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Aug. 17, 2015

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In the second quarter of 2015, overall small business optimism dipped for the first time since 2015. Lower revenues and tighter credit in 2015 are discouraging business owners.

Small businesses are getting loans less than half of the time, so owners used their own money.

36% of small businesses (less than \$5 million in revenue) used personal assets to fund their business while only 16% of medium businesses (\$5 – 10 million in revenue) used personal assets for business funding.

When asked what they'd do with \$100 thousand, small business owners said:

- 30% would use it to market/ promote their business

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## Sources:

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## Small Business

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