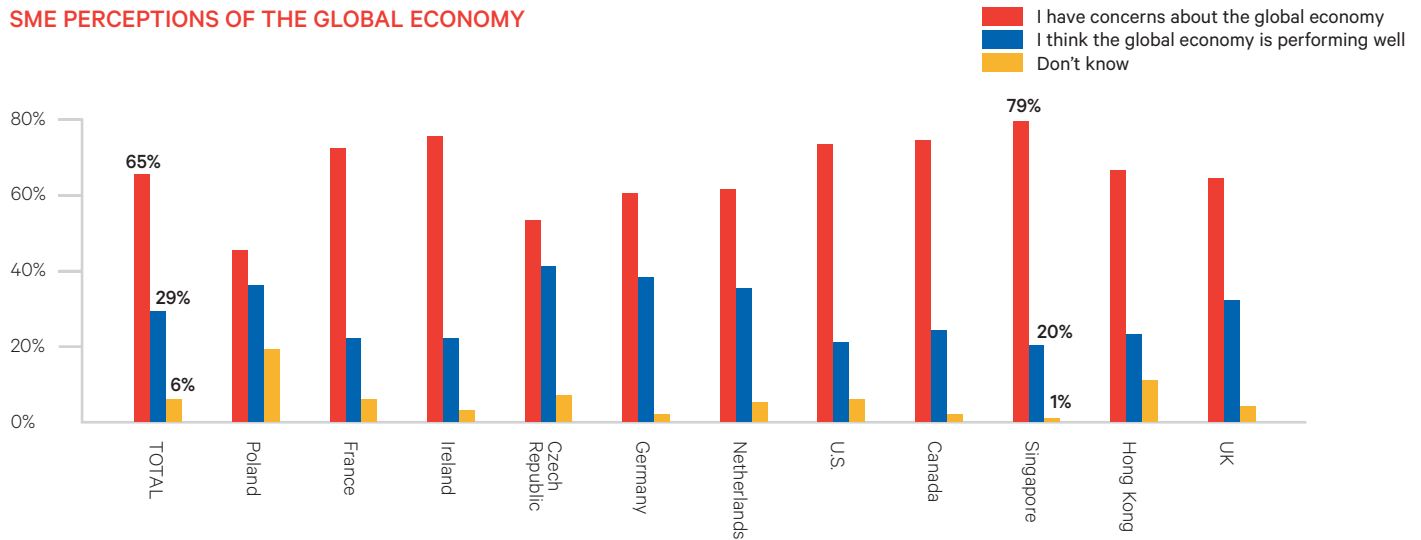


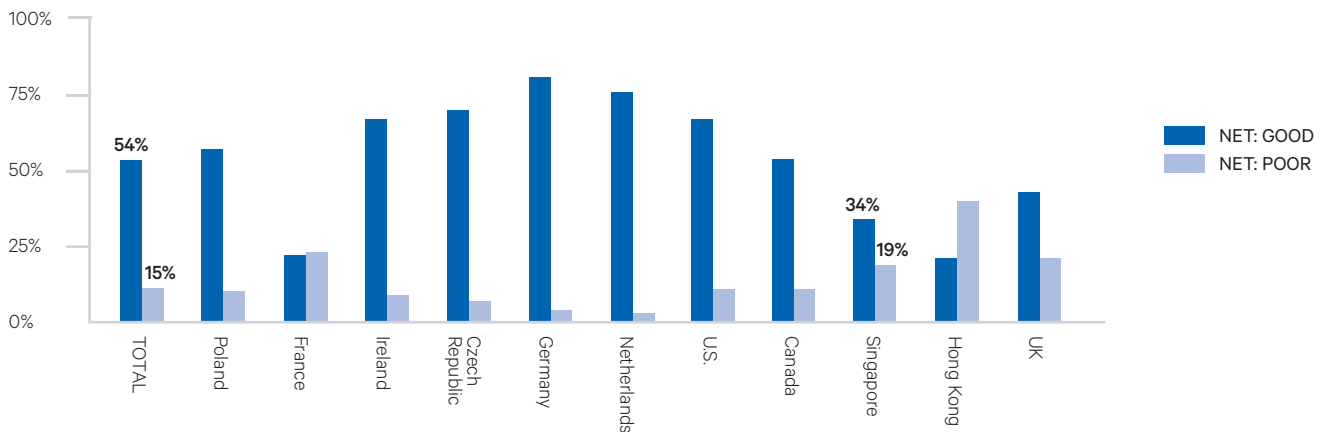
# GLOBAL BUSINESS MONITOR 2017

## BUSINESS SENTIMENT

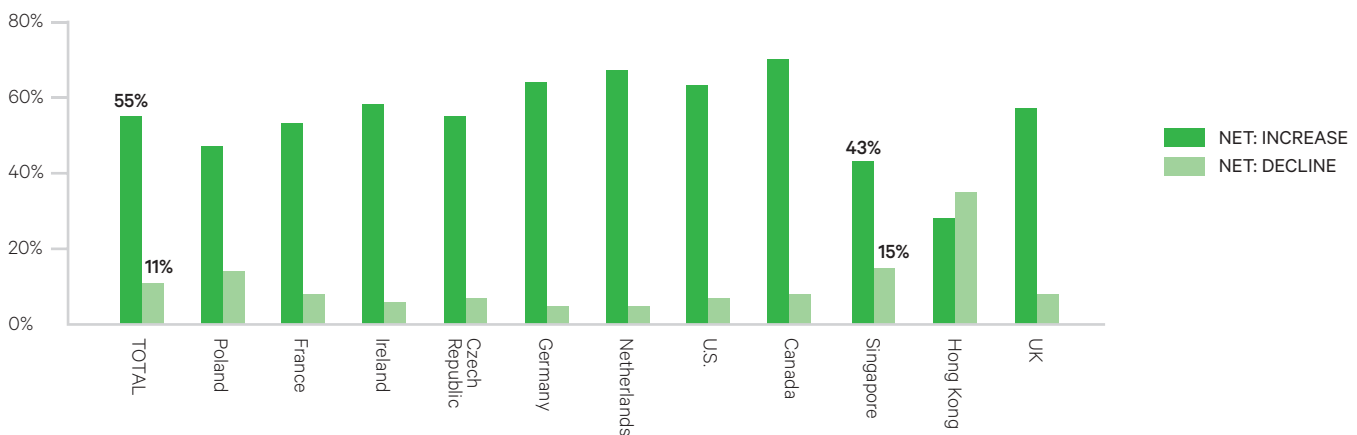
### SME PERCEPTIONS OF THE GLOBAL ECONOMY



### SME PERCEPTIONS OF THE DOMESTIC ECONOMY



### SALES EXPECTATIONS FOR THE YEAR AHEAD



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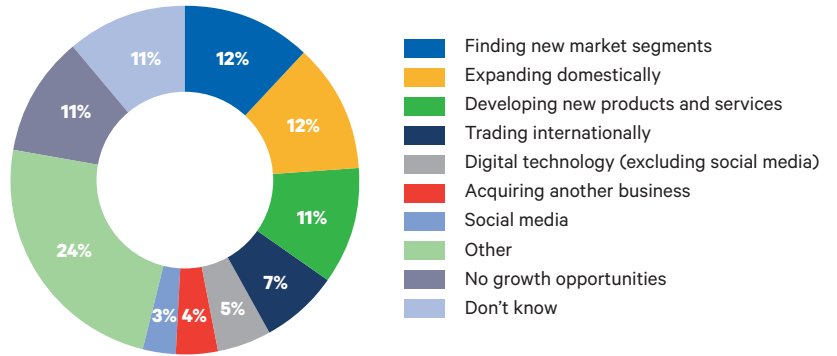
# GLOBAL BUSINESS MONITOR 2017

## CHALLENGES & OPPORTUNITIES

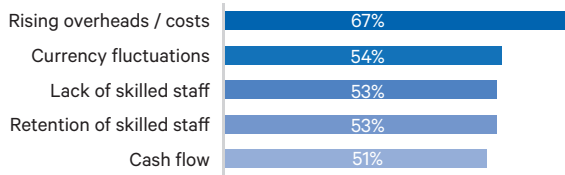
### TOP GROWTH OPPORTUNITIES

<b>SINGAPORE</b>	<b>22%</b> Finding new market segments
<b>HONG KONG</b>	<b>19%</b> Finding new market segments
<b>FRANCE</b>	<b>14%</b> Finding new market segments
<b>GERMANY</b>	<b>14%</b> Finding new market segments
<b>U.S.</b>	<b>21%</b> Expanding domestically
<b>IRELAND</b>	<b>19%</b> Expanding domestically
<b>NETHERLANDS</b>	<b>14%</b> Expanding domestically
<b>CANADA</b>	<b>14%</b> Expanding domestically
<b>CZECH REPUBLIC</b>	<b>13%</b> Expanding domestically
<b>POLAND</b>	<b>34%</b> Acquiring another business
<b>UK</b>	<b>11%</b> Developing new products and services

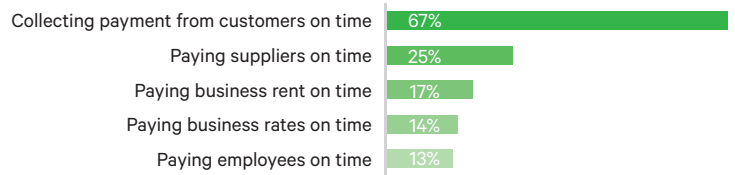
### GLOBAL SME GROWTH OPPORTUNITIES



### TOP 5 GREATEST CHALLENGES TO SMEs IN SINGAPORE

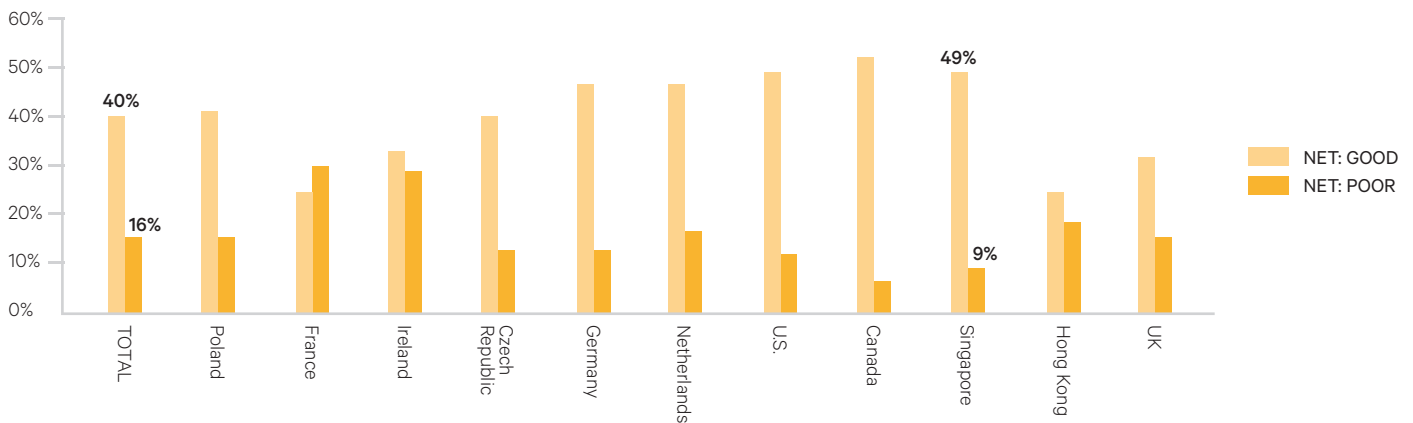


### TOP 5 MOST PROBLEMATIC ASPECTS OF MANAGING CASH FLOW TO SMEs IN SINGAPORE



## ACCESS TO FINANCE

### AVAILABILITY OF FINANCE



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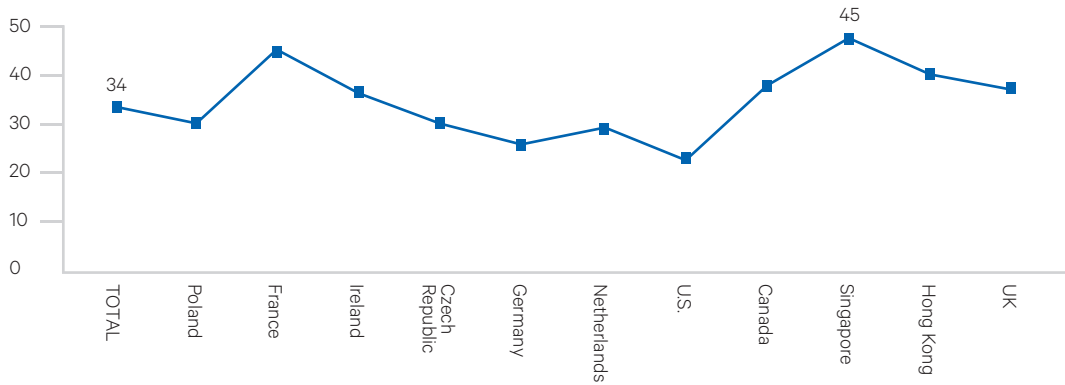
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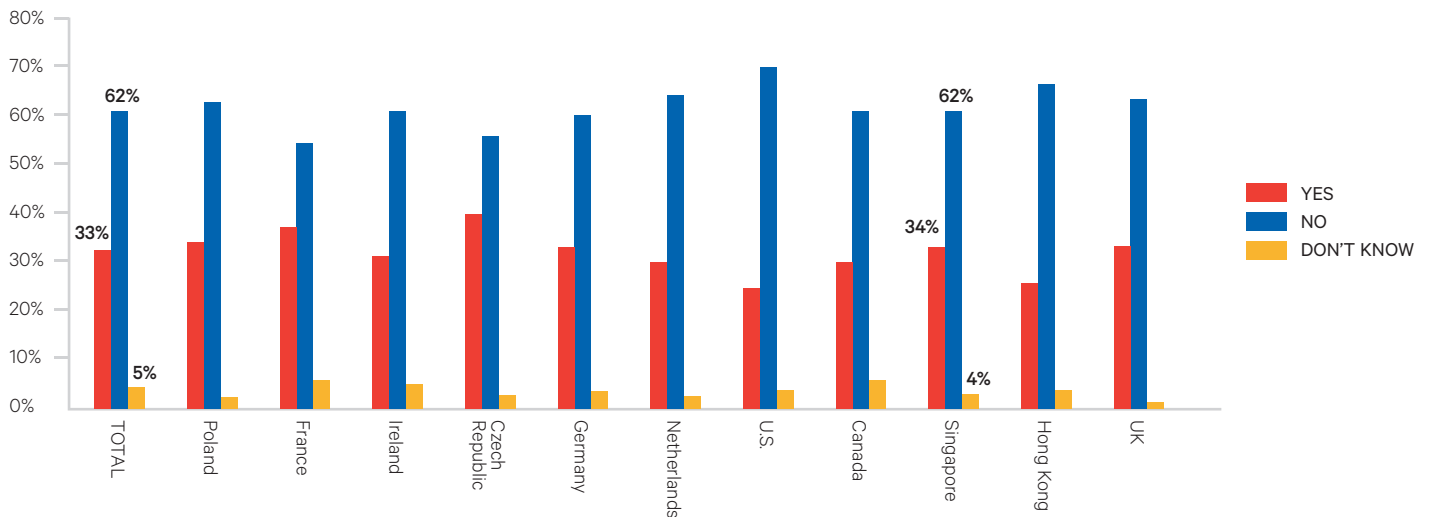
# GLOBAL BUSINESS MONITOR 2017

## PAYMENT PRACTICES

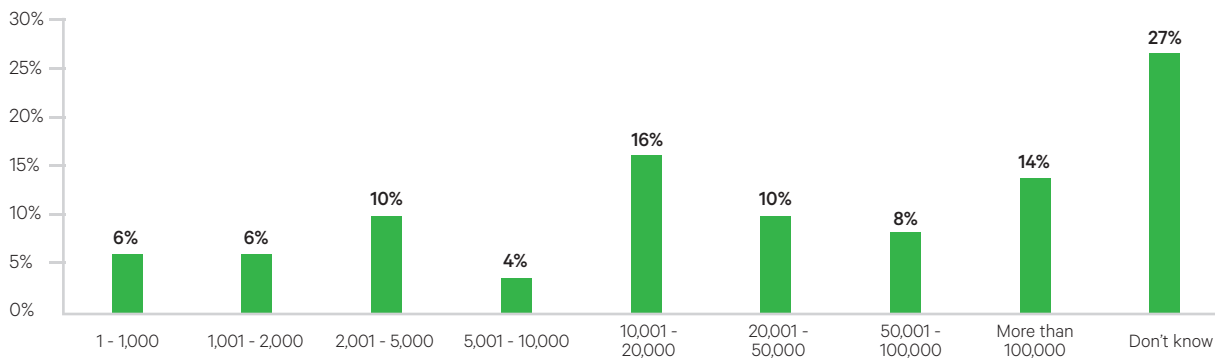
### AVERAGE PAYMENT TIMES (DAYS)



### BAD DEBT OVER THE PAST 12 MONTHS



### AMOUNT OF MONEY LOST THROUGH BAD DEBT OF SMEs IN SINGAPORE (SGD)



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