

2017

# SMALL BUSINESS CREDIT SURVEY

## Report on Employer Firms



The full sample compared to  
**SBDC South-West Texas Border  
Network**  
n=68

### Methodology

*This is a comparison of the 68 employer firms that completed the survey through the distribution link given to the **SBDC South-West Texas Border Network** and the survey's full sample of 8,169 employer firms. The full sample is weighted by age of firm, size, industry, census division, urban or rural location, and race/ethnicity and gender. See Methodology section of the Employer report for more detail.*

*The results shown from **SBDC South-West Texas Border Network** are a subset of the full sample results. Unlike the full sample, the responses shown from only **SBDC South-West Texas Border Network** are not weighted. Differences between the survey partner and full sample could be attributable to differences in member organizations' firm types. Due to rounding, percentages may not sum to 100. See the demographics comparison to understand how the characteristics of firms from **SBDC South-West Texas Border Network** differ from those in the full weighted sample.*

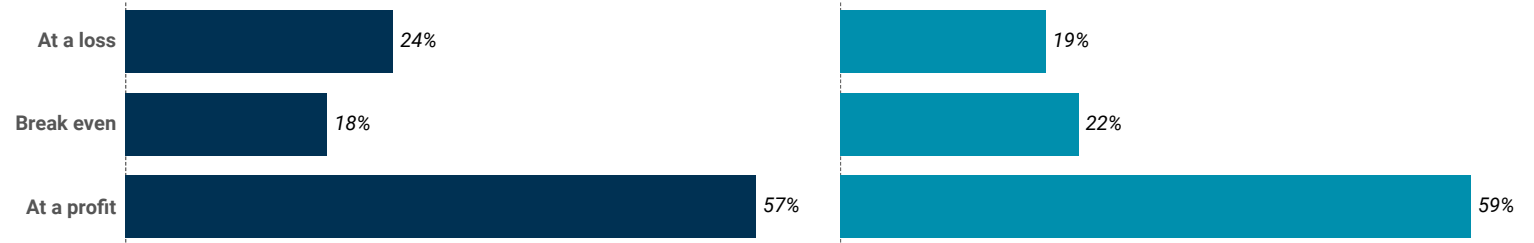
# PERFORMANCE



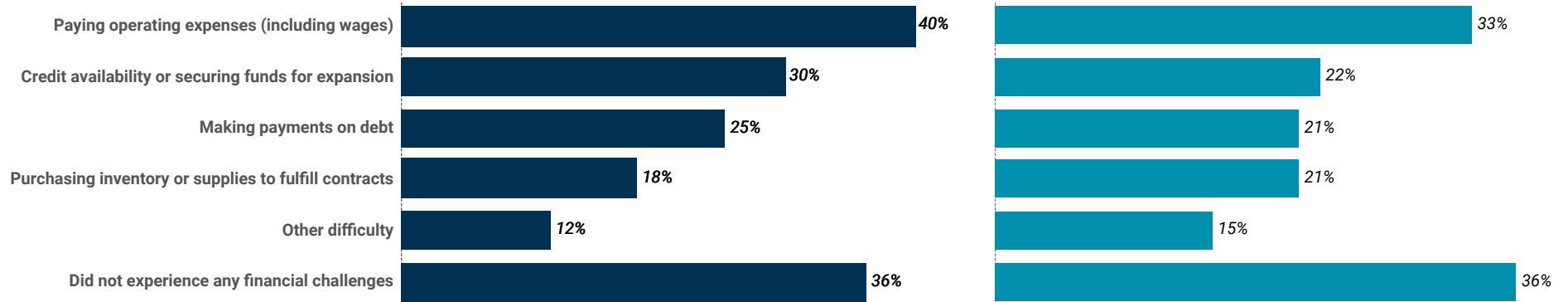
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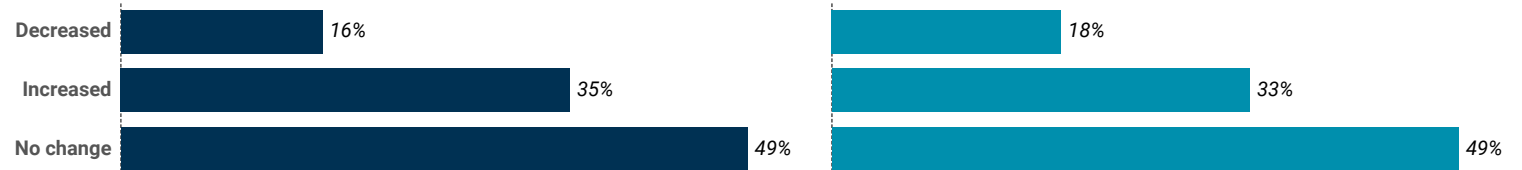
## Profitability, end of 2016



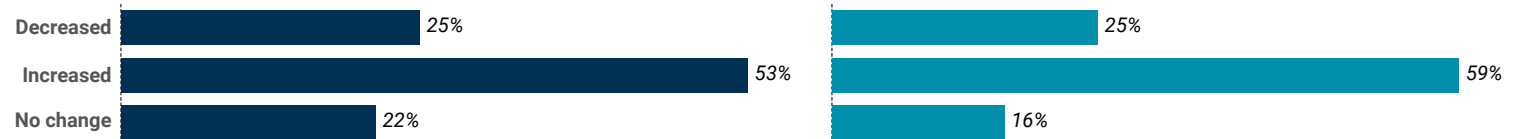
## Financial challenges, past 12 months\*



## Employment change, past 12 months



## Revenue change, past 12 months



Full Sample (weighted)

Partner Sample (unweighted)

\* Respondents could select multiple options.

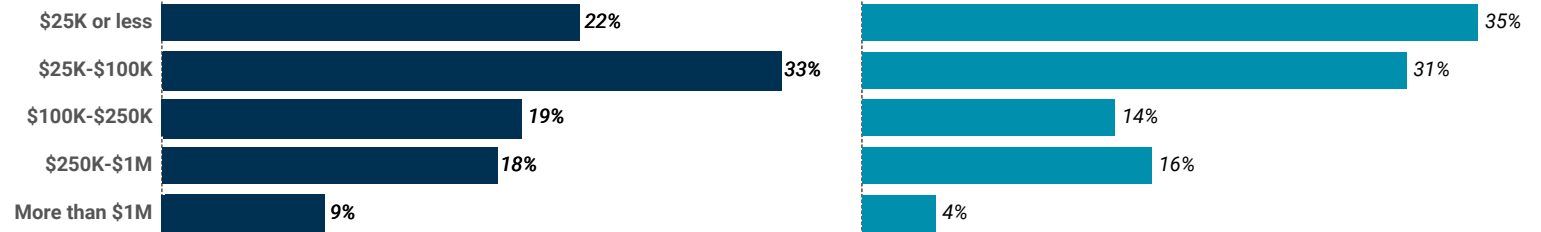
# FINANCIAL CHALLENGES



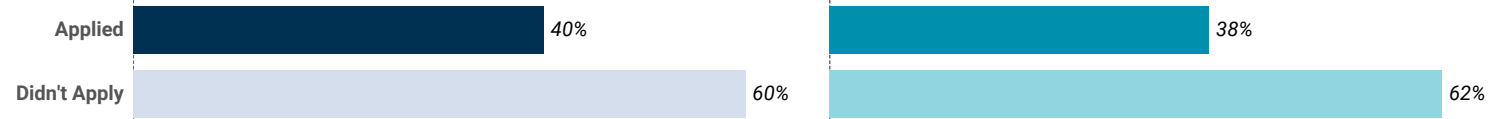
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n=68

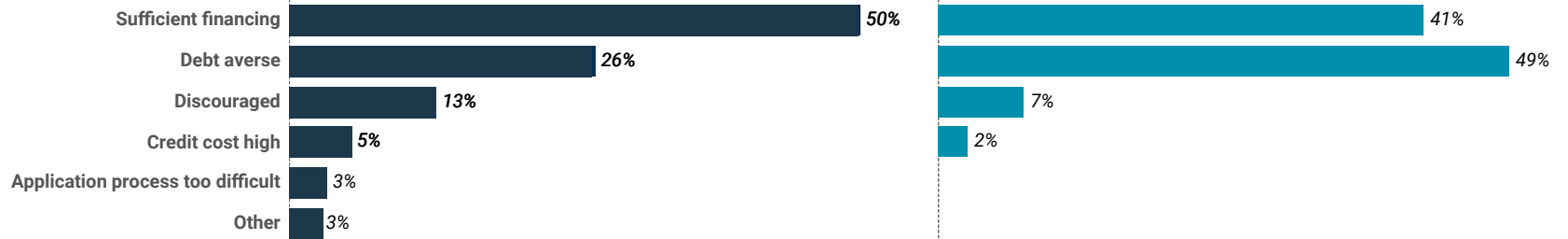
## Outstanding debt, at time of survey



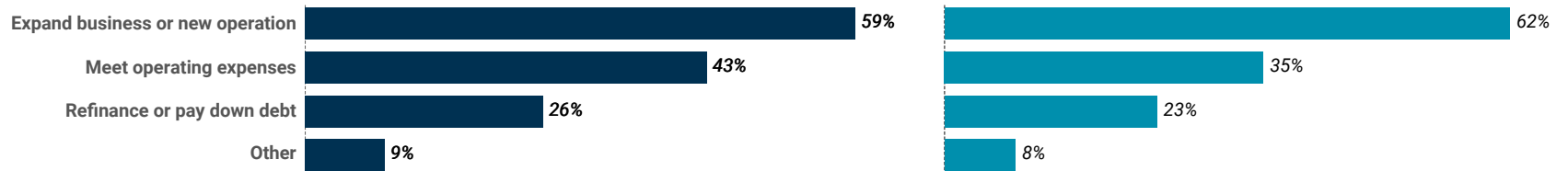
## Demand for financing, past 12 months



## Reason for not applying, percent of non-applicants



## Reason for applying, percent of applicants\*



## Financing success, percent of applicants



Full Sample (weighted)

Partner Sample (unweighted)

\* Respondents could select multiple options.

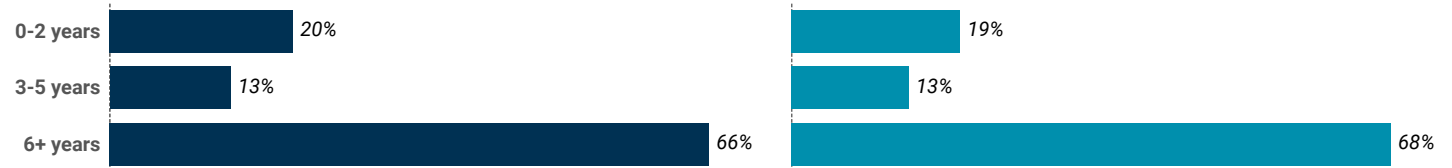
# FIRM CHARACTERISTICS



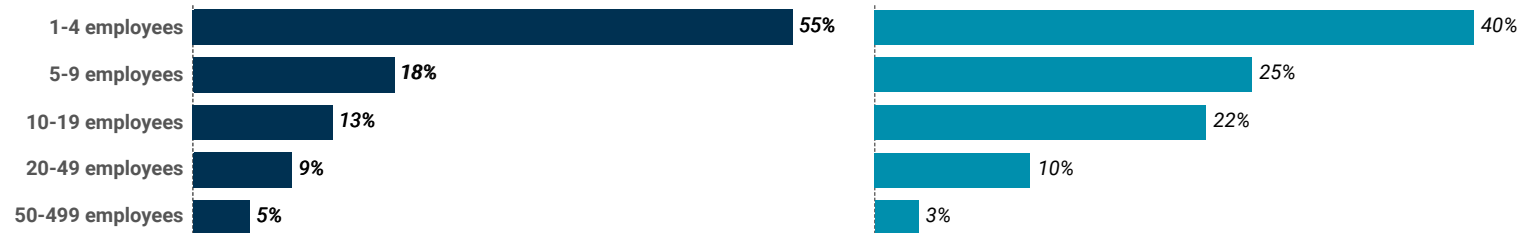
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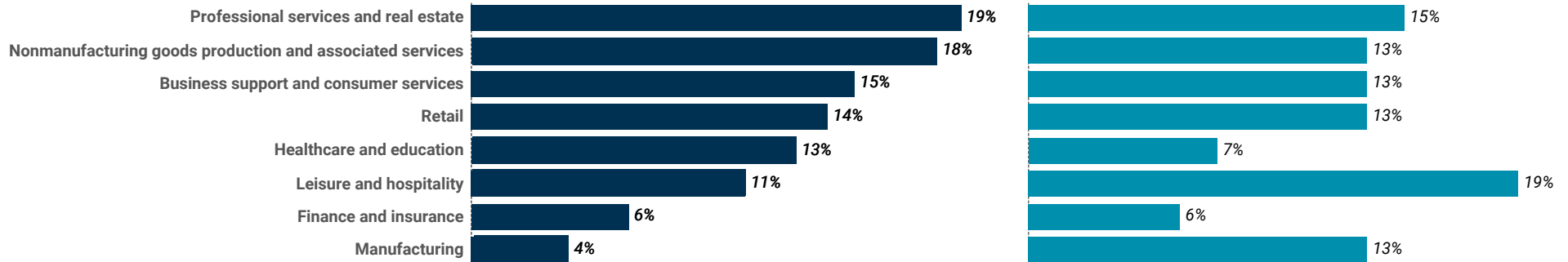
## Age distribution



## Size distribution



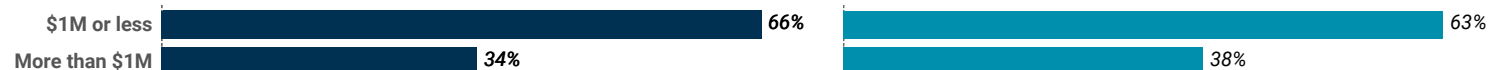
## Industry distribution



## Growing firm distribution\*



## Revenue Size Distribution



Full Sample (weighted)

Partner Sample (unweighted)

\* Growing firms are those reporting increased revenues and employment in the prior year, and that expect to maintain or increase the number of employees in the next 12 months.

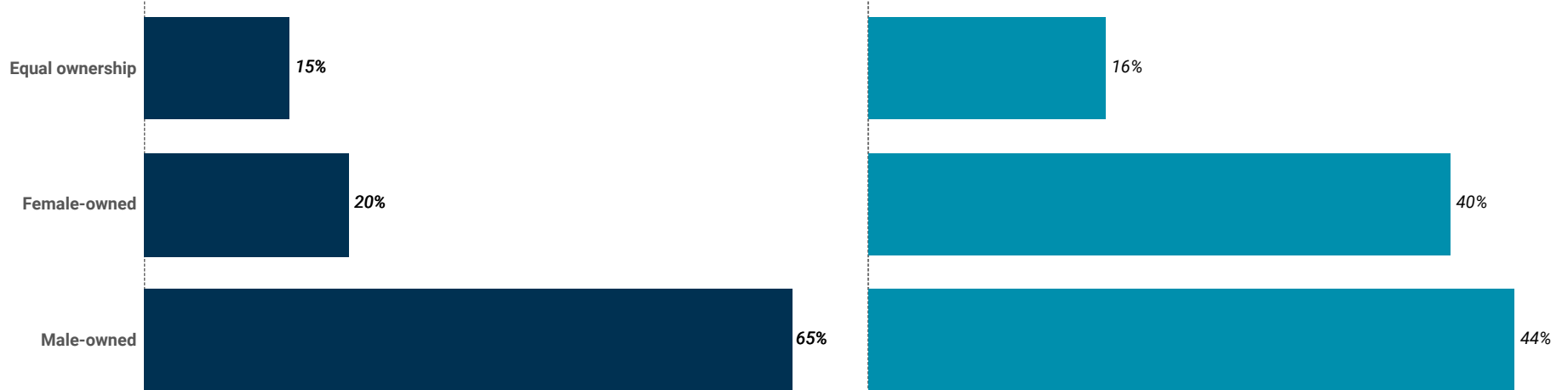
# DEMOGRAPHICS



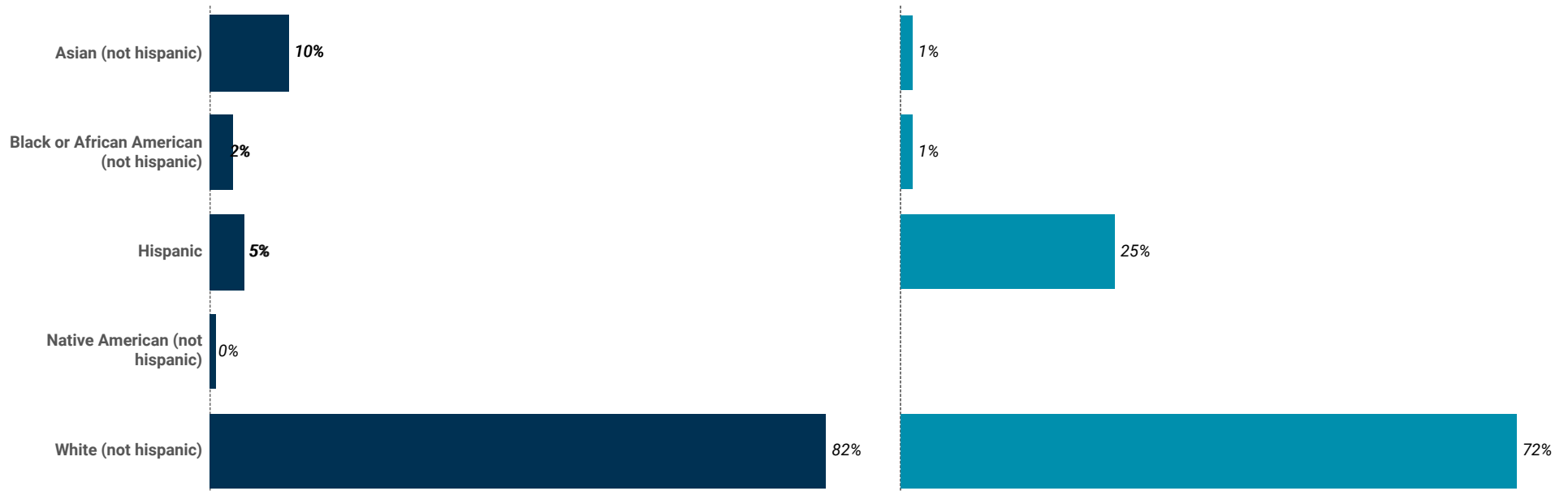
The full sample compared to SBDC South-West Texas Border Network

n=68

## Gender of Owner



## Owner Race and Ethnicity



Full Sample (weighted)

Partner Sample (unweighted)