



Capital Access Network Small Business Barometer Q1 2007 Survey Details

Respondent Profile

250 Small Business Owners, 1-50 employees, that accept specific credit cards in their business.

Industry of Survey Respondent's Business

Industry	Percentage
Restaurant/hospitality	5.2%
Retail	43.2%
Health/Medical	8%
Service	26%
Other	17.6%

Optimism Regarding 2007 Economy and Health of Business

In 2007 I am more optimistic about the economy and the overall success of my business than I was last year:

Response	% Agree
Agree to Strongly Agree	61%
Somewhat agree to Disagree	35%
No Opinion	4%

Plans to Increase Spending in 2007

Do you plan to increase your overall spending on business expenditures in 2007?

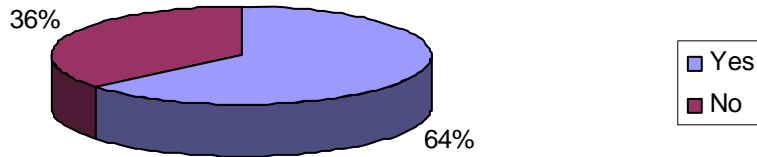
Response	Percentage
Yes	61%
No	14%
Not Sure	25%

Use of Credit Card for Business Expenditures:

Are you likely to begin using, or increase the usage of your personal or business credit cards for business expenditures in this year?

Response	Percentage
Yes	64%
No	36%

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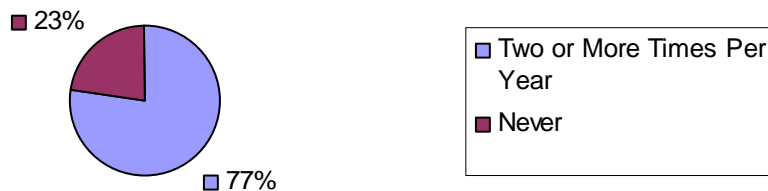


Frequency of Using Credit Card for Business Expenditures:

How often do you use your personal or business credit card for business purchases of more than \$5,000?

Response	Percentage
Two or More Times Per Year	77%
Never	23%

How often do you use your personal or business credit card for business purchases of more than \$5,000?



Knowledge of Credit Card Default Rates:

Are you aware that your credit cards may have a higher interest rate if you default or make as little as one late payment on your account?

Response	Percentage
Yes	92%
No	8%

Funding History, Funding Appeal

When asked whether specific funding options were appealing respondents responded as follows:

Type of Funding	Percentage Appealing
Obtaining a collateral-based bank loan that you are personally liable for repaying	57%
Taking a second mortgage on your residence or family home	9%
Getting a cash advance on next year's sales without committing any personal collateral	23%
Borrowing money from friends or family	8%
Asking friends or family to co-sign a loan	3%

