

**Capital Access Network Small Business Barometer  
Q3 2007 Survey Details**

**Respondent Profile**

**250 Small Business Owners, with 6-49 employees, that accept specific credit cards in their business.**

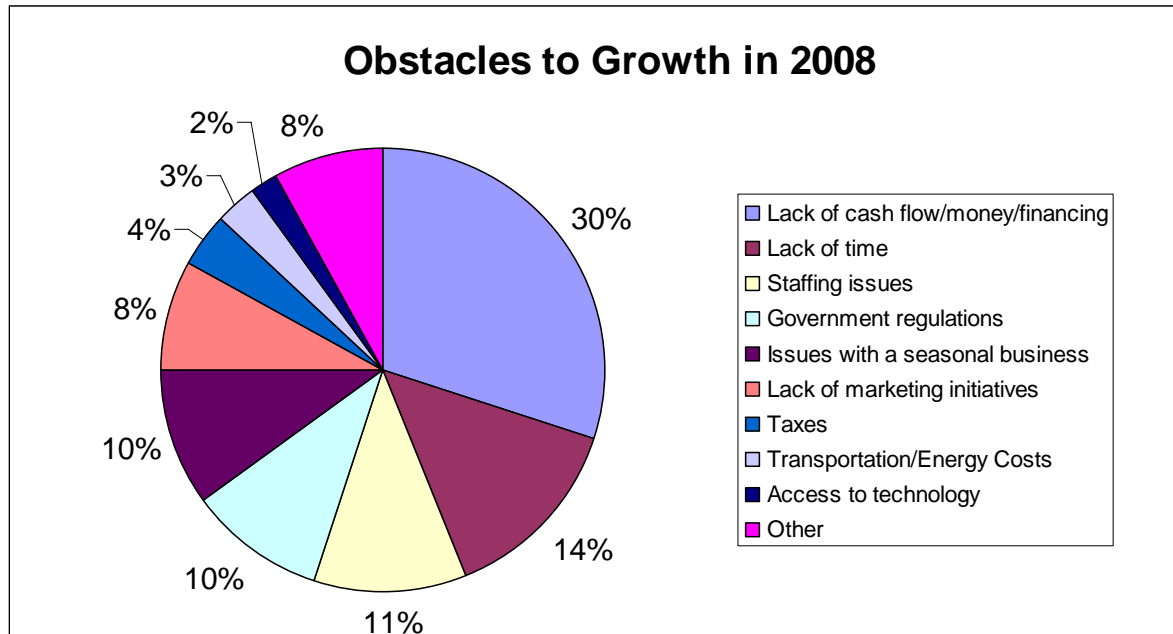
**Industry of Survey Respondent's Business**

<b>Industry</b>	<b>Percentage</b>
Service	25%
Retail	24%
Restaurant/hospitality	10%
Health/Medical	8%
Other	33%

**Obstacles to Growth in 2008: Access to Business Capital**

**What would you identify as your primary barrier to reaching your financial goals for your business in 2008?**

<b>Response</b>	<b>Percentage</b>
Lack of cash flow/money/financing	30%
Lack of time	14%
Staffing issues	11%
Government regulations	10%
Issues with a seasonal business	10%
Lack of marketing initiatives	8%
Taxes	4%
Transportation/Energy costs	3%
Access to technology	2%
Other	8%



**Small Business Wish Lists**

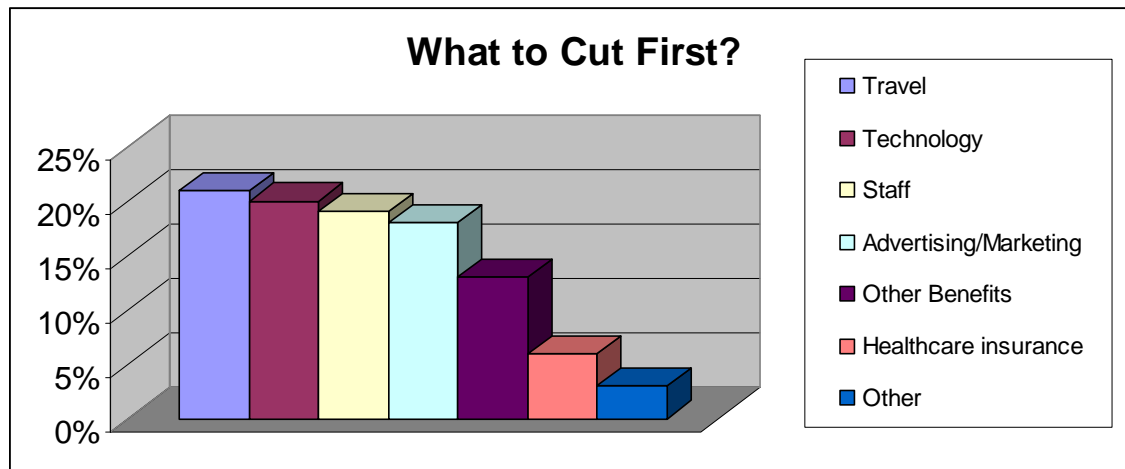
**What are the top three things you would do for your business/profession if you had access today to \$50,000?**

Choice	Percentage
Purchase new equipment	40%
Create a marketing campaign	30%
Upgrade my office/business technology	28%
Create/update my website presence	25%
Expand my business offerings	23%
Purchase advertising	22%
Hire additional employees	18%
Raise employee pay or wages	17%
Provide new or additional benefits to my employees	14%
Training for myself or employees	12%
Opening a new concept/business	9%
Open a second location	8%
Hire a consultant to help with my business plan	6%
Further my business education	4%

**Trimming the Fat: First to Go Expenses for Small Businesses Needing to Boost the Bottom Line**

If you needed to **cut expenses** in order to **boost profitability** right now what would be the **first thing** to go?

Response	Percentage
Travel	21%
Technology (new purchases)	20%
Staff	19%
Advertising/Marketing	18%
Other Benefits (paid time off and perks)	13%
Healthcare insurance	6%
Other	3%



**Traditional Sources Still Tops: Where Do Small Business Go for Working Capital?**  
**Where do you turn to first for access to working capital (funding) for your business?**

Response	Percentage
<i>Capital Access Network Small Business Barometer</i>	

Banks	63%
Credit card Provider (business or personal)	10%
SBA (Small Business Administration)	3%
Leasing Agent	0%
Factoring Provider	1%
Mortgage Brokers	3%
Merchant Cash Advance provider	2%
Friends and Family	7%
Outside investors	4%
Other	7%

**Growing Awareness and Satisfaction with Merchant Cash Advance Providers**

**Are you aware that you can sell your future Credit Card Sales in exchange for quick, accessible working capital and if you are aware, have you ever done so?**

<b>Response</b>	<b>Percentage</b>
Aware that I could sell my future credit card sales	45%
Was not aware I could sell my future credit card sales	55%

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