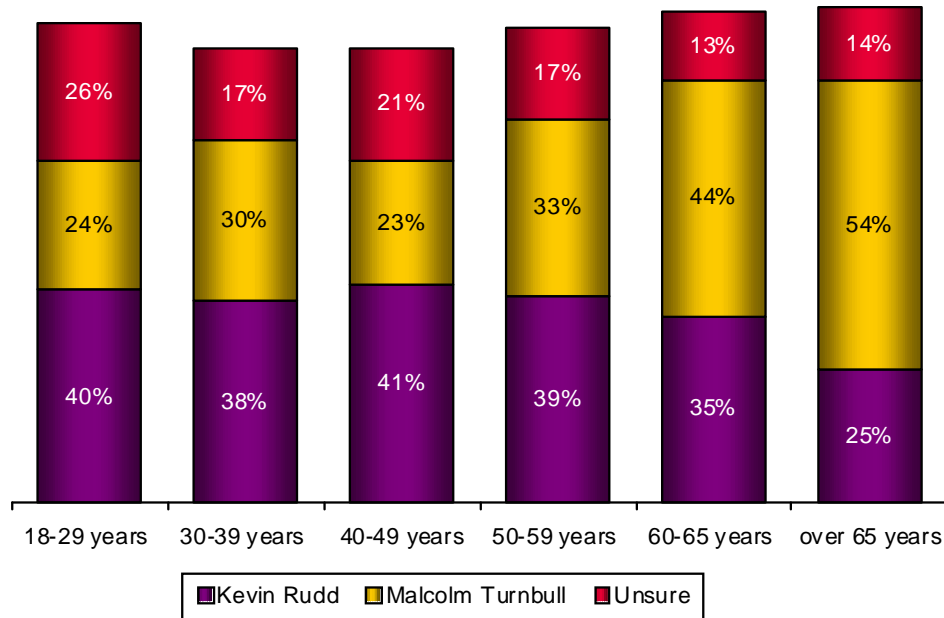


Figure 18.2: Prime Minister preference by age (%)



Base: Small business owners (n=1385)

Q. Who do you think would make the better Prime Minister out of Kevin Rudd and Malcolm Turnbull?

AMR Interactive, December 2008

When asked to choose between Kevin Rudd and Malcolm Turnbull, 38% of small business owners surveyed think Kevin Rudd would make a better Prime Minister. This is followed by Malcolm Turnbull with 32%.

When looking at the state breakdown, small business owners surveyed in Tasmania, Queensland and New South Wales are the most favoured towards Kevin Rudd with 49% and 39% for both QLD and NSW. This preference for Rudd over Turnbull is shown across all states.

Preferred Treasurer

Although showing large levels of uncertainty, Wayne Swann is currently the preferred Treasurer amongst small business owners

Figure 19: Treasurer preference (%)

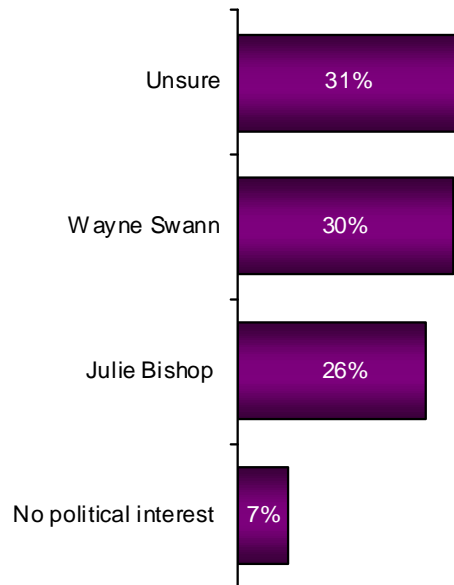
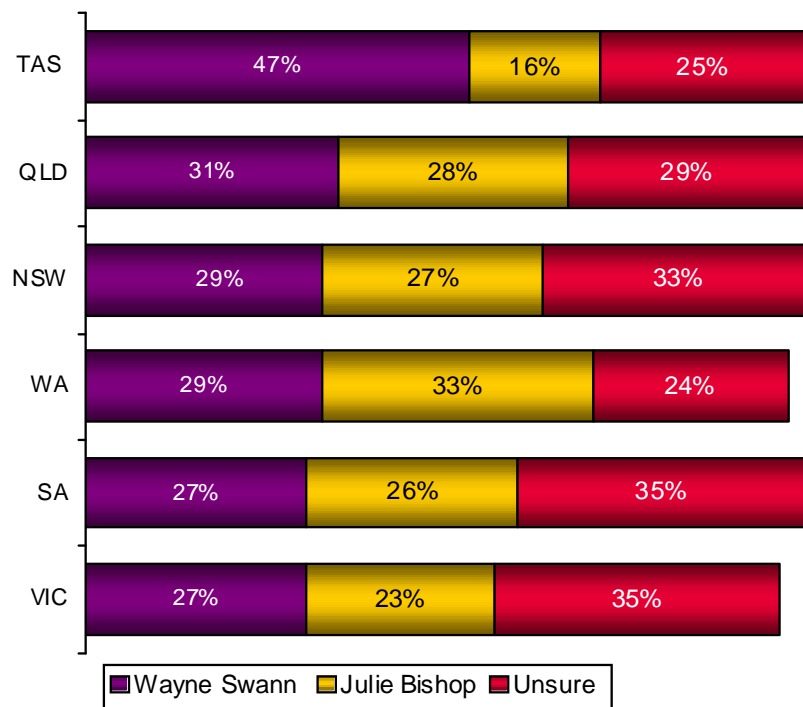


Figure 19.1: Treasurer preference by state (%)



Base: Small business owners (n=1385)

Q. Who do you think would make the better Treasurer out of Wayne Swann and Julie Bishop?

AMR Interactive, December 2008

A total of 31% of small business owners surveyed reported being unsure of who would make a better Treasurer out of Wayne Swann and Julie Bishop. This indicates levels of uncertainty in both Wayne Swann and Julie Bishop. Of those small business owners who do currently have a preference, Wayne Swann is currently the favourite, with 30% of small business owners preferring him over Julie Bishop (26%).

Small business owners in Tasmania have a much higher preference for Wayne Swann (47%) than any other state.

Level of satisfaction with Federal Government leadership

35% of small business owners surveyed are dissatisfied with the leadership of the Federal Government

Figure 20: Level of satisfaction with Federal Government leadership (%)

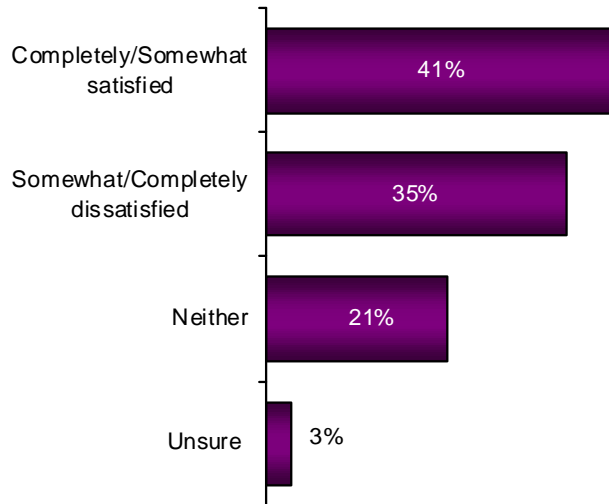
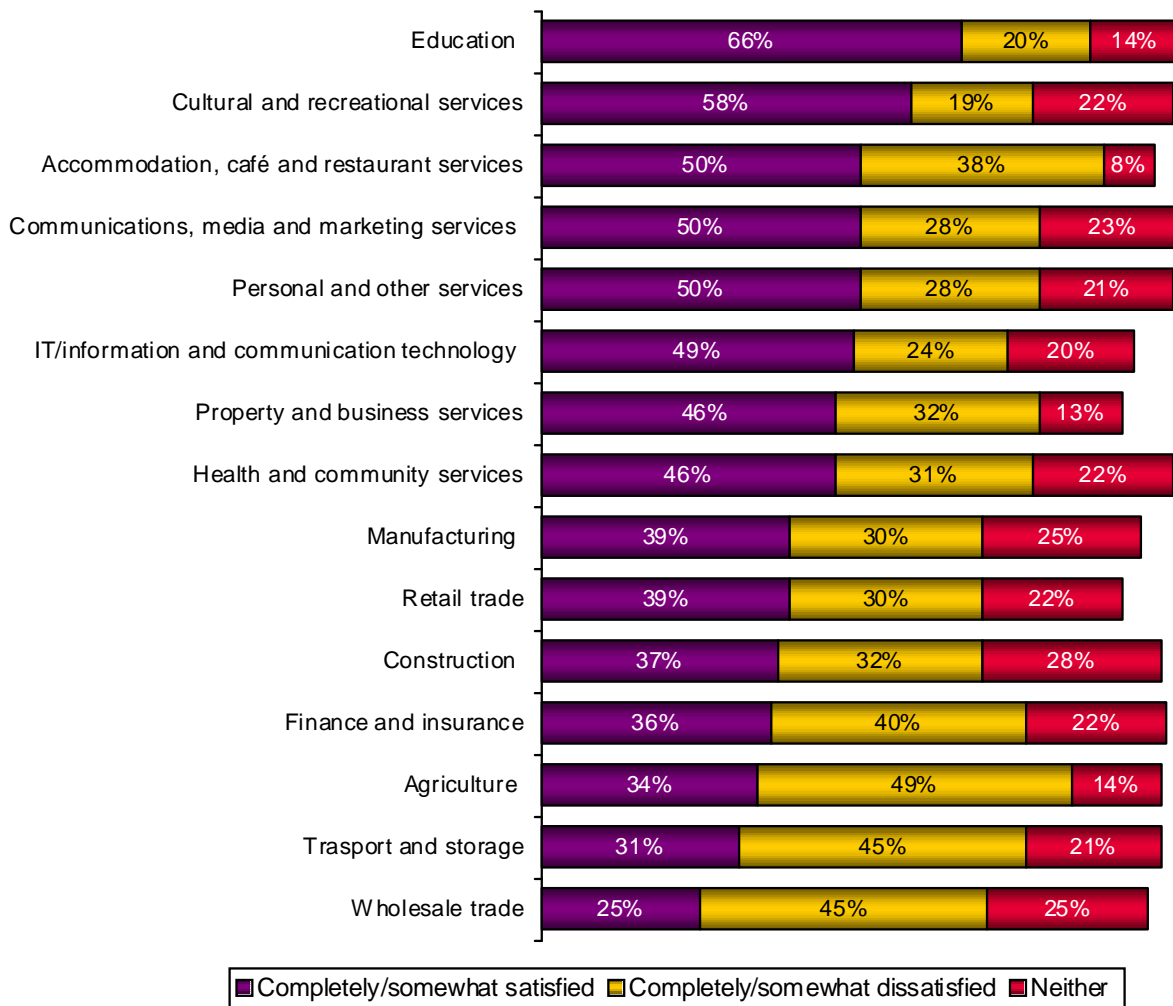


Figure 20.1: Level of satisfaction with Federal Government leadership by state (%)



Figure 20.2: Level of satisfaction with Federal Government leadership by industry (%)



Base: Small business owners (n=1385)

Q. Overall, how satisfied are you with the leadership of the Federal Government?

AMR Interactive, December 2008

41% of small business owners surveyed are currently somewhat or completely satisfied with the leadership of the Federal Government, in comparison to 35% who are somewhat or completely dissatisfied.

Small business owners in Tasmania display the highest levels of satisfaction with the Federal Government’s leadership, with 62% being completely or somewhat satisfied. South Australia shows the highest levels of dissatisfaction amongst small business owners with only 36% reporting any satisfaction and 46% being completely or somewhat dissatisfied.

In regards to industry, the Education sector is clearly the most satisfied with the Federal Government’s leadership with 66% being completely or somewhat satisfied, in comparison to small business owners in the least satisfied industries, Agriculture (49%), Transport and Storage (45%) and Wholesale Trade (45%) which reported higher levels of dissatisfaction.

Level of satisfaction with Local Council

38% of small business owners are currently dissatisfied with their local council's contribution to small business

Figure 21: Level of satisfaction with what Local Council does for small business (%)

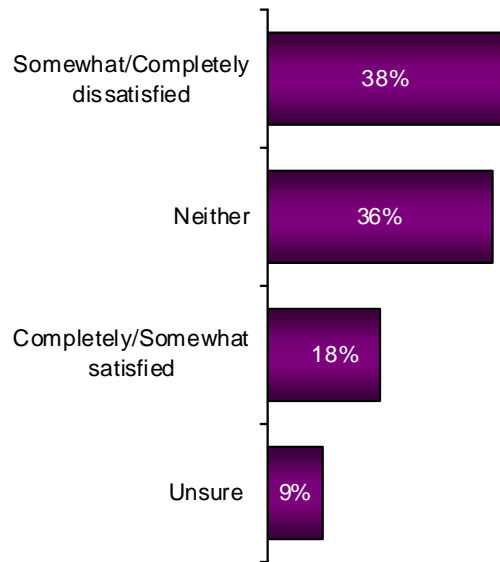
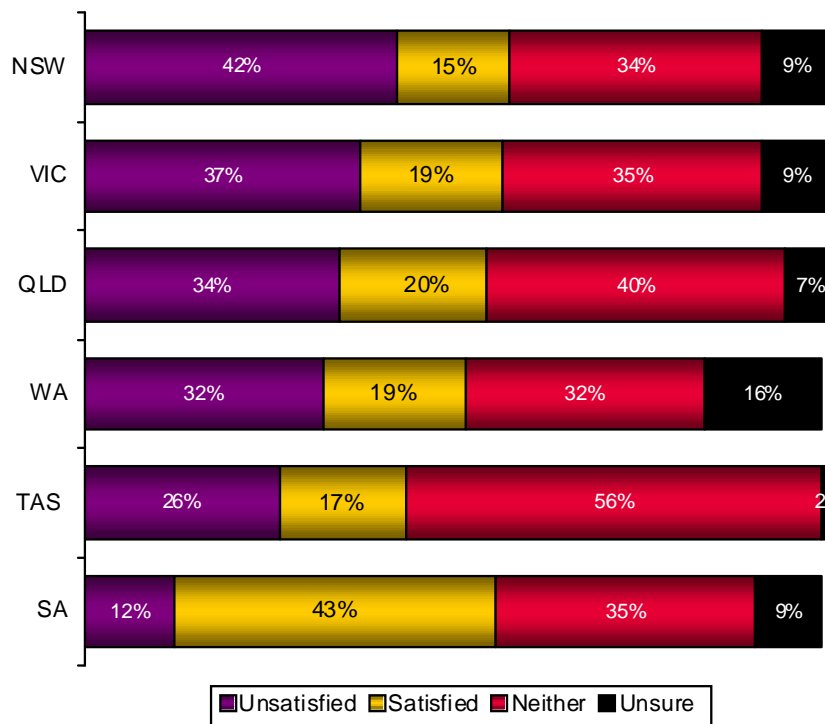


Figure 21.1: Level of satisfaction with what Local Council does for small business by state (%)



Base: Small business owners (n=1385)

Q. Overall, how satisfied are you with what your local council does for small business?

AMR Interactive, December 2008

There appears to be large level of dissatisfaction and/or indifference amongst small business owners in regards to their local council's contribution to small business, with 38% indicating they are somewhat or completely dissatisfied, and a further 36% reporting they are neither satisfied or dissatisfied. Only 18% reported being satisfied with what local council does for small business.

The highest levels of dissatisfaction are from NSW where 42% of small business owners are dissatisfied with their local council, followed by 37% in Victoria. South Australia on the other hand only reported 12% of small business owners being dissatisfied, and by the far the highest levels of satisfaction with 43% reporting they are somewhat or completely satisfied with what their local council is doing for small business.

APPENDIX 1; Survey Questions

Q. How do you feel your sales have changed over the last 12 months?

1. Increased strongly
2. Increased somewhat
3. About the same
4. Decreased somewhat
5. Decreased strongly
9. Unsure/don't know

Q. How do you feel your business expenses have changed over the last 12 months?

1. Increased strongly
2. Increased somewhat
3. About the same
4. Decreased somewhat
5. Decreased strongly
9. Unsure/don't know

Q. How do you feel your business profit has changed over the last 12 months?

1. Increased strongly
2. Increased somewhat
3. About the same
4. Decreased somewhat
5. Decreased strongly
9. Unsure/don't know

Q. How much has your business profit increased?

Your best estimate is fine

1. 1 - 5%
2. 6 - 10%
3. 11 - 15%
4. 16 - 20%
5. Over 20%
9. Don't know / not sure

Q. How much has your business profit decreased?

Your best estimate is fine

1. 1 to 5%
2. 6 to 10%
3. 11 to 15%
4. 16 to 20%
5. Over 20%
9. Don't know / not sure

Q. Do you personally think there will be an economic recession in Australia in the next 20 years?

1. Definitely will be
2. Probably will be
3. Probably will not be
4. Definitely will not be

9. Unsure/don't know

Q. How far away do you think the next economic recession in Australia is most likely to be?

(Note: there are no right or wrong answers – it's your opinion we are interested in.)

1. Within the next year
2. Within the next 2 years
3. Within the next 3 years
4. Within the next 4 years
5. Within the next 5 years
6. Within the next 6-10 years
7. Within the next 11-20 years
9. Unsure/don't know

Q. How important do you feel is it to plan and prepare your business to survive through an economic recession?

1. Very important
2. Somewhat important
3. Neither important nor unimportant
4. Somewhat unimportant
5. Not at all important

Q. Have you spoken with an accountant or financial adviser about developing a plan or strategy to ensure your business survives through an economic recession?

1. Yes
2. No
9. Unsure/don't know

Q. In light of current economic issues, how concerned are you about the following areas:

1. Very concerned, 2. Somewhat concerned, 3. Neither concerned nor unconcerned, 4. Somewhat unconcerned, 5. Very unconcerned, 9. Unsure/don't know

Interest rates
 Petrol prices
 Business costs
 Tax levels
 Skills shortage
 Sales
 Cash flow
 Business profit
 Debt – repaying loans
 Exchange rates

Q. If an election for the House of Representatives was held today, which party would you vote for?

1. Australian Democrats
2. Australian Greens
3. Australian Labor Party
4. Christian Democratic Party
5. Country Liberal Party-The Territory Party
6. Family First Party

7. Liberal Party of Australia
8. National Party of Australia (The Nationals)
9. One Nation Party
10. Independents
11. Other (specify)
12. Don't know
13. Refused
14. Don't care/ No political interest

Q. Who do you think would make the better Prime Minister out of Kevin Rudd and Malcolm Turnbull?

1. Kevin Rudd
2. Malcolm Turnbull
3. Don't know / Not sure
4. I don't want to answer this question
5. Don't care/No political interest

Q. Who do you think would make the better Treasurer out of Wayne Swann and Julie Bishop?

1. Wayne Swann
2. Julie Bishop
3. Don't know / Not sure
4. I don't want to answer this question
5. Don't care / No political interest

Q. Overall, how satisfied are you with the leadership of the Federal Government?

1. Completely satisfied
2. Somewhat satisfied
3. Neither satisfied or dissatisfied
4. Somewhat dissatisfied
5. Completely dissatisfied
9. Unsure/don't know

Q. What areas do you think need to be improved?

Open ended

Q. Overall, how satisfied are you with what your local council does for small business?

1. Completely satisfied
2. Somewhat satisfied
3. Neither satisfied or dissatisfied
4. Somewhat dissatisfied
5. Completely dissatisfied
9. Unsure/don't know

Q. What more could your local council be doing for your local small business community?

Open ended

Q. Is your business currently funded by loans/borrowings?

1. Yes
2. No
9. Unsure/don't know

Q. Is your business likely to default on loans/borrowings in the next 12 months?

1. Yes
2. No
3. Maybe
9. Unsure/don't know

Q. Do you feel it has become more difficult to borrow money now in comparison to one year ago?

1. A lot more difficult
2. A little more difficult
3. About the same
4. A little less difficult
5. A lot less difficult
9. Unsure/Don't know

Q. Overall, how has running your own business affected your work-life balance?

1. Very negatively – I have much less personal time than I used to
2. Negatively – I have a little less personal time than I used to
3. No impact
4. Positively – I have a little more personal time than I used to
5. Very positively – I have much more personal time than I used to
9. Unsure/don't know

Q. In a 'typical' work week, how many hours do you work to run your business?

Your best estimate is fine

1. 0-10 hours
2. 11-20hours
3. 21-30 hours
4. 31-40 hours
5. 41-50 hours
6. 51-70 hours
7. Over 70 hours

Q. How easy or difficult do you personally find the following tasks in your business:

1. *Very easy*, 2. *Somewhat easy*, 3. *Neither easy nor hard*, 4. *Somewhat difficult*, 5. *Very difficult*, 6. *Unsure/don't know*, 7. *N/A: Does not apply to my business*

Managing the business cashflow

Marketing to get new customers

Getting funding to grow the business

Access to affordable and reliable business advice (e.g. marketing, cash-flow, strategy, etc)

Chasing customer payments

Managing existing staff performance