

**Business Partners Limited
SME Confidence Index**

Second Quarter of 2014: April - June

Issued October 2014

BUSINESS/PARTNERS
Investing in entrepreneurs

RATIONALE FOR THE BUSINESS PARTNERS LIMITED SME CONFIDENCE INDEX



- SMEs are often touted as economic growth generators that will help solve the country's unemployment, poverty and inequality problems.
- Whilst we all view SMEs as the engines of economic development and job creation, we have in the past not had credible information on the sector and confidence levels within the sector.
- In July 2012, Business Partners launched its quarterly *Business Partners Limited SME Confidence Index* to obtain the views of SME sector entrepreneurs with the view to:
 - Gauge the current buoyancy of the SME sector;
 - Understand the key social and economic issues affecting SMEs in South Africa.
- The index and survey results are made available to stakeholders so that they may create and shape an environment which is conducive to SME growth.

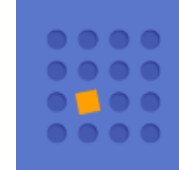


BUSINESS/PARTNERS
Investing in entrepreneurs

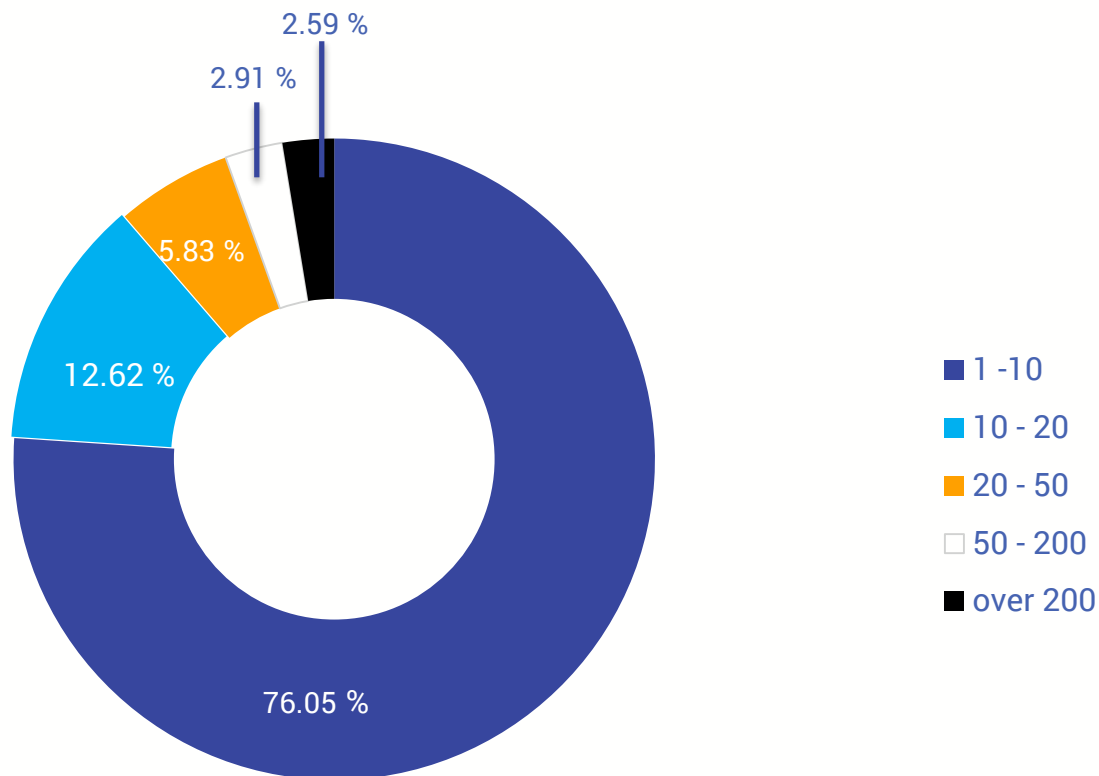
01 BPL SME CONFIDENCE INDEX

SURVEY SAMPLE

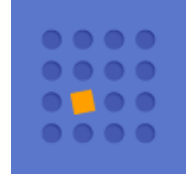
BUSINESS PARTNERS LIMITED SME INDEX Q2 OF 2014



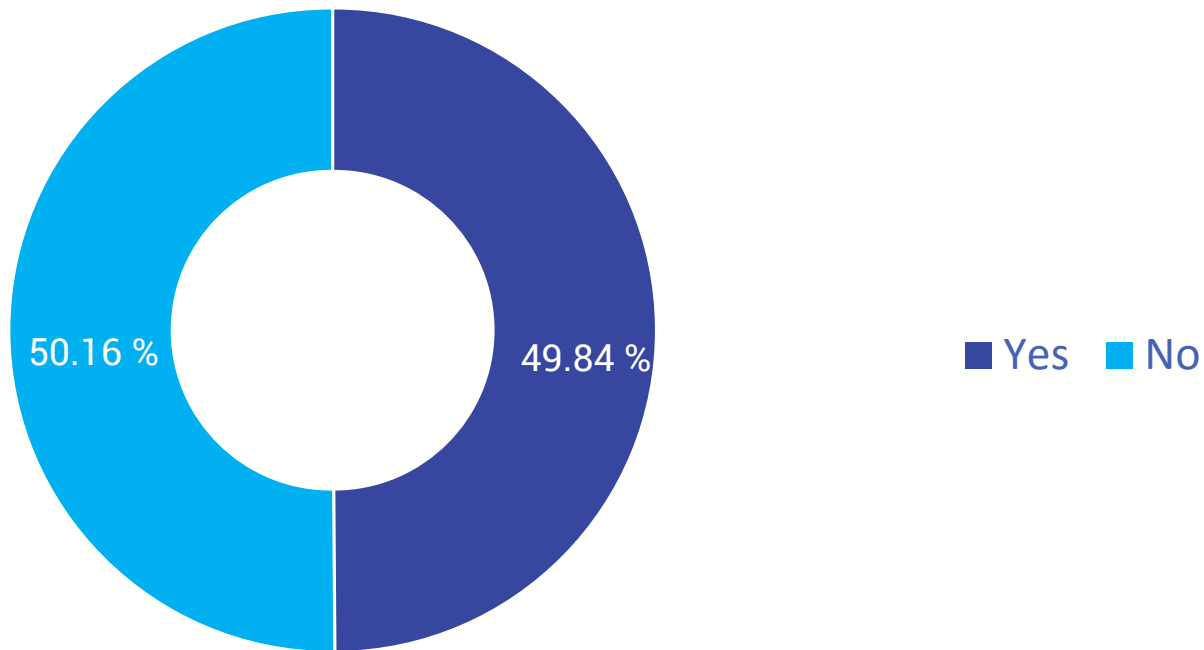
How large, in terms of full-time employees, is your business?



BUSINESS PARTNERS LIMITED SME INDEX Q2 OF 2014



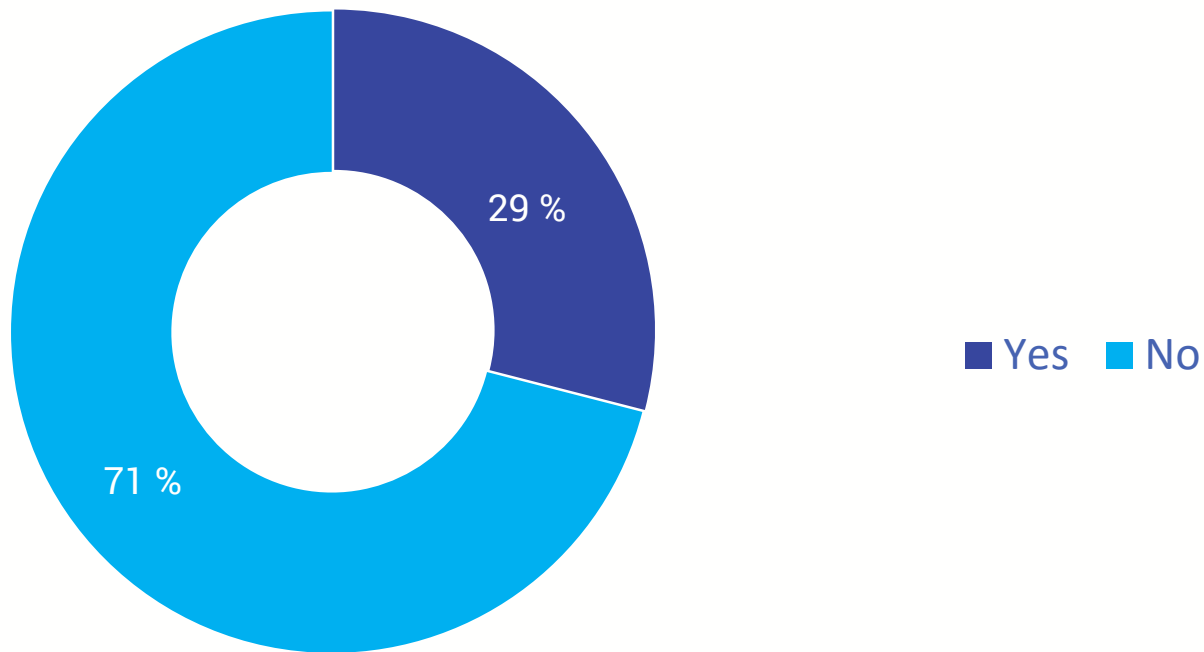
Have you appointed new employees in the last year?



BUSINESS PARTNERS LIMITED SME INDEX Q2 OF 2014



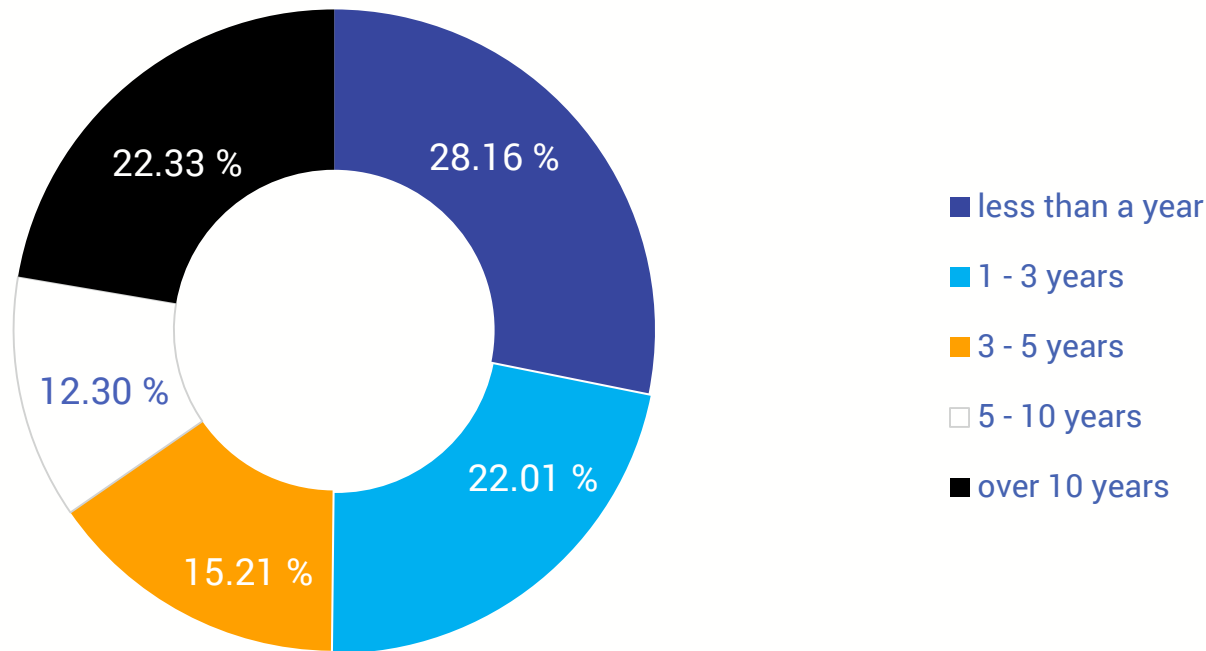
Have you appointed new employees in the last quarter?



BUSINESS PARTNERS LIMITED SME INDEX Q2 OF 2014



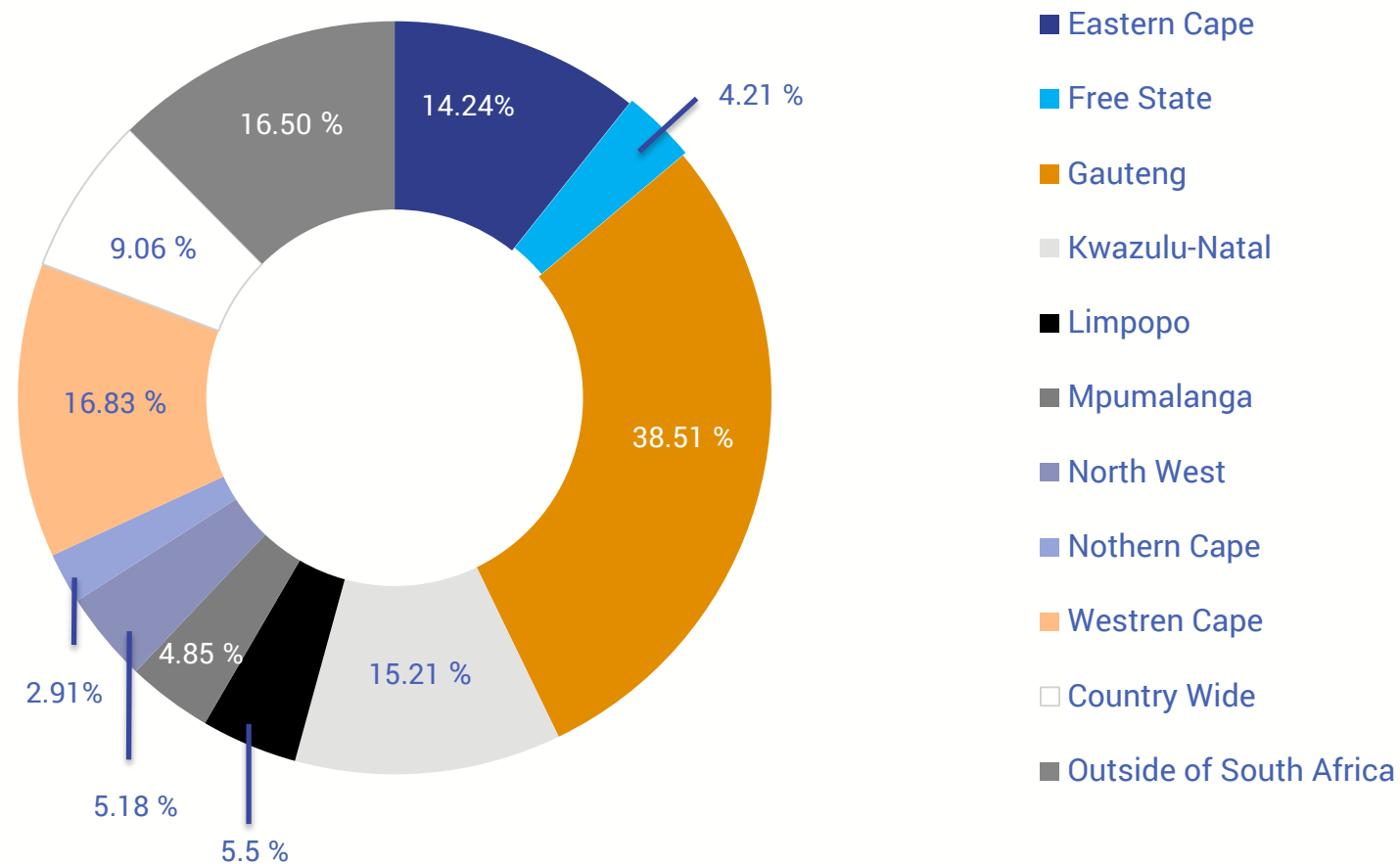
How long has your business been in operation?



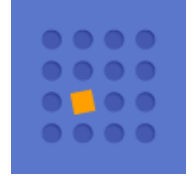
BUSINESS PARTNERS LIMITED SME INDEX Q2 OF 2014



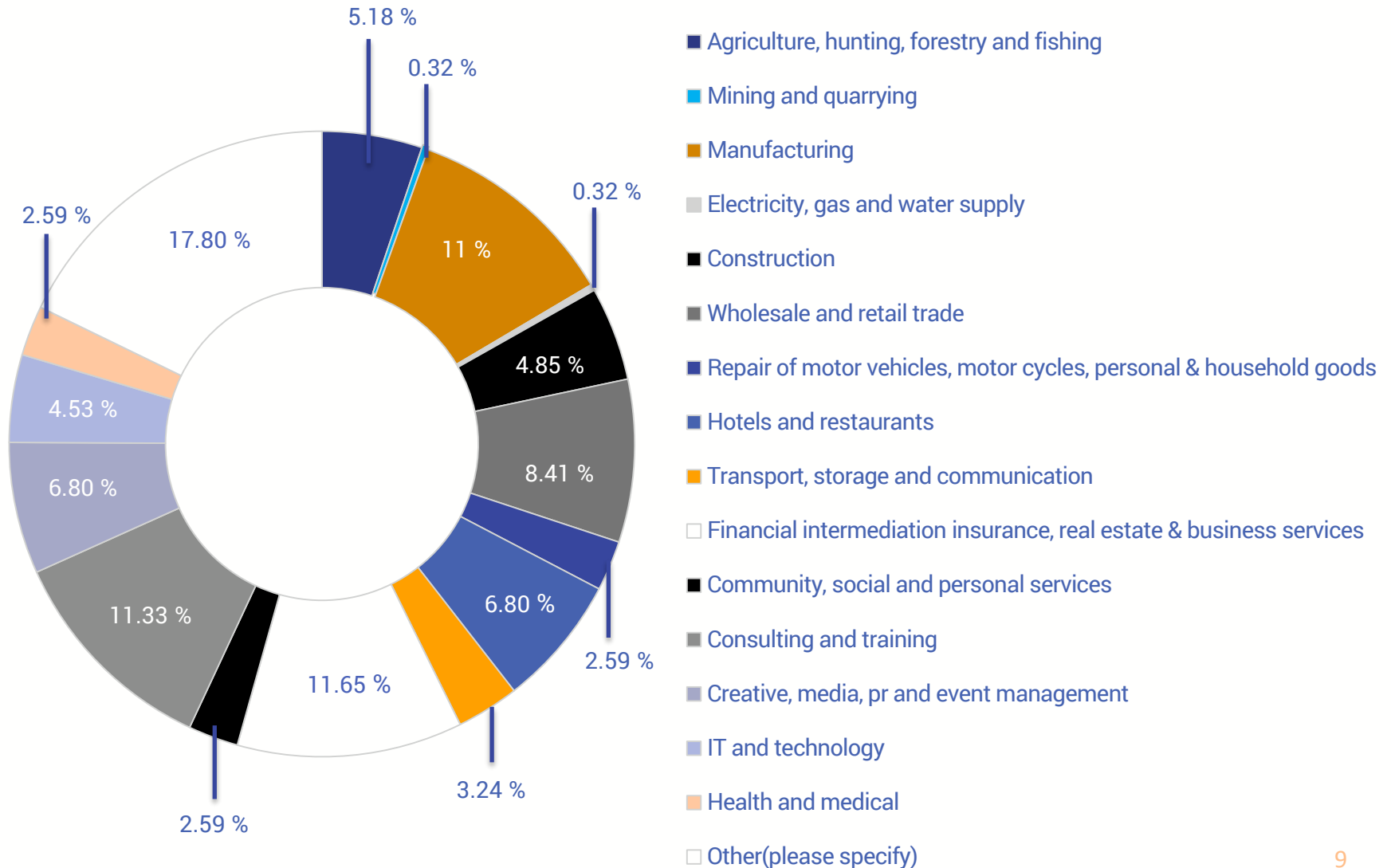
In which province do you operate?



BUSINESS PARTNERS LIMITED SME INDEX Q2 OF 2014



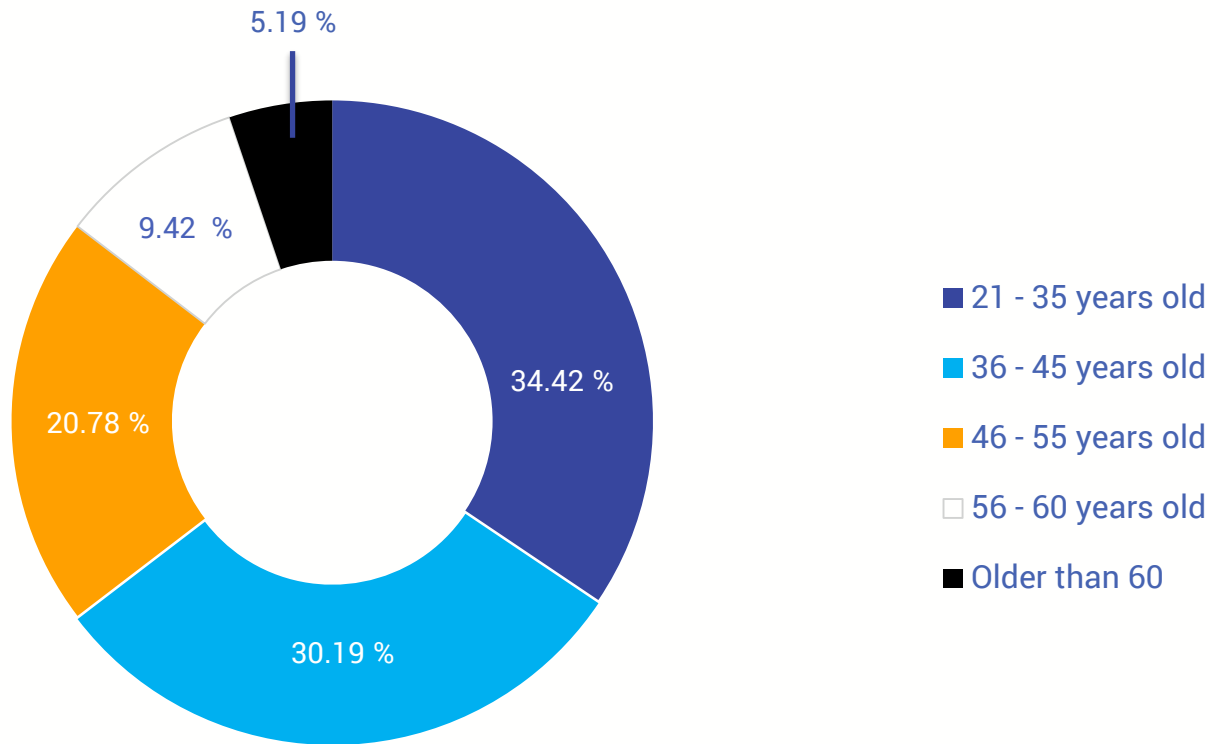
In which industry do you operate (Based on the Standard Industrial Classification)?



BUSINESS PARTNERS LIMITED SME INDEX Q2 OF 2014



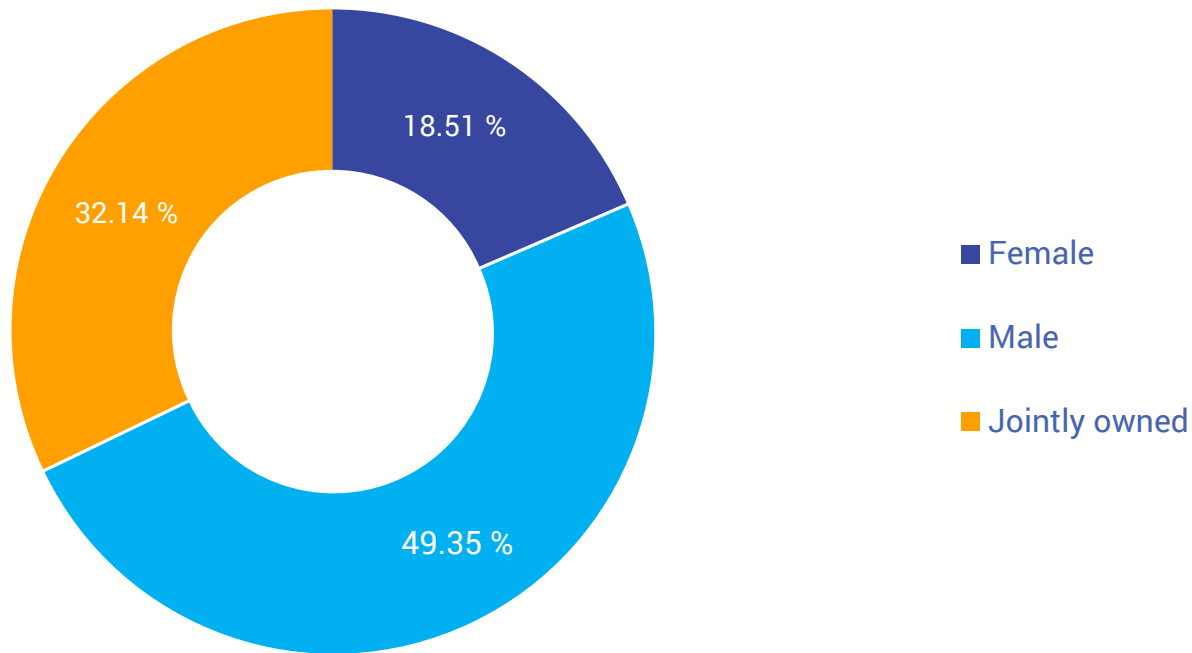
What is the average age group of the business owners?



BUSINESS PARTNERS LIMITED SME INDEX Q2 OF 2014



Is your business female, male or jointly owned?

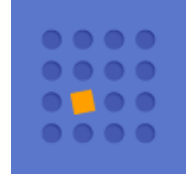




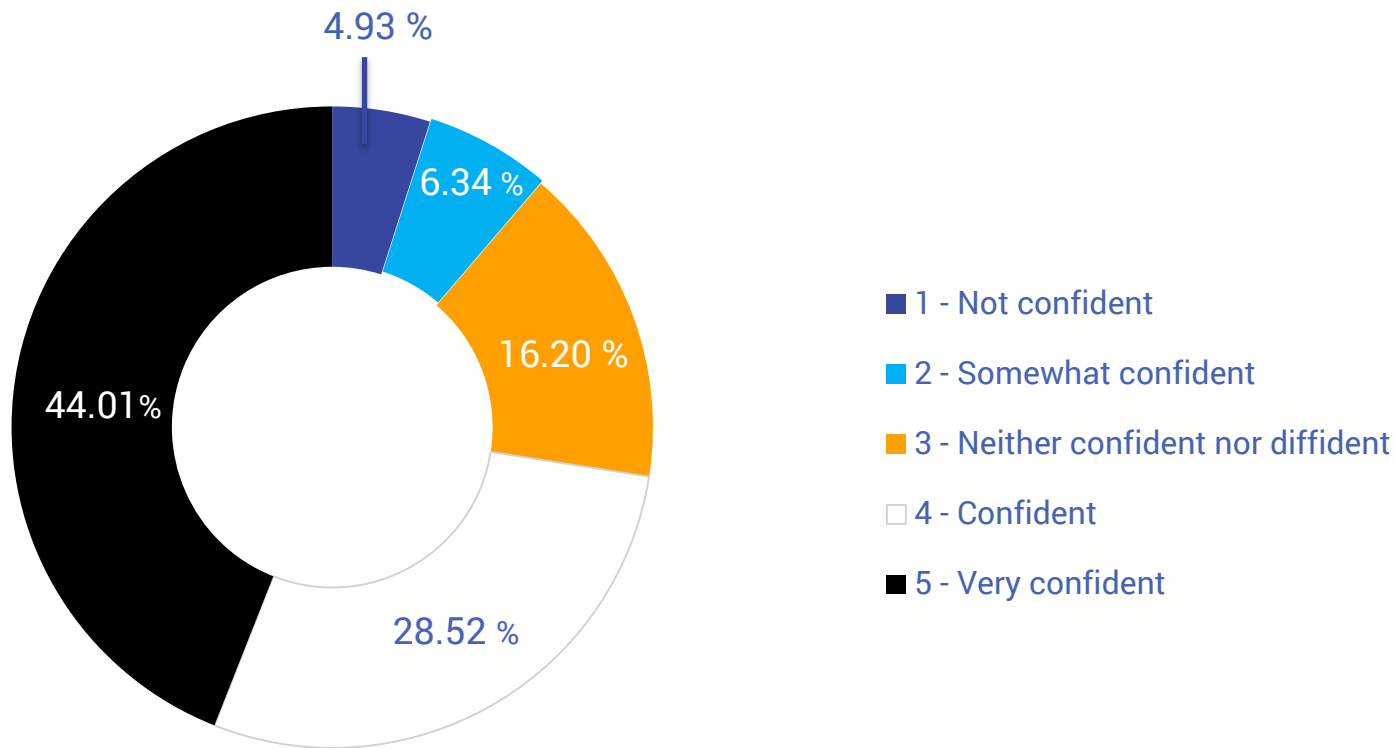
02 BPL SME CONFIDENCE INDEX

SURVEY RESULTS

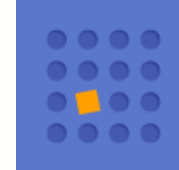
BUSINESS PARTNERS LIMITED SME INDEX Q2 OF 2014



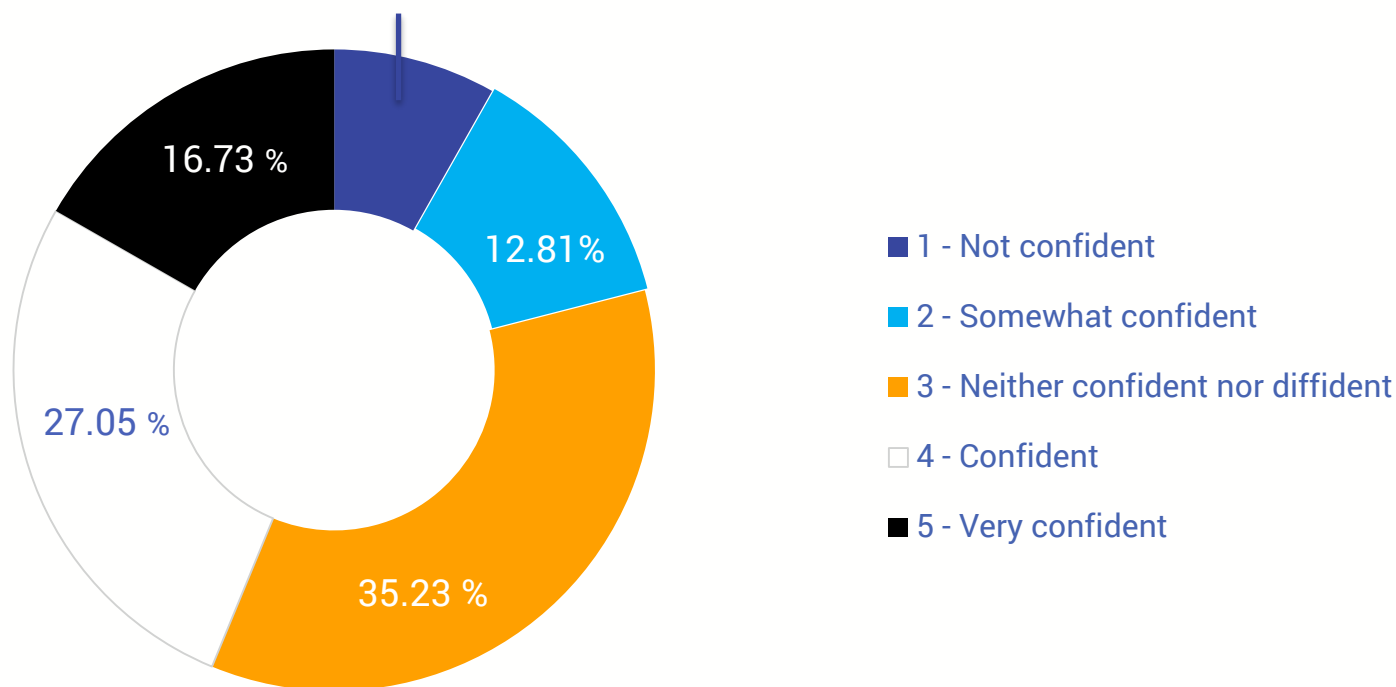
How confident are you that your business will grow in the next 12 months?



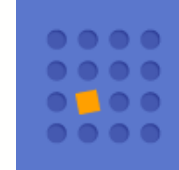
BUSINESS PARTNERS LIMITED SME INDEX Q2 OF 2014



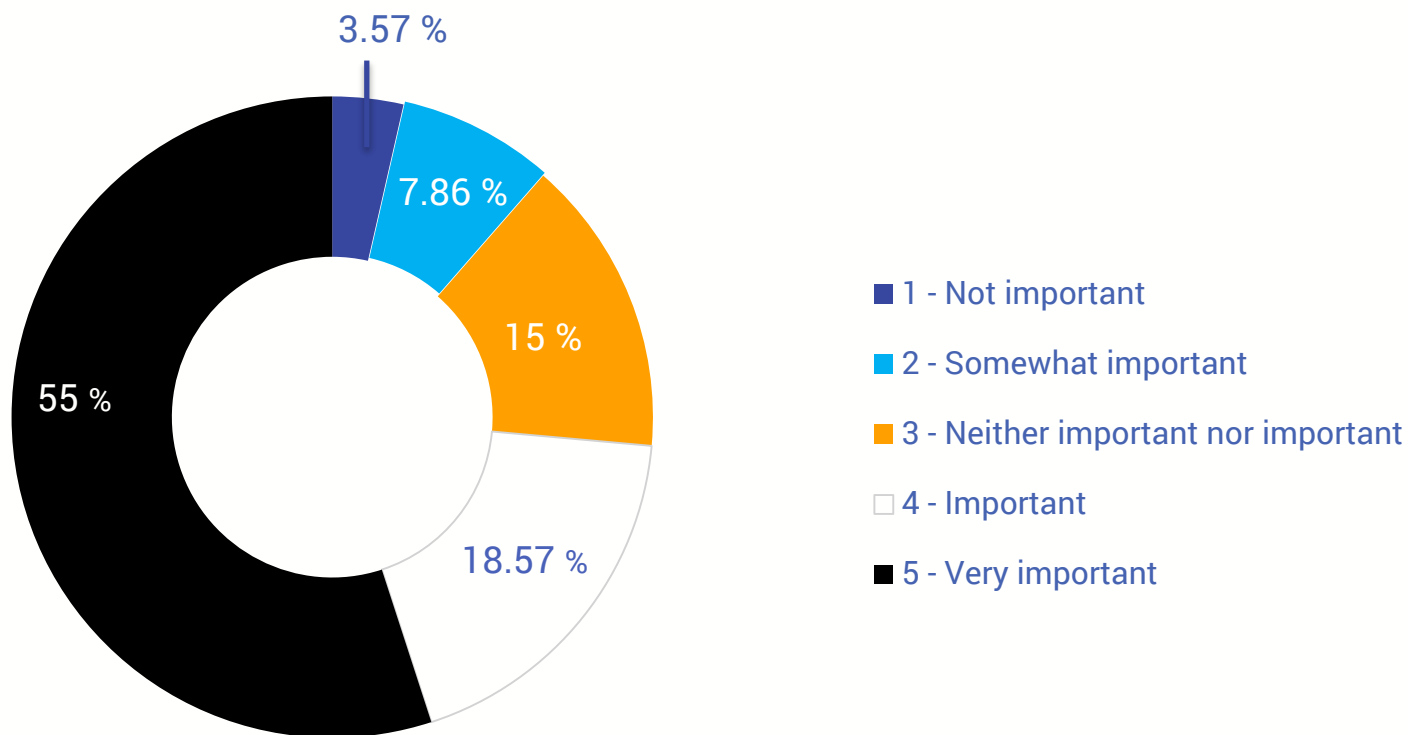
How confident are you that the SA economy will be conducive for business growth in the next 12 months?



BUSINESS PARTNERS LIMITED SME INDEX Q2 OF 2014



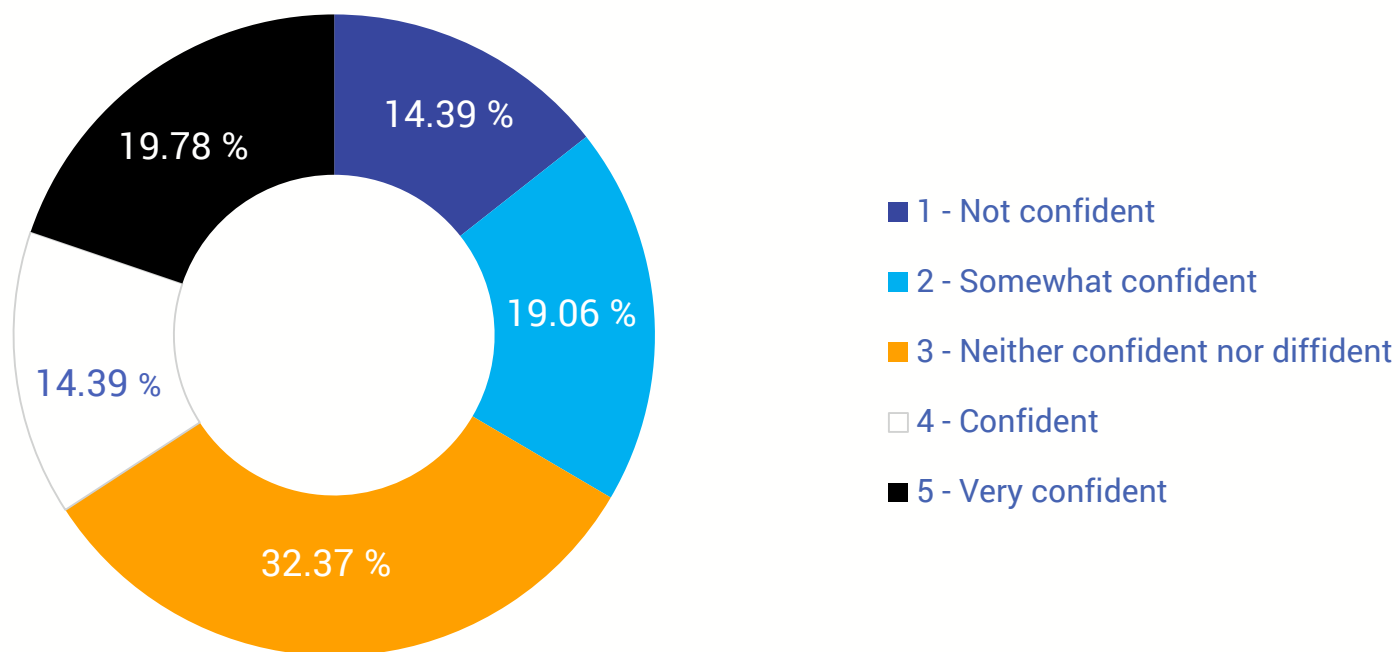
How important is access to finance to the growth and sustainability of your business?



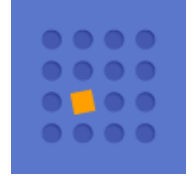
BUSINESS PARTNERS LIMITED SME INDEX Q2 OF 2014



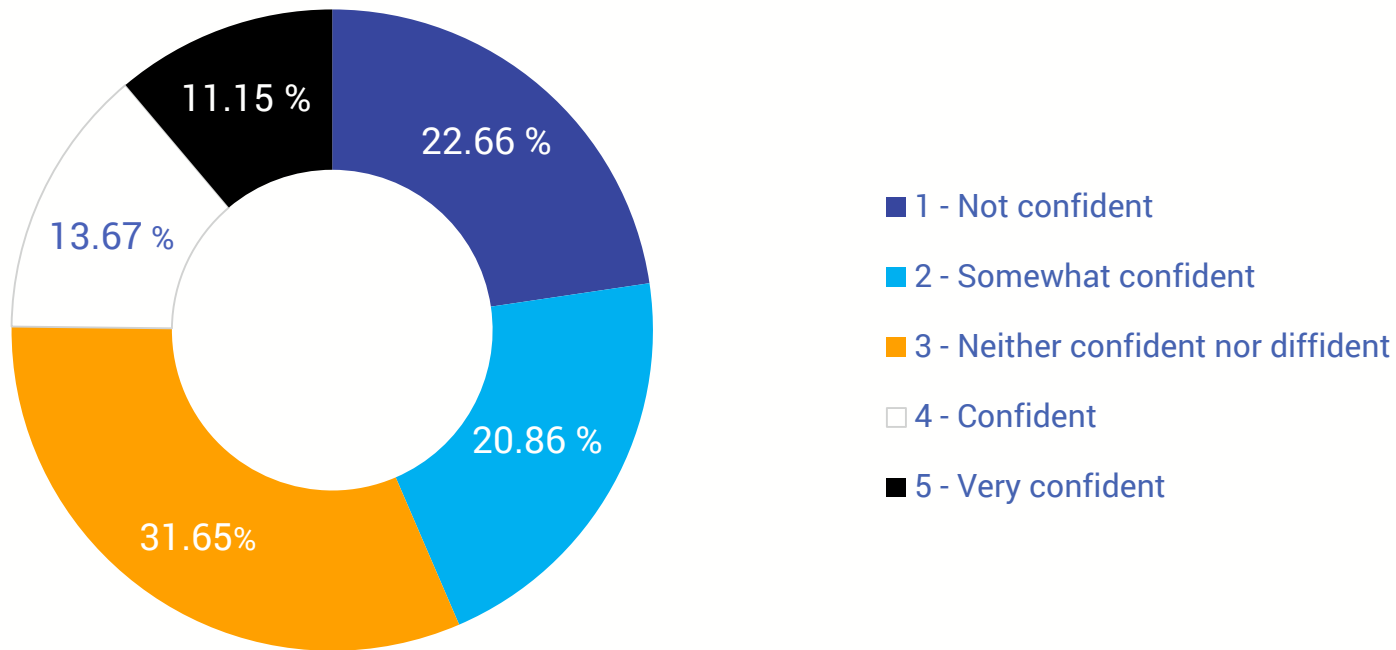
How confident are you that ease of access to business finance will improve in the next 12 months?



BUSINESS PARTNERS LIMITED SME INDEX Q2 OF 2014



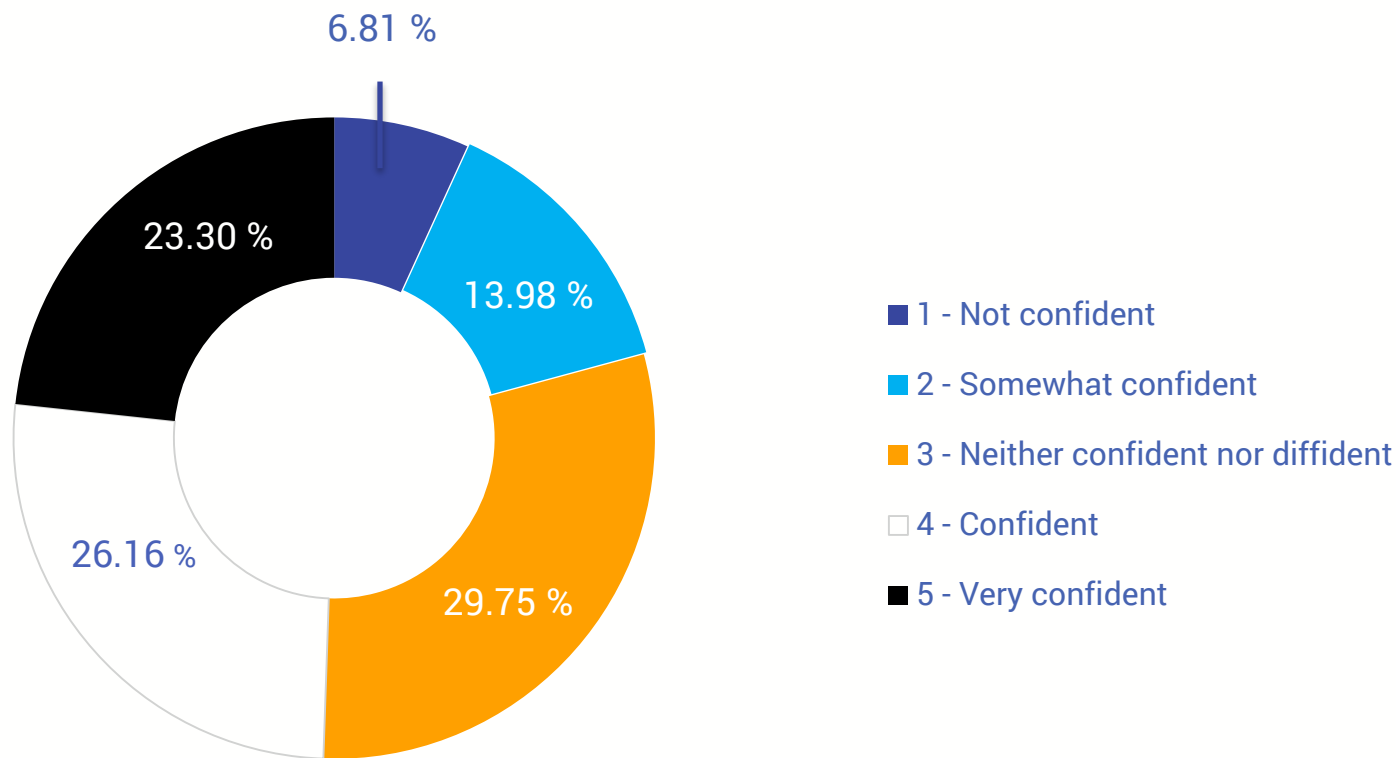
How confident are you that current labour laws are conducive to the growth of SA businesses?



BUSINESS PARTNERS LIMITED SME INDEX Q2 OF 2014



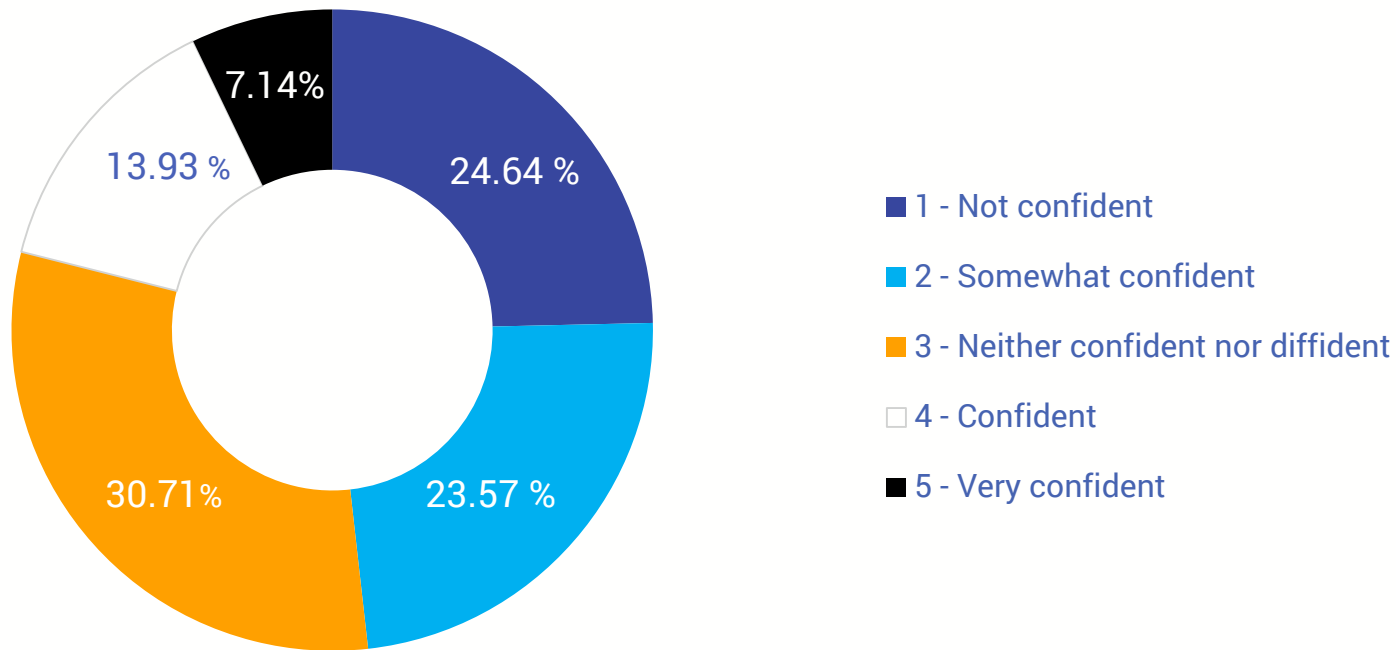
How confident are you of finding staff with the right skills set and experience to facilitate the growth of your business?



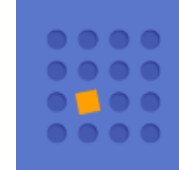
BUSINESS PARTNERS LIMITED SME INDEX Q2 OF 2014



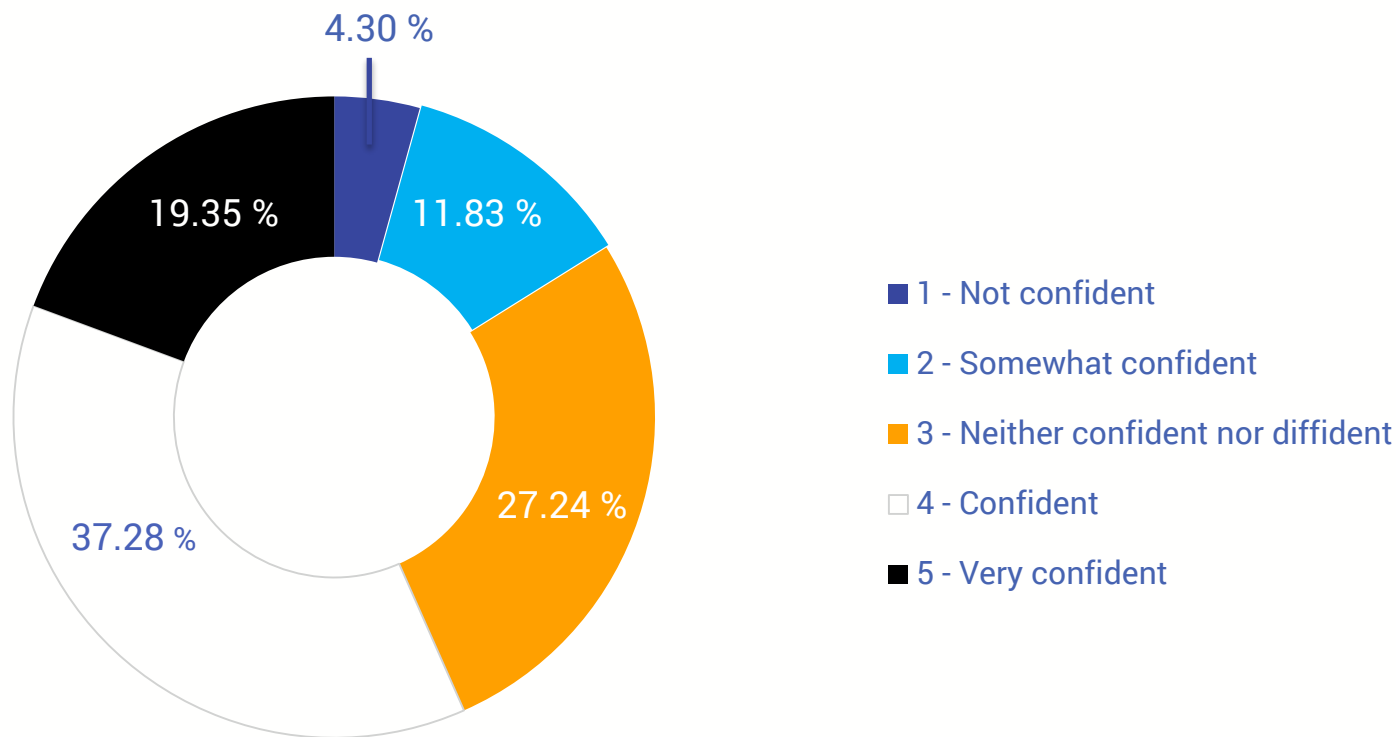
How confident are you that the government is doing enough to foster SME development in SA?



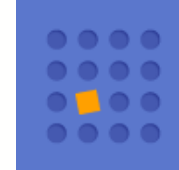
BUSINESS PARTNERS LIMITED SME INDEX Q2 OF 2014



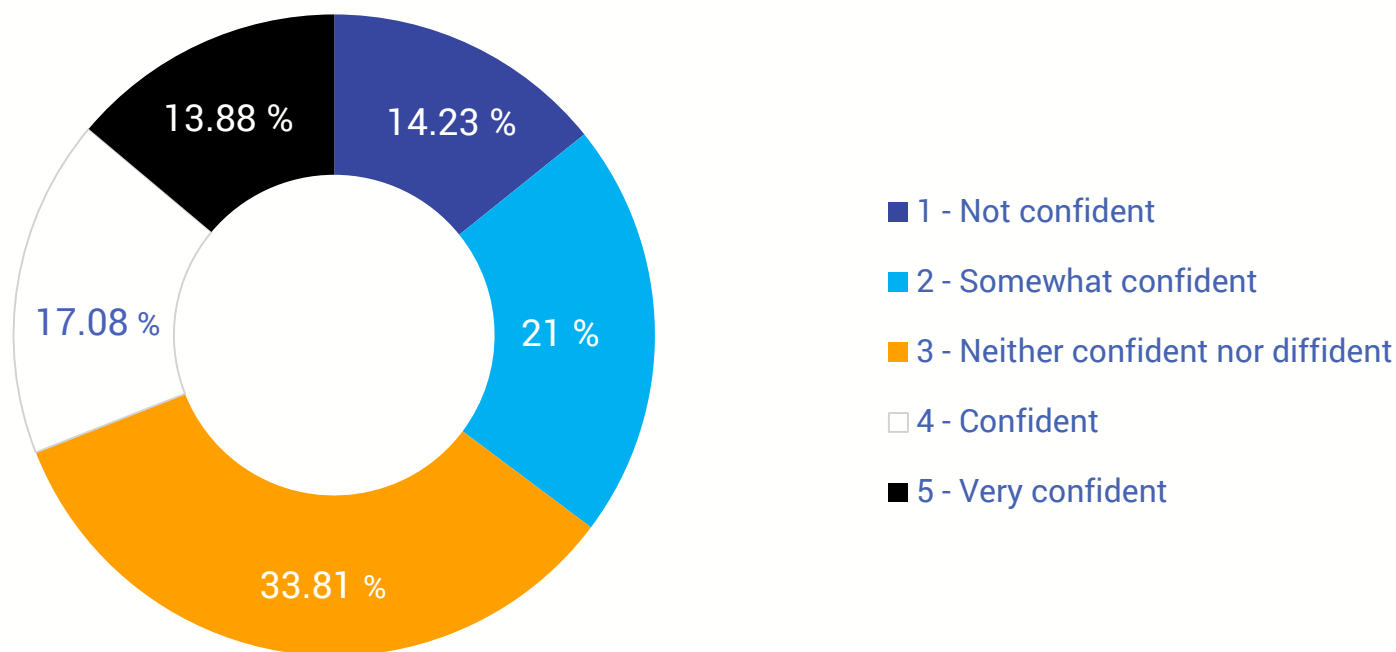
How confident are you that your clients will pay you within the stipulated time?



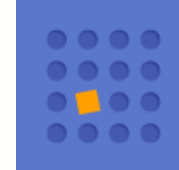
BUSINESS PARTNERS LIMITED SME INDEX Q2 OF 2014



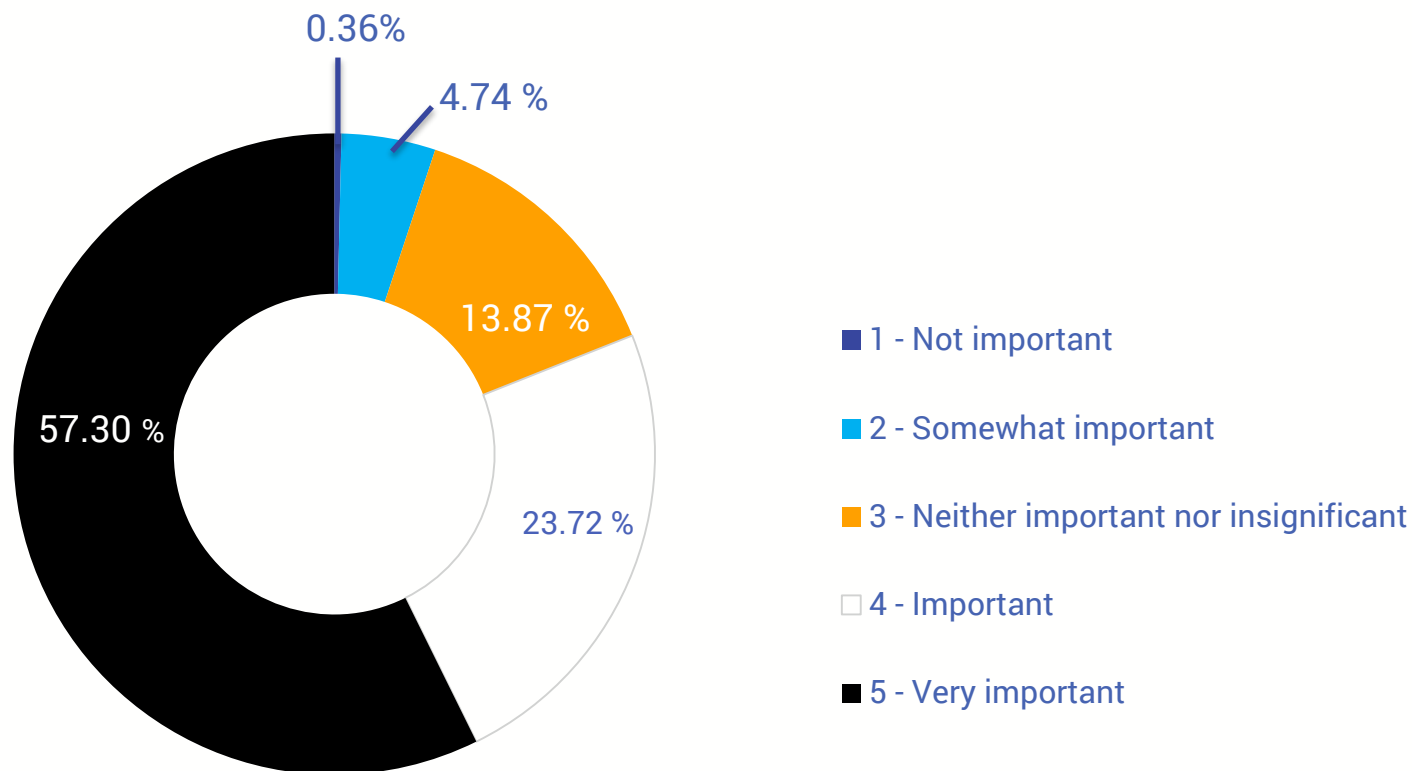
How confident are you that the newly introduced Ministry of Small Business Development will aid small and medium businesses?



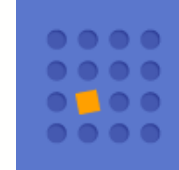
BUSINESS PARTNERS LIMITED SME INDEX Q2 OF 2014



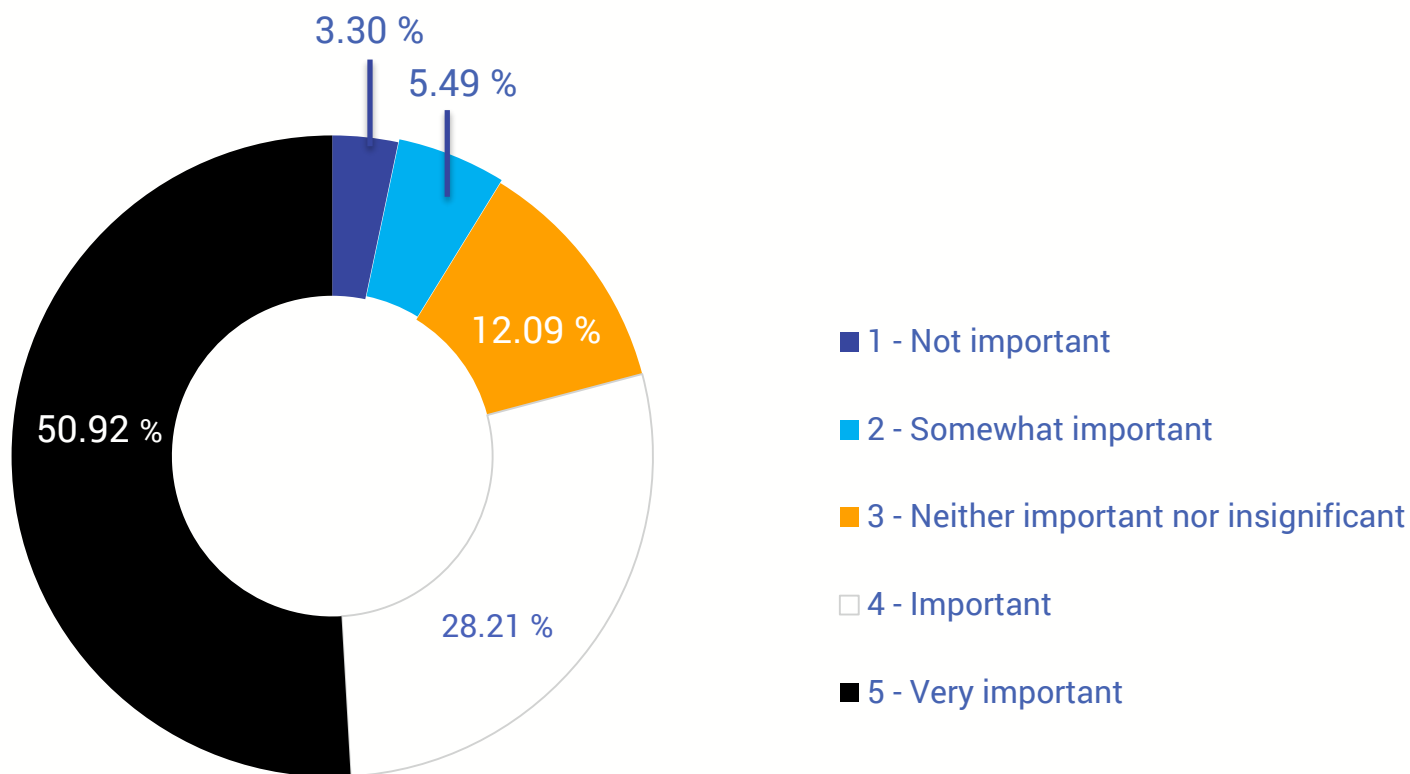
Please rate how important you believe having access to SME specific information, resources and support is the development and growth of your business.



BUSINESS PARTNERS LIMITED SME INDEX Q2 OF 2014



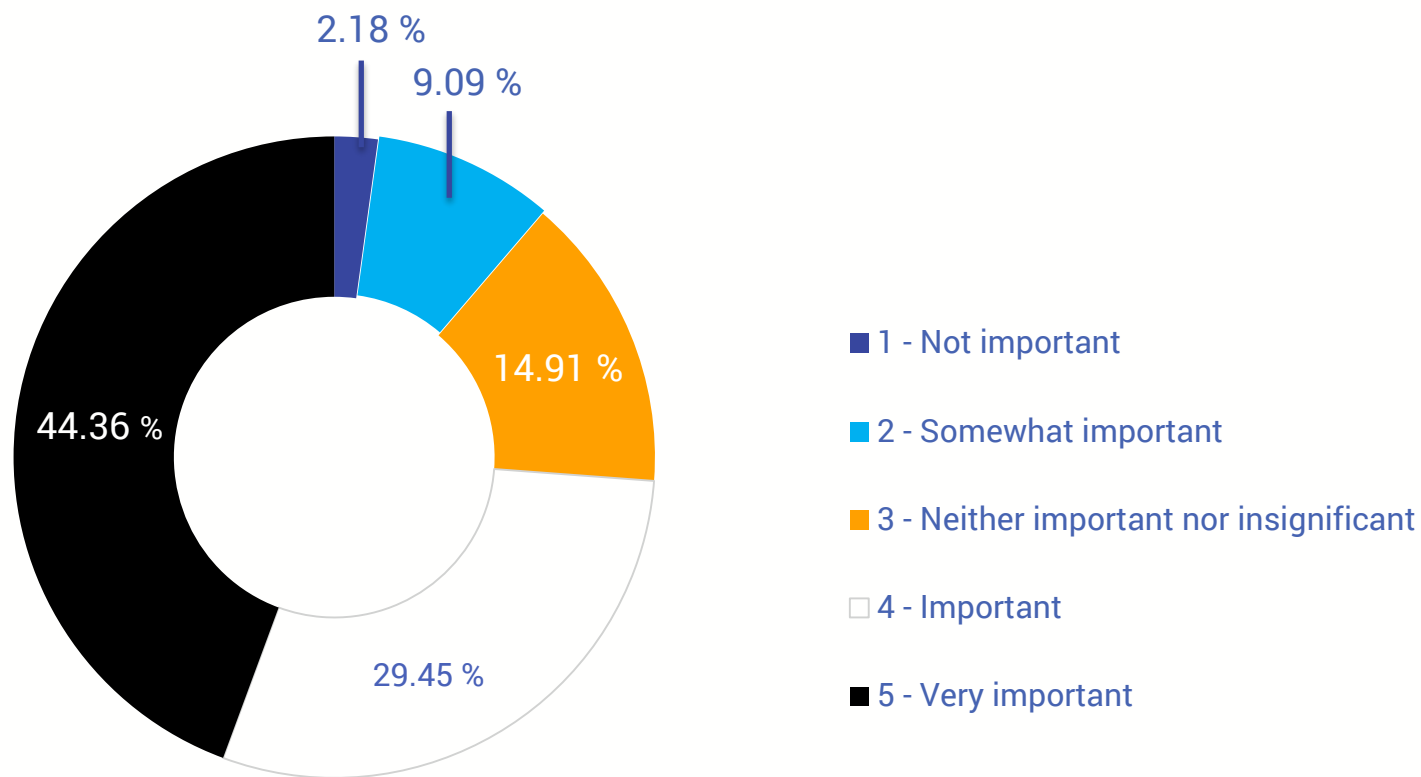
Please rate how important you believe having a mentor is when it comes to the development and growth of your business.



BUSINESS PARTNERS LIMITED SME INDEX Q2 OF 2014



Please rate how important you believe social media is to market your business effectively?





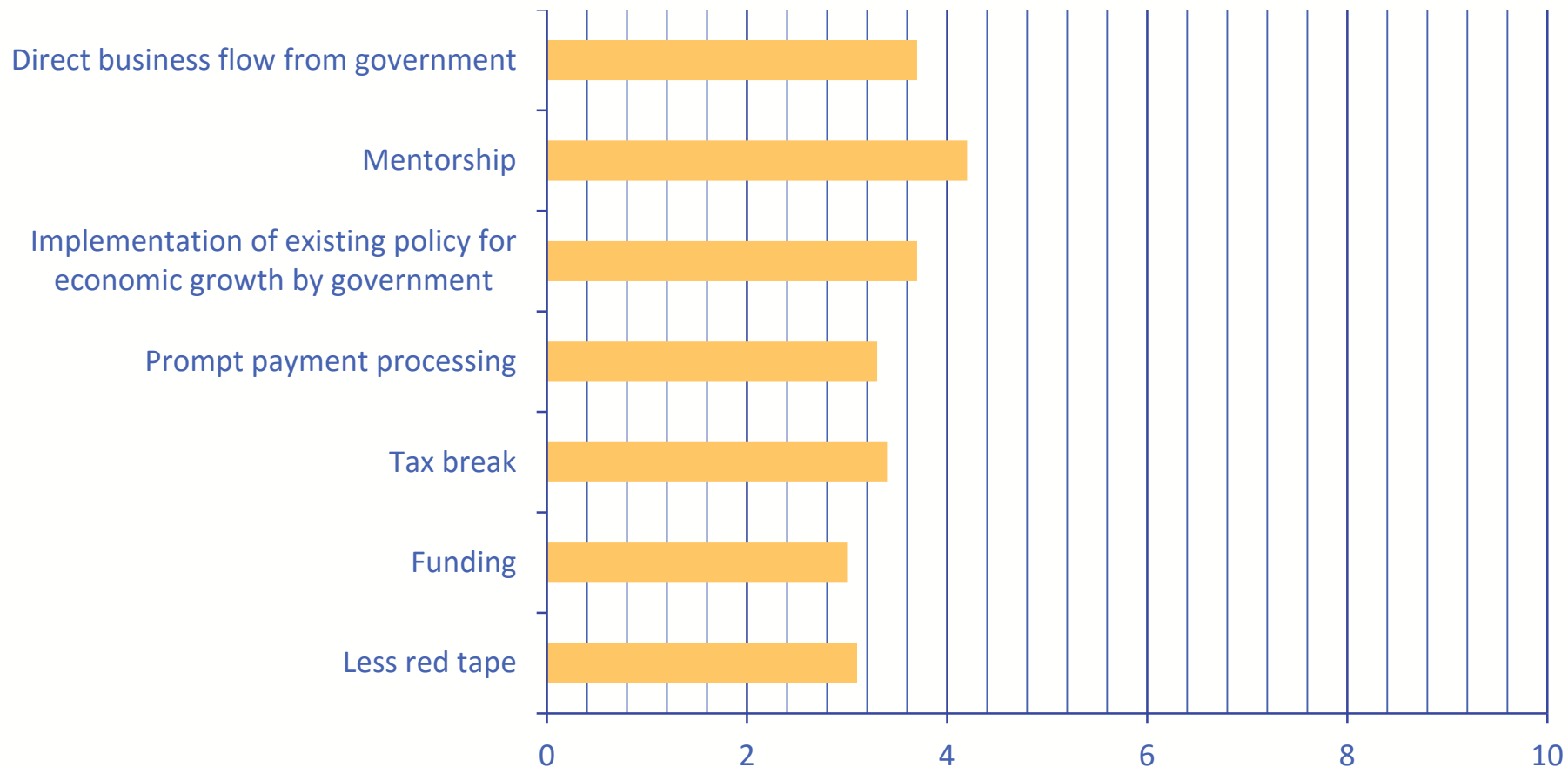
ASSISTANCE REQUIRED TO OVERCOME CHALLENGES

SME owners were asked to rate assistance required to overcome challenges. The list of challenges was provided.

BUSINESS PARTNERS LIMITED SME INDEX Q2 OF 2014



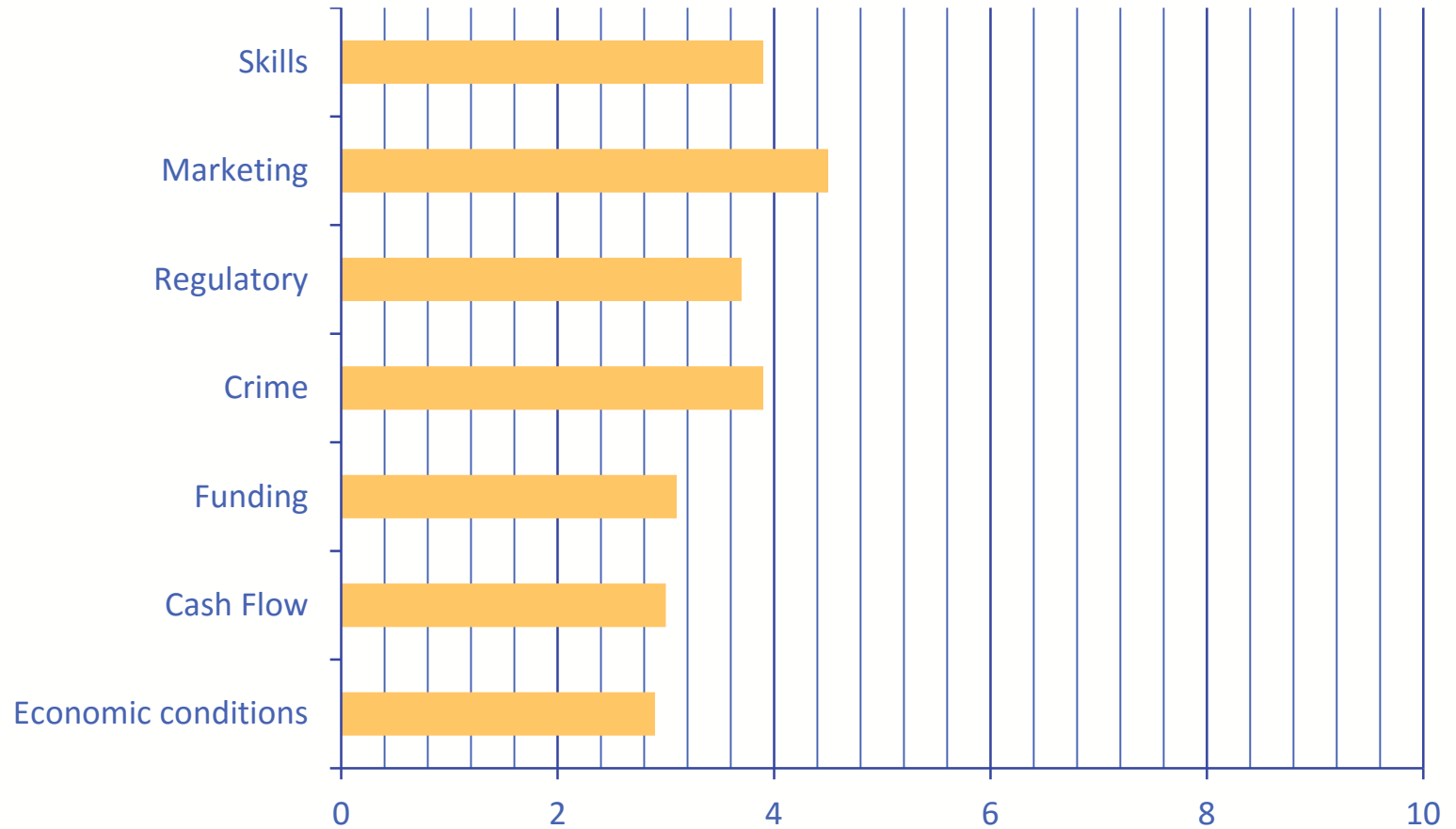
What form of assistance from government would benefit you most as an entrepreneur/aid the growth of your business?

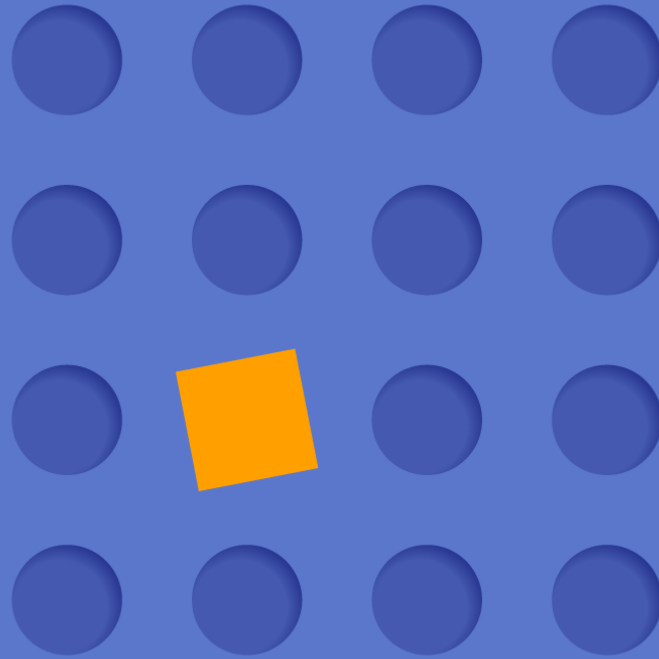


BUSINESS PARTNERS LIMITED SME INDEX Q2 OF 2014



What is the main challenge that SMEs will face in the next six months?





THANK YOU