

Flash-EB 184 ..... Apr-May 2006 ..... ZA 4721

Flash Eurobarometer 184

April-May 2006

Access to finance among SMEs in the New Member States

Basic bilingual questionnaire

The GALLUP Organization

- (a) NUTS REGION: (CODE ACCORDING TO DATABASE LOCALITY)
- (b) SIC or NACE CODE: (ACCORDING TO DATABASE)
- (c) COMPANY SIZE : (ACCORDING TO DATABASE)

**Hello / Good afternoon / Good evening, my name is \_\_\_\_\_ and I am from [AGENCY]. We are conducting an opinion poll on the European Commission among business decision-makers. The survey takes about 5-8 minutes to complete.**

INTERVIEWER: IF NAME IS GIVEN IN THE "PROVIDED BY THE COMPANY" FIELD USE THIS NAME, OTHERWISE SELECT THE APPROPRIATE NAME FROM THE NAMES GIVEN IN THE "ORIGINAL SAMPLE" FIELD.

**May I please speak to [NAME]?**

IF THERE IS NO NAME GIVEN, INTERVIEWER READ

**May I please speak to that decision-maker at your company who is responsible for financial decisions?.**

INTERVIEWER: THE DECISION MAKERS ARE: THE MANAGING DIRECTOR, GENERAL MANAGER, FINANCIAL DIRECTOR, CHIEF ACCOUNTANT OR OTHER FINANCIAL DECISION MAKER, IN THIS ORDER.

00 – Eligible decision maker on the phone SKIP SC1  
**01- Decison maker available SKIP SC1**

-----Call back:-----

02 - Schedule time for callback

(use this code in every case where you could not reach the decision maker, e.g. only reached the secretary, reception, colleague etc., or you could not establish the person availability and/or competency)

03 - Respondent is not available during the fieldwork other eligible respondent possible, record info

04 - Respondent is not competent in bank issues, other eligible respondent possible, record info

05- Refused by gatekeeper

06- Respondent is not available during the fieldwork other eligible respondent possible, record info

No call back:-----

07 – Respondent is not available during the fieldwork, no other respondent is available

08 - Refused by the respondent, no other respondent is available

09 - Language barrier

10 - Cannot obtain name and address of the decision-maker

11 – The company is under liquidation

IF SC0=1

(READ OUT TO ALL)

**SC1. Hello / Good afternoon / Good evening, my name is \_\_\_\_\_ and I am from [AGENCY]. We are conducting an opinion poll on the European Commission among business**

**decision-makers. The survey takes about 5-8 minutes to complete. This survey is part of a EU-wide study that collects the opinion of company decision-makers' on the issue of financing. The confidentiality of your answers will be maintained. Can you please help me with your answers?**

- 01 – Agrees, start interview now
- 02 - Agrees, start interview other time
- Call back:-----
- 03 - Respondent is not available during the fieldwork other eligible respondent possible, record info
- 04 - Respondent is not competent in bank issues, other eligible respondent possible, record info
- No call back:-----
- 05 – Respondent is not available during the fieldwork, no other respondent is available
- 06 - Refused by the respondent, no other respondent is available
- 07 - Language barrier
- 08 - Cannot obtain name and address of the decision-maker
- 09 – The company is under liquidation

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**SC3. What is your position at this company?**

- .....
- 1 – managing director, general manager, etc.
  - 2 – financial director, financial manager
  - 3 – chief accountant
  - 4 – other financial decision-maker
  - 5 – other person preparing financial decisions

**SC4.**

SCHEDULE SCREEN IF ELIGIBLE RESPONDENT REACHED

**Can you please give me the phone number, where you want me to call you back?**

Number: \_\_\_\_\_

**Can you please give me your name?:** \_\_\_\_\_

**And your title is?:** \_\_\_\_\_

**Other information for callback :** \_\_\_\_\_

**SC5.**

SCHEDULE SCREEN IF ELIGIBLE RESPONDENT NOT REACHED

**Can you please give me the name of the appropriate person?:** \_\_\_\_\_

**And his/her title is:** \_\_\_\_\_

**Can you please give me the phone number, where I can call him/her back?**

Number: \_\_\_\_\_

**SC6.**

INTRO FOR THE NEXT CALL BACK

**Hello / Good afternoon / Good evening, my name is \_\_\_\_\_ and I am from [AGENCY]. Last time when I called you suggested this time to call you back to conduct an opinion poll for the European Commission among business decision-makers. Could we start the interview?**

**1 – yes**

**2- reschedule**

## Flash 184 – SME Access to Finance

### D1. How many people does your company consistently employ in [COUNTRY]?

- 0 [IF 0 EMPLOYEES- STOP INTERVIEW- INTERVIEW NOT VALID]..... 0
- 1-9..... 1
- 10-49..... 2
- 50-249..... 3
- 250+ [IF MORE THAN 249 EMPLOYEES- STOP INTERVIEW- INTERVIEW NOT VALID] ..... 4
- [DK/NA] [IF DK/NA - STOP INTERVIEW- INTERVIEW NOT VALID]..... 9

### D2. Has the number of employees in your company increased, decreased or remained the same since last year?

- Increased ..... 1
- Decreased ..... 2
- Remained the same..... 3
- [DK/NA]..... 4

### D1. Combien de personnes sont employées dans votre entreprise sur une base régulière? [PAYS]?

- 0 [SI 0 EMPLOYEES- ARRETER L'INTERVIEW- INTERVIEW N'EST PAS VALABLE] ..... 0
- 1-9..... 1
- 10-49..... 2
- 50-249..... 3
- 250+ [SI PLUS DE 249 EMPLOYEES- ARRETER L'INTERVIEW- INTERVIEW N'EST PAS VALABLE] ..... 4
- [NSP/SR] [SI NSP/SR - ARRETER L'INTERVIEW- INTERVIEW N'EST PAS VALABLE] ..... 9

### D2. L'effectif de votre entreprise a-t-il augmenté, diminué ou est-il resté le même depuis l'an dernier?

- Il a augmenté ..... 1
- Il a diminué..... 2
- Il est resté le même..... 3
- [DK/NA]..... 4

### D3. What is the main activity of your company?

- extraction or production of raw materials..... 01
- construction or civil engineering ..... 02
- production and manufacturing of goods ..... 03
- trade and distribution (wholesale or retail)..... 04
- transport (of goods, merchandise or people) ..... 05
- financial services (banking, insurance, brokerage) ..... 06
- other services to businesses ..... 07
- other services to consumers..... 08
- none of these cases [SPECIFY- IF RECODING NOT  
POSSIBLE STOP INTERVIEW - INTERVIEW NOT  
VALID]..... 09
- [Agriculture - STOP INTERVIEW - INTERVIEW NOT VALID]..... 10
- [Public Administration - STOP INTERVIEW - INTERVIEW  
NOT VALID]..... 11
- [DK/NA - STOP INTERVIEW - INTERVIEW NOT VALID] ..... 12

### D3. Quelle est l'activité principale de votre entreprise?

- l'extraction ou la production des matières premières ..... 01
- la construction ou le génie civil ..... 02
- la production et la fabrication de marchandises ..... 03
- le commerce et la distribution (en gros et au détail)..... 04
- le transport (de produits, marchandises or humains) ..... 05
- les services financiers (opérations bancaires, assurance,  
courtage) ..... 06
- d'autres services aux entreprises ..... 07
- d'autres services consommateur ..... 08
- aucun de ces cas [PRECISER- SI RECODAGE N'EST PAS  
POSSIBLE ARRETER L'INTERVIEW – INTERVIEW  
N'EST PAS VALABLE] ..... 09
- [Agriculture - ARRETER L'INTERVIEW – INTERVIEW  
N'EST PAS VALABLE] ..... 10
- [Administration Publique - ARRETER L'INTERVIEW –  
INTERVIEW N'EST PAS VALABLE] ..... 11
- [NSP/SR - ARRETER L'INTERVIEW – INTERVIEW N'EST  
PAS VALABLE]..... 12

**D4. Since when does your company exist?**

[READ OUT– ONLY ONE ANSWER]

- founded before 1975 (more than 30 years) ..... 1
- founded between 1975 and 1984 (more than 20 years)..... 2
- founded between 1985 and 1994 (more than 10 years)..... 3
- founded between 1995 and 1999 (more than 5 years)..... 4
- founded between 2000 and 2004 (more than 2 years)..... 5
- since 2004 (within the last 2 years)..... 6
- [DK/NA] ..... 9

**D5. Which one of the following statements best describes the shareholding of your company?**

[READ OUT – ONLY ONE ANSWER]

- Your company is exclusively family-owned ..... 1
- Apart from a significant family-owned share, part of the capital of your company is also held by other individuals..... 2
- Apart from a significant family-owned share, part of the capital of your company is also held by other companies ..... 3
- The capital of your company is exclusively held by one or several [NATIONAL] companies ..... 4
- The capital of your company is exclusively held by one or several international companies..... 5
- The capital of your company is held by one or several [NATIONAL] and international companies ..... 6
- [OTHER]..... 7
- [DK/NA] ..... 9

**D4. Depuis quand existe-il votre entreprise?**

[LIRE – UNE SEULE REPONSE POSSIBLE]

- fondée avant 1975 (plus de 30 ans)..... 1
- fondée entre 1975 et 1984 (plus de 20 ans) ..... 2
- fondée entre 1985 et 1994 (plus de 10 ans) ..... 3
- fondée entre 1995 et 1999 (plus de 5 ans) ..... 4
- fondée entre 2000 et 2004 (plus de 2 ans) ..... 5
- depuis 2004 (dans les 2 dernières années)..... 6
- [NSP/SR] ..... 9

**D5. Laquelle des propositions suivantes caractérise-t-elle le mieux l'actionariat de votre entreprise ?**

[LIRE – UNE SEULE REPONSE POSSIBLE]

- Votre entreprise appartient uniquement à une famille ..... 1
- À part d'une action familiale majoritaire, le capital de votre entreprise est aussi détenu par d'autres individus ..... 2
- À part d'une action familiale majoritaire, le capital de votre entreprise est aussi détenu par d'autres sociétés ..... 3
- Le capital de votre entreprise est uniquement détenu par une ou plusieurs sociétés [NATIONALES] ..... 4
- Le capital de votre entreprise est uniquement détenu par une ou plusieurs sociétés internationales..... 5
- Le capital de votre entreprise est uniquement détenu par une ou plusieurs sociétés [NATIONALES] et internationales..... 6
- [AUTRE] ..... 7
- [NSP/SR] ..... 9

**D6. What was the annual turnover of your company in [COUNTRY], last fiscal year?**

[READ OUT – ONLY ONE ANSWER]

- Less than €250.000 ..... 1
- €250.000 to €500.000 ..... 2
- €500.000 to €1.000.000 ..... 3
- €1.000.000 to €2.000.000 ..... 4
- €2.000.000 to €2.500.000 ..... 5
- €2.500.000 to €5.000.000 ..... 6
- More than €5.000.000 ..... 7
- [DK/NA] ..... 9

**D6. Quel était le chiffre d'affaires de votre entreprise au dernier exercice fiscal?**

[LIRE – UNE SEULE REPONSE POSSIBLE]

- Moins de €250.000 ..... 1
- €250.000 à €500.000 ..... 2
- €500.000 à €1.000.000 ..... 3
- €1.000.000 à €2.000.000 ..... 4
- €2.000.000 à €2.500.000 ..... 5
- €2.500.000 à €5.000.000 ..... 6
- Plus de €5.000.000 ..... 7
- [NSP/SR] ..... 9



**Q1. For each of the following would you say that your company's situation has improved, deteriorated or remains unchanged since last year?**

[READ OUT – ONLY ONE ANSWER PER LINE]

- Improved..... 1
- Deteriorated ..... 2
- Remains unchanged..... 3
- [DK/NA]..... 9

- a) Turnover ..... 1 2 3 9
- b) Profit..... 1 2 3 9
- c) Profit margin ..... 1 2 3 9
- d) The level of debt..... 1 2 3 9
- e) Cash flow ..... 1 2 3 9
- f) Investment..... 1 2 3 9
- g) Level of exports..... 1 2 3 9
- h) Research and development ..... 1 2 3 9
- i) Your company's market share compared to its main competitors ..... 1 2 3 9

**Q2. Have you a development plan for your company for the coming three years?**

[READ OUT – ONLY ONE ANSWER]

- Yes ..... 1
- No..... 2
- [DK/NA] ..... 9

**Q1. Dans chacun des cas suivants diriez-vous que la situation de votre entreprise s'est améliorée, s'est détériorée ou n'a pas changé depuis l'an dernier?**

[LIRE – UNE SEULE REPONSE POSSIBLE PER LINE]

- Amélioré ..... 1
- Détérioré ..... 2
- N'a pas changé ..... 3
- [NSP/SR]..... 9

- a) Le chiffre d'affaires ..... 1 2 3 9
- b) Les bénéfices ..... 1 2 3 9
- c) La marge bénéficiaire ..... 1 2 3 9
- d) Le taux de dette..... 1 2 3 9
- e) La marge d'autofinancement..... 1 2 3 9
- f) L'investissement..... 1 2 3 9
- g) Le taux d'export ..... 1 2 3 9
- h) La recherche et le développement..... 1 2 3 9
- i) Le partage du marché de votre entreprise en comparaison avec ses concurrents principaux..... 1 2 3 9

**Q2. Avez-vous un projet de développement pour votre entreprise dans les trois années suivantes?**

[LIRE – UNE SEULE REPONSE POSSIBLE]

- Oui..... 1
- Non ..... 2
- [NSP/SR] ..... 9

**Q3. Which of the following elements would best assure the development of your company?**

[READ OUT – ROTATE - ONLY ONE ANSWER]

- Better qualified people available on the market..... 1
- Social and fiscal regulations more suited to your sector of activity..... 2
- Greater production capacity..... 3
- Easy access to means of financing..... 4
- Stricter regulation regarding competition from outside the European Union..... 5
- An advice and support service for the development of your company..... 6
- [OTHER]..... 7
- [DK/NA]..... 9

**Q4. For each of the following types of financing, please tell me whether or not your company has already made use of it for its activities?**

[READ OUT – ONLY ONE ANSWER PER LINE]

- Yes..... 1
- No..... 2
- [DK/NA]..... 9

- a) Overdraft..... 1 2 9
- b) Leasing/ Renting..... 1 2 9
- c) Discount / Factoring..... 1 2 9
- d) Increase in Capital dedicated to venture capital funds..... 1 2 9
- e) Increase in Capital dedicated to private individuals..... 1 2 9
- f) A loan shorter than a 3-year term..... 1 2 9
- g) A loan longer than a 3-year term..... 1 2 9
- h) Public subsidies..... 1 2 9

**Q3. Parmi les éléments suivants, lequel rassurera-t-il le mieux le développement de votre entreprise?**

[LIRE – ROTATION – UNE SEULE RÉPONSE]

- La disponibilité de personnel mieux qualifié sur le marché..... 1
- Des règlements sociaux et fiscaux mieux adapté à votre secteur d'activité..... 2
- Une capacité de production plus grande..... 3
- Un accès plus facile au financement..... 4
- De régulation plus stricte de la concurrence provenant des pays tiers à l'Union européenne..... 5
- Un service d'audit et de conseil pour le développement de votre entreprise..... 6
- [AUTRES]..... 7
- [NSP/SR]..... 9

**Q4. Parmi les moyens de financement suivants, dites-moi s'il vous plaît, si votre entreprise en a déjà profité pour ses activités.**

[LIRE – UNE SEULE REPONSE POSSIBLE PAR LIGNE]

- Oui..... 1
- Non..... 2
- [NSP/SR]..... 9

- a) Le découvert..... 1 2 9
- b) Le crédit-bail, leasing/ La location..... 1 2 9
- c) L'escompte / L'affacturage..... 1 2 9
- d) L'augmentation du capital consacrée aux fonds de capitaux risques..... 1 2 9
- e) L'augmentation du capital consacré aux particuliers..... 1 2 9
- f) Un prêt à un terme moins de trois ans..... 1 2 9
- g) Un prêt à un terme plus de trois ans..... 1 2 9
- h) Des subventions publiques..... 1 2 9

[IF COMPANY HAS MADE USE OF A « LOAN SHORTER THAN A 3-YEAR TERM» OR A « LOAN LONGER THAN A 3-YEAR TERM », CODES 1 IN Q4F OR Q4G]

**Q5. What was the approximate amount of the last loan which your company applied for?**

[READ OUT – ONLY ONE ANSWER]

- Less than [LOAN7] ..... 1
- Between [LOAN7] and [LOAN8] ..... 2
- More than [LOAN8] ..... 3
- [DK/NA] ..... 9

TO ALL

**Q6. Have you recently made a request for a loan of less than [LOAN7] for your company's activity?**

[READ OUT – ONLY ONE ANSWER]

- Yes ..... 1
- No, but you intend doing so within the next 6 months ..... 2
- No ..... 3
- [DK/NA] ..... 9

[SI L'ENTREPRISE S'EST SERVIE D'UN « PRET A UN TERME MOINS DE TROIS ANS » OU UN « PRET A UN TERME PLUS DE TROIS ANS », CODES 1 DANS Q4F OU Q4G]

**Q5. Quel était le montant du dernier prêt que votre entreprise a sollicité?**

[LIRE – UNE SEULE REPONSE POSSIBLE]

- Moins de [PRÊT7] ..... 1
- Entre [PRÊT7] et [PRÊT8] ..... 2
- Plus de [PRÊT8] ..... 3
- [NSP/SR] ..... 9

À TOUS

**Q6. Avez-vous récemment sollicité un prêt de moins de [PRÊT7] pour l'activité de votre entreprise?**

[LIRE – UNE SEULE REPONSE POSSIBLE]

- Oui ..... 1
- Non, mais vous en avez l'intention dans les six mois suivants ..... 2
- Non ..... 3
- [NSP/SR] ..... 9

[IF CODE 1 OR 2 IN QUESTION 6]

**Q7 What kind of needs could this loan of less than [LOAN7] meet ?**  
[READ OUT – ROTATE - SEVERAL ANSWERS POSSIBLE]

- Mentioned ..... 1
- Did not mention..... 2
- [DK/NA]..... 9

- a) Financing of working capital..... 1 2 9
- b) Purchase of equipment..... 1 2 9
- c) Research and development ..... 1 2 9
- d) Promotion, marketing..... 1 2 9
- e) [OTHERS] ..... 1 2 9

**Q8. Would you say that in general the steps necessary for obtaining a loan of less than [LOAN7] are easier, more difficult or identical to other forms of your company's financing ?**  
[READ OUT – ONLY ONE ANSWER]

- Easier..... 1
- More difficult ..... 2
- Identical ..... 3
- [DK/NA]..... 9

[SI CODE 1 OU 2 À LA QUESTION 6]

**Q7 Quel genre de besoin pourrait-il satisfaire ce prêt de moins de [PRÊT7]?**  
[LIRE– ROTATION – PLUSIEURS RÉPONSES POSSIBLES]

- Mentionné ..... 1
- Ne l'a pas mentionné ..... 2
- [NSP/SR]..... 9

- a) Financement du capital d'exploitation ..... 1 2 9
- b) Achat de l'équipement..... 1 2 9
- c) Recherche et développement ..... 1 2 9
- d) Promotion, marketing..... 1 2 9
- e) [AUTRE] ..... 1 2 9

**Q8. Diriez-vous qu'en général, les démarches en vue d'obtention d'un prêt de moins de [PRÊT7] sont plus faciles, plus difficiles ou identiques aux autres formes de financement de votre entreprise?**  
[LIRE – UNE SEULE REPONSE POSSIBLE]

- Plus faciles ..... 1
- Plus difficiles ..... 2
- Identiques..... 3
- [NSP/SR]..... 9

TO ALL

**Q9. Which of the following elements would most encourage you to resort to a loan of less than [LOAN7]?**

[READ OUT – ROTATE - SEVERAL ANSWERS POSSIBLE]

- Mentioned ..... 1
- Did not mention..... 2
- [DK/NA]..... 9

- a) Lower interest rates..... 1 2 9
- b) Simpler procedures for granting loans..... 1 2 9
- c) Less demanding on guarantee requirements ..... 1 2 9
- d) Shorter delays for granting loans ..... 1 2 9
- e) [OTHERS] ..... 1 2 9

**Q10. Would you say that in general your company's current financing is sufficient to see your projects through?**

[READ OUT – ONLY ONE ANSWER]

- Yes..... 1
- No ..... 2
- [DK/NA]..... 9

À TOUS

**Q9. Parmi les éléments suivants, lequel encouragerait-vous le plus de solliciter un prêt de moins de [PRÊT7]?**

[LIRE – ROTATION – PLUSIEURS RÉPONSES POSSIBLES]

- Mentionné ..... 1
- Ne l'a pas mentionné ..... 2
- [NSP/SR]..... 9

- a) Les taux d'intérêt moins élevés ..... 1 2 9
- b) Des procédures plus simples pour l'obtention des prêts ..... 1 2 9
- c) Moins de contraintes concernant les conditions de garantie ..... 1 2 9
- d) Moins de délai dans l'accord d'un prêt..... 1 2 9
- e) [AUTRES] ..... 1 2 9

**Q10. Diriez-vous qu'en général, les moyens de financement actuel de votre entreprise sont suffisants pour voir vos projets aboutir?**

[LIRE – UNE SEULE REPONSE POSSIBLE]

- Oui..... 1
- Non..... 2
- [NSP/SR]..... 9

**Q11. Could you please tell me to which of the following institutions your company went in order to obtain one or several types of financing?**

[READ OUT – ROTATE - SEVERAL ANSWERS POSSIBLE]

- Mentioned ..... 1
- Did not mention..... 2
- [DK/NA]..... 9

- a) Banks ..... 1 2 9
- b) Public institutions supporting investment ..... 1 2 9
- c) Private financing companies (other than banks) ..... 1 2 9
- d) Leasing / renting companies ..... 1 2 9
- e) Venture capital companies ..... 1 2 9
- f) Private investors ..... 1 2 9
- g) [OTHERS] ..... 1 2 9

**Q12. Do you foresee the opening-up/ the increase of your company's capital in order to meet your financing needs ?**

[READ OUT – ONLY ONE ANSWER]

- Yes, in 2 years time ..... 1
- Yes, in 3 to 5 years time ..... 2
- Yes, in 6 or more years time ..... 3
- No ..... 4
- [DK/NA]..... 9

**Q11. Pourriez-vous me dire s'il vous plaît, parmi les institutions suivantes auxquelles votre entreprise s'est-elle adressée en vue d'obtention d'un ou plusieurs moyens de financements?**

[LIRE – ROTATION – PLUSIEURES RÉPONSES POSSIBLES]

- Mentionné ..... 1
- Ne l'a pas mentionné ..... 2
- [NSP/SR]..... 9

- a) Banques ..... 1 2 9
- b) Institutions publiques de financement ..... 1 2 9
- c) Institutions privées de financement ..... 1 2 9
- d) Sociétés de leasing / location ..... 1 2 9
- e) Sociétés de capital-risque ..... 1 2 9
- f) Investisseurs privés ..... 1 2 9
- g) [AUTRES] ..... 1 2 9

**Q12. Envisagez-vous l'ouverture/l'augmentation du capital de votre entreprise pour subvenir à vos besoins financiers?**

[LIRE – UNE SEULE REPONSE POSSIBLE]

- Oui, dans 2 ans ..... 1
- Oui, dans 3 à 5 ans ..... 2
- Oui, dans 6 ans ou plus de 6 ans ..... 3
- Non ..... 4
- [NSP/SR]..... 9

[IF « YES » IN Q12 ; CODE 1 to 3 IN Q12]

**Q13. In what way do you consider opening-up/increasing your company's capital ?**

[READ OUT – SEVERAL ANSWERS POSSIBLE]

- Mentioned ..... 1
- Did not mention..... 2
- [DK/NA]..... 9

- a) Opening-up capital to private individual investors ..... 1 2 9
- b) Opening-up capital to venture capital companies..... 1 2 9
- c) Management buy-out of the company..... 1 2 9
- d) Going on the stock exchange ..... 1 2 9
- e) Opening-up capital to your company's employees ..... 1 2 9
- f) [OTHERS] ..... 1 2 9

TO ALL

**Q14. Would you say that today, access to loans granted by banks is very easy, fairly easy, fairly difficult or very difficult?**

[READ OUT – ONLY ONE ANSWER]

- Very easy ..... 1
- Fairly easy ..... 2
- Fairly difficult..... 3
- Very difficult ..... 4
- [DK/NA]..... 9

[SI « OUI » À LA Q12 ; CODE 1 À 3 À LA Q12]

**Q13. Comment envisagez-vous l'ouverture/l'augmentation du capital de votre entreprise?**

[LIRE – PLUSIEURS RÉPONSES POSSIBLES]

- Mentionné ..... 1
- Ne l'a pas mentionné ..... 2
- [NSP/SR]..... 9

- a) Ouverture du capital aux investisseurs privés..... 1 2 9
- b) Ouverture du capital aux entreprises de capital-  
risque. .... 1 2 9
- c) Rachat d'entreprise par ses cadres..... 1 2 9
- d) Participation à la bourse des valeurs ..... 1 2 9
- e) Ouverture du capital aux employés de votre  
entreprise ..... 1 2 9
- f) [AUTRES]..... 1 2 9

À TOUS

**Q14. De nos jours, estimez vous que l'accès aux prêts bancaires est très facile, assez facile, assez difficile ou très difficile?**

[LIRE – UNE SEULE REPONSE POSSIBLE]

- Très facile..... 1
- Assez facile..... 2
- Assez difficile ..... 3
- Très difficile..... 4
- [NSP/SR]..... 9

**Q15. Would you say that compared to a few years ago it is easier or not as easy to obtain a bank loan ?**

[READ OUT – ONLY ONE ANSWER]

- Easier..... 1
- Not as easy..... 2
- [identical / nothing has changed]..... 3
- [DK/NA]..... 9

[IF « not as easy » IN Q15 ; CODE 2 IN Q15]

**Q16 For which of the following reasons would you consider that it is not as easy to obtain a bank loan today compared to a few years ago ?**

[READ OUT – ROTATE - SEVERAL ANSWERS POSSIBLE]

- Mentioned..... 1
- Did not mention..... 2
- [DK/NA]..... 9
  
- a) Interest rates are too high..... 1 2 9
- b) Banks request too much information..... 1 2 9
- c) Loan granting procedures are too long..... 1 2 9
- e) The administrative side of the loan application is very demanding..... 1 2 9
- f) [OTHERS]..... 1 2 9

**Q15. Estimez-vous qu'il est plus facile/moins facile d'obtenir un prêt bancaire qu'il y a quelques années?**

[LIRE – UNE SEULE REPONSE POSSIBLE]

- Plus facile..... 1
- Moins facile..... 2
- [identique/ rien n'a changé]..... 3
- [NSP/SR]..... 9

[SI « moins facile » à la Q15 ; CODE 2 à la Q15]

**Q16 Parmi des raisons suivantes, pour lesquelles est-il moins facile aujourd'hui qu'il y a quelques années d'obtenir un prêt bancaire?**

[LIRE – ROTATION – PLUSIEURS RÉPONSES POSSIBLES]

- Mentionné..... 1
- Ne l'a pas mentionné..... 2
- [NSP/SR]..... 9
  
- a) Les taux d'intérêt sont trop élevés..... 1 2 9
- b) Les banques demandent trop d'informations..... 1 2 9
- c) Les procédures d'obtention d'un crédit sont trop longues..... 1 2 9
- e) Les formalités administratives de l'obtention du crédit sont trop contraignantes..... 1 2 9
- f) [AUTRES]..... 1 2 9



TO ALL

**Q17 Please tell me if you totally agree, tend to agree, tend to disagree or totally disagree with the following statements ?**

[READ OUT – ONLY ONE ANSWER PER LINE]

- Totally agree ..... 4
- Tend to agree ..... 3
- Tend to disagree..... 2
- Totally disagree ..... 1
- [DK/NA]..... 9

- a) Without a loan from the bank, your projects cannot be successfully concluded ..... 1 2 9
- b) The offers from the banks are not suited to your needs ..... 1 2 9
- c) The banks do not want to take risks in lending to companies..... 1 2 9
- d) Your banker understands the specifics of your sector of activity ..... 1 2 9
- e) Your banker is sufficiently supportive of your company in terms of its financing ..... 1 2 9

**Q18 Would you say that in general your company's needs in terms of financial management are met internally or not ?**

[READ OUT – ONLY ONE ANSWER]

- Yes, absolutely ..... 1
- Yes, somewhat ..... 2
- No, not really..... 3
- No, not at all..... 4
- [DK/NA]..... 9

À TOUS

**Q17 Dites-moi s'il vous plaît, si vous êtes tout à fait d'accord, plutôt d'accord, plutôt pas d'accord, pas du tout d'accord avec les propositions suivantes.**

[LIRE – UNE SEULE REPONSE POSSIBLE PAR LIGNE]

- Tout à fait d'accord ..... 4
- Plutôt d'accord ..... 3
- Plutôt pas d'accord ..... 2
- Pas du tout d'accord ..... 1
- [NSP/SR]..... 9

- a) Sans un prêt bancaire vos projets ne peuvent pas réussir ..... 1 2 9
- b) Les offres des banques ne sont pas adaptées à vos besoins..... 1 2 9
- c) Les banques ne veulent pas courir des risques en accordant des prêts aux entreprises..... 1 2 9
- d) Votre banquier comprend les spécificités de votre secteur d'activité ..... 1 2 9
- e) Votre banquier soutient suffisamment votre entreprise en termes de ses financements ..... 1 2 9

**Q18 En général, estimez-vous que les besoins de votre entreprise en termes de gestion financière sont à peu près satisfaits intérieurement ou pas?**

[LIRE – UNE SEULE REPONSE POSSIBLE]

- Oui, absolument..... 1
- Oui, plus ou moins ..... 2
- Non, pas vraiment..... 3
- Non, pas du tout..... 4
- [NSP/SR]..... 9

**Q19 If you had to look for information or advice on financing, to which of the following sources would you turn ? Firstly? And then?**  
[READ OUT – ROTATE – ONE ANSWER FOR ‘FIRSTLY’ AND ONE ANSWER FOR ‘AND THEN’]

- Firstly
- Then

a) A bank.....	1
b) An accountant.....	2
c) A legal expert.....	3
d) Professional contacts .....	4
e) Relatives and/or friends.....	5
f) The professional association of your company’s sector of activity.....	6
g) An external consultant.....	7
h) Specialised professional media.....	8
i) [OTHER] .....	9
j) [DK/NA].....	10

**Q19 Si vous deviez rechercher de l’information ou du conseil sur le financement parmi les sources suivantes à laquelle adresseriez-vous. D’abord? Et après?**

[LIRE – ROTATION – UNE SEULE RÉPONSE À « D’ABORD » ET UNE AUTRE À « ET APRÈS »]

- D’abord
- Après

a) Une banque .....	1
b) Un comptable.....	2
c) Un expert juridique.....	3
d) Contacts professionnels.....	4
e) Parents/ amis.....	5
f) L’association professionnelle du secteur d’activité de votre entreprise.....	6
g) Un conseiller indépendant.....	7
h) Le média professionnel spécialisé.....	8
i) [AUTRES].....	9
j) [NSP/SR].....	10

## 7. Survey details

This telephone survey Flash Eurobarometer 194: “SMEs’ Access to Finance in the New Member States” was conducted on behalf of the DG Enterprise and Industry of the European Commission. The objective of the survey is to identify what is the perception of European SMEs on the obstacles to the development of their business, in particular access to finance. A fully analogous study has been carried out last year in the 15 previous Member States last autumn. The purpose of this survey is to extend the same study to the 10 “new” Member States.

The current special target group Flash Eurobarometer survey was organised and managed by the Eurobarometer Team of the European Commission (Directorate-General Communication, Unit A-4).

The interviews were conducted between the 27<sup>th</sup> of April and the 16<sup>th</sup> of May 2006 by the partner institutes of The Gallup Organization Hungary / Europe:

Czech Republic	CZ	Focus Agency	(Interviews : 27/04/2006 – 15/05/2006)
Estonia	EE	Saar Poll	(Interviews : 28/04/2006 – 08/05/2006)
Cyprus	CY	CYMAR	(Interviews : 27/04/2006 – 02/05/2006)
Latvia	LV	Latvian Facts	(Interviews : 09/05/2006 – 16/05/2006)
Lithuania	LT	Baltic Survey	(Interviews : 28/04/2006 – 03/05/2006)
Hungary	HU	Gallup Hungary	(Interviews : 27/04/2006 – 09/05/2006)
Malta	MT	MISCO	(Interviews : 27/04/2006 – 10/05/2006)
Poland	PL	Gallup Poland	(Interviews : 04/05/2006 – 12/05/2006)
Slovenia	SI	Cati d.o.o.	(Interviews : 28/04/2006 – 11/05/2006)
Slovakia	SK	Focus Agency	(Interviews : 27/04/2006 – 10/05/2006)

### Representativeness of the results

The target for this Flash Eurobarometer was defined as all companies – agriculture, non-profit and public administration excluded – employing 1 to 249 persons, in the 10 New Member States of the European Union.

Lists of companies which were qualified to be interviewed were developed by national institutes using local statistical data sources. Sampling in each country was made according to two stratification criteria: the size of the company (3 categories: 1-9, 10-49 and 50-249 employees), and the activity sector (4 categories: Construction, Industry, Services and Trade). Within each of the cells defined by these criteria, the selection of the sample units was made at random.

The total sample was distributed between these sampling "cells" in a way which does not follow the actual distribution of businesses within the NMS zone: the small countries as well as the larger businesses were intentionally “over-sampled” in order to get meaningful results for each sample segment.

During the data processing, each cell in the cross distribution of the sample was re-weighted up or down according to its real weight within the NMS zone. Thus, the total results presented are not affected by over- and under-samplings, and are representative of the total universe examined.

The person interviewed in each company was a top level executive (General Management, Financial Director or Chief Accountant). The interviewers checked the identity of this person as well as the accuracy of the enterprise sampling characteristics, as delivered by sample list, namely: the number of employees and the activity sector.

## Sizes of the samples

The target sample sizes range from 100 up to 300 businesses, depending on the countries. Hereafter are presented the exact number of interviews conducted in each country.

	Interviews Conducted
Total	1536
Czech Republic	216
Estonia	108
Cyprus	101
Latvia	119
Lithuania	100
Hungary	229
Malta	106
Poland	329
Slovenia	118
Slovakia	110

## Questionnaires

1. The questionnaire prepared for this survey was the exact questionnaire used in FL 174, the same survey carried out in the EU-15 countries.
2. The institutes listed above translated the questionnaire in their respective national language(s) using a centralized process of back-translation procedure.

## Further details

For further details you may contact Gallup or The European Commission. The relevant contacts are:

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