Figure 1. How Big a Concern Is the Ability to Access Capital for the Company?

- Not a concern: 8%
- Minor concern: 39%
- Major concern: 39%
- Greatest concern: 15%

Note: Total respondents = 445. Source: Author’s rendering, based on data from the 2017 Survey on Small Business Capital Access.
Figure 2. Has Obtaining Access to Capital Become Easier or Harder Than in the Past Five Years?

- 40% believe it is about the same.
- 32% believe it is somewhat easier.
- 14% believe it is much easier.
- 11% believe it is somewhat harder.
- 3% believe it is much harder.

Note: Total respondents = 445. Source: Author’s rendering, based on data from the 2017 Survey on Small Business Capital Access.
Figure 3. What Affects the Ability to Access Capital?

- General market conditions: 49%
- Impact and cost of regulation: 32%
- Company's performance: 28%
- Market conditions of the company's industry: 28%
- Competition for seeking capital: 16%
- New means of accessing capital: 14%
- Competition among providers: 12%
- Other: 3%

Note: Total respondents = 445; total responses = 807.
Source: Author’s rendering, based on data from the 2017 Survey on Small Business Capital Access.
Figure 4. What Is Most Important to the Company When Deciding What Type of Capital to Seek?

- Cost of funds: 29%
- Repayment terms: 27%
- Willingness to provide capital: 14%
- Amount available from source: 12%
- Speed of obtaining capital: 10%
- Ease of application: 7%
- Other: 1%

Note: Total respondents = 445. Source: Author’s rendering, based on data from the 2017 Survey on Small Business Capital Access.
Figure 5. What Type or Types of Outside Capital Did the Company Seek Most Recently?

- **Business loan from bank or credit union**: 64%
- **Business loan not from bank or credit union**: 19%
- **Personal loan for business purposes**: 7%
- **Offer corporate securities to investors**: 7%
- **Other**: 7%
- **Sale of invoices, accounts, or similar**: 2%
- **Government loan or grant**: 0%

Note: Total respondents = 43; total responses = 46. All respondents recently sought capital. Source: Author’s rendering, based on data from the 2017 Survey on Small Business Capital Access.
Figure 6. What Type of Outside Capital Is the Company Seeking?

- Business loan from bank or credit union: 46%
- Business loan not from bank or credit union: 43%
- Personal loan for business purposes: 27%
- Offer corporate securities to investors: 23%
- Sale of invoices, accounts, or similar: 18%
- Government loan or grant: 10%
- Other: 6%

Note: Total respondents = 136; total responses = 234. All respondents are currently seeking capital. Source: Author’s rendering, based on data from the 2017 Survey on Small Business Capital Access.
Figure 7. How Did the Companies That Recently Sought Capital Determine What Source of Capital to Approach Initially?

- Preexisting business relationship: 74%
- Preexisting personal relationship: 27%
- Approached by representative of capital source: 24%
- Referral: 17%
- Internet search: 10%
- Guidance from advocacy or mentoring group: 9%
- Other: 8%
- Approached by finder/broker: 5%
- Guidance from government: 1%

Note: Total respondents = 43; total responses = 76. Source: Author’s rendering, based on data from the 2017 Survey on Small Business Capital Access.
Figure 8. How Did the Companies Currently Seeking Capital Determine What Source of Capital to Approach Initially?

Note: Total respondents = 136; total responses = 262. Source: Author’s rendering, based on data from the 2017 Survey on Small Business Capital Access.
Figure 9. What Was the Main Reason the Companies That Recently Sought Capital Chose the Source of Capital They Ultimately Obtained?

- Preexisting relationship with source: 39%
- Lowest cost: 26%
- Repayment terms: 11%
- Quickly available: 8%
- Easiest process: 7%
- Other: 5%
- Didn't require relinquishing control of business: 2%
- Only available option: 2%

Note: Total respondents = 41. Source: Author’s rendering, based on data from the 2017 Survey on Small Business Capital Access.
Figure 10. What Was the Main Reason the Companies Currently Seeking Capital Chose the Source of Capital They Ultimately Obtained?

- Quickly available: 29%
- Repayment terms: 21%
- Didn’t require relinquishing control of business: 15%
- Preexisting relationship with source: 15%
- Lowest cost: 12%
- Easiest process: 5%
- Only available option: 2%

Note: Total respondents = 107. Source: Author’s rendering, based on data from the 2017 Survey on Small Business Capital Access.
Figure 11. Were the Companies That Recently Sought Capital Successful in Obtaining Capital from Their Initial Target?

Note: Total respondents = 43. Source: Author’s rendering, based on data from the 2017 Survey on Small Business Capital Access.
Figure 12. Were the Companies Currently Seeking Capital Successful in Obtaining Capital from Their Initial Target?

Note: Total respondents = 136. Source: Author’s rendering, based on data from the 2017 Survey on Small Business Capital Access.
Figure 13. How Much Capital Did the Firms That Recently Sought Capital Ultimately Receive in the Most Recent Effort?

Note: Total respondents = 41. Source: Author’s rendering, based on data from the 2017 Survey on Small Business Capital Access.
Figure 14. How Much Capital Did the Firms Currently Seeking Capital Ultimately Receive in the Most Recent Effort?

Note: Total respondents = 107. Source: Author’s rendering, based on data from the 2017 Survey on Small Business Capital Access.
Figure 15. Why Was the Company Not Offered Some or All of the Capital Initially Sought?

Note: Total respondents = 63; total responses = 114. All respondents are currently seeking capital. Source: Author’s rendering, based on data from the 2017 Survey on Small Business Capital Access.
Figure 16. Would the Company Consider Taking a Small Business Loan from a Nonbank Internet-Based Lender?

- Yes: 55%
- No: 24%
- Unsure: 22%

Note: Total respondents = 445. Source: Author’s rendering, based on data from the 2017 Survey on Small Business Capital Access.