

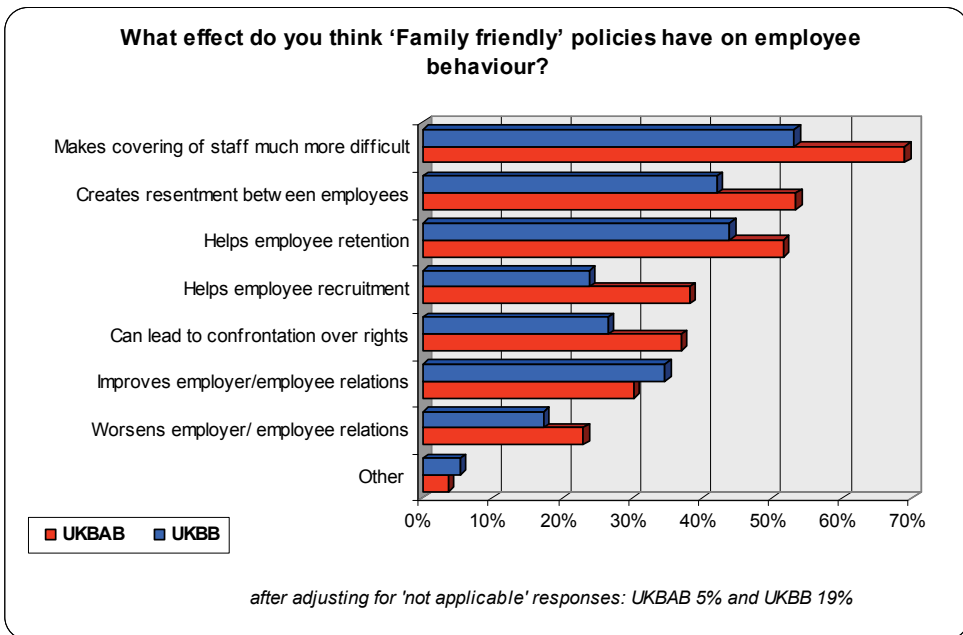
**UKBAB panel split on value of family friendly policies**

All major political parties have recently advocated increasing Family-friendly policies for the workplace, but cautionary views have been expressed by some organisations representing smaller businesses. Many respondents to the November survey do not see it as entirely bad news – although 69% of respondents said that staff cover is made much more difficult, 52% said that employee retention is helped and 38% think it helps recruitment. On the other hand, 54% think it increases resentment between employees and 37% say it can lead to confrontation over rights while 30% say it improves employer/employee relationships.

Respondents were invited to select more than one choice of response, and, after adjusting for ‘not applicable’ responses, 58% selected either all or mostly negative responses, while 32% selected all or mostly positive responses. 11% were evenly balanced between positive and negative responses.

**The Panellists’ view**

The question attracted individual comments from both UKBAB and UKBB panellists. One comment was “... There is certainly a difference in attitude between employees who benefit as opposed to those who are not eligible.” Several BB respondents mentioned increased costs and also difficulties caused by the blurring of the relationship between employer and employee in a small company. One UKBB commentator said “The jury is out on whether or not they (family friendly policies) represent value for money”.



**Businesses more optimistic**

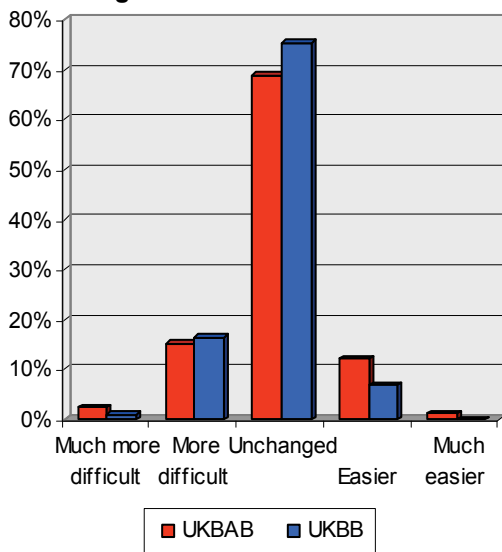
The same question was asked in the parallel survey of smaller businesses, the UKBB. The finding from that survey was less negative, with 47% selecting either all or mostly negative responses, while 37% selected all or mostly positive responses. 14% were evenly balanced between positive and negative responses.

**Changing banks -  
an update on opinions  
from three years ago**

**No real change seen.**

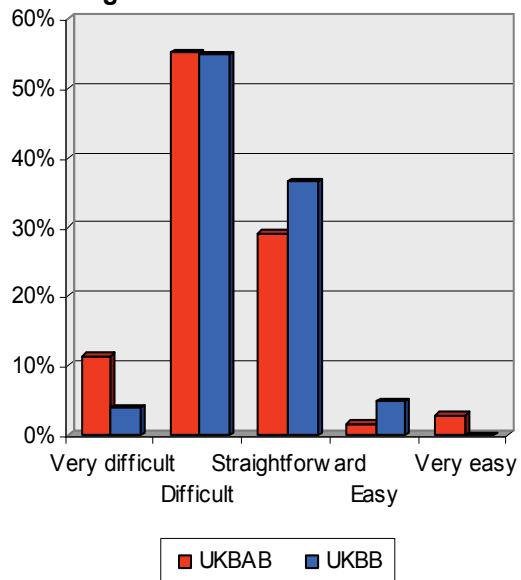
67% of respondents believe it is difficult or very difficult for businesses in general to switch banks, compared to 68% in November 2003. 69% think that the difficulty in switching banks has not changed over the last 12 months, compared to 70% in November 2003.

**In your opinion, how has the difficulty in switching banks changed in the last 12 months?**



after adjusting for 'don't know' responses:  
UKBAB 11% and UKBB 37%

**Irrespective of your own situation, how difficult is it for businesses in general to switch banks?**



after adjusting for 'don't know' responses:  
UKBAB 5% and UKBB 23%

**The Business Barometer panel concurs**

The same questions were asked in the parallel survey of smaller businesses, the UKBB. 59% of responding business advisers believe it is difficult or very difficult for businesses in general to switch banks, while 75% of them think that the difficulty in switching banks has not changed over the last 12 months.



BUSINESS ADVISER BAROMETER

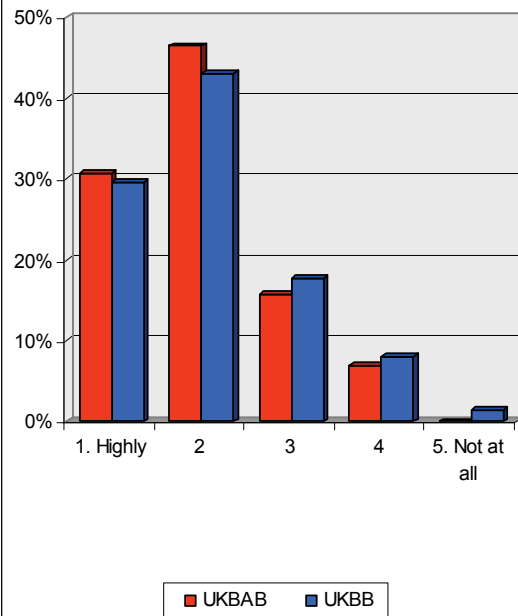
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> KEYNOTES FOR NOVEMBER 2006 BAB51

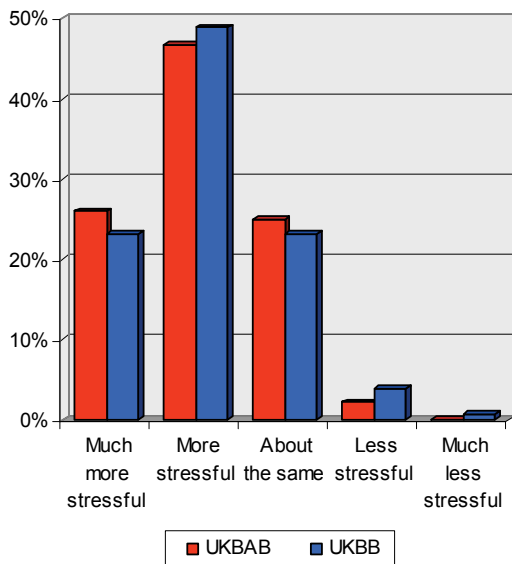
## For fulfilment and satisfaction, try running a business.

Asked if running a business is a fulfilling and satisfying way of life, 77% of panellists said it was highly or reasonably highly satisfying compared to two years ago, when in answer to the same question, the responses were at 83%. 73% of smaller businesses responding to the same question asked in the parallel UKBB survey said the same. However 7% of UKBAB respondents said it was not at all satisfying or only slightly satisfying, compared to 10% of UKBB respondents.

To what extent do you feel that running/managing a business is a fulfilling and satisfying way of life?



Do you think that running a business is more stressful now than it was five years ago?



after adjusting for 'not applicable' responses:  
UKBAB 0.5%; UKBB 4.4%

## But, the stress factor is up.

73% of UKBAB respondents now reckon that running a business is either more stressful or much more stressful than five years ago, compared with 65% in November 2004; and 72% of UKBB respondents agreed with them. 2% of UKBAB respondents thought that stress had decreased, compared with 3% in November 2004 and 5% of UKBB respondents.

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**UK BUSINESS  
ADVISER BAROMETER**

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## > QUESTIONS FOR NOVEMBER 2006 BAB51

- Q1.** Given the proposed pension reforms outlined in the recent Queen's speech, which will see a requirement upon employers to contribute 3% of salary by 2014 towards employees pensions, to what extent will this inhibit your clients' future investment plans?
- Q2.** Government recently announced that road pricing and congestion charge pilots are to be extended to areas outside London. To what extent would road charging be likely to affect your clients' businesses?
- Q3.** What effect do you think 'Family friendly' policies have on employee behaviour?
- Q4.** Irrespective of your own situation, how difficult is it for businesses in general to switch banks?
- Q5.** In your opinion, how has the difficulty in switching banks changed in the last 12 months?
- Q6.** Compared to this time last year, on average, would you describe your clients' cash flow position:
- Q7.** As far as you are aware, approximately what proportion of your clients have a website?
- Q8.** Of those that do, what proportion allow trading online?
- Q9.** To what extent do you feel that running/managing a business is a fulfilling and satisfying way of life?
- Q10.** Do you think that running a business is more stressful now than it was five years ago?
- Q11.** The third annual Uk-wide Enterprise Week has taken place this month. Were you involved personally in any of the associated events?
- Q12.** Have you acquired any new or potential clients as a result of the three annual Enterprise Weeks held so far ?

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Greater transparency of business needs as observed by the adviser community