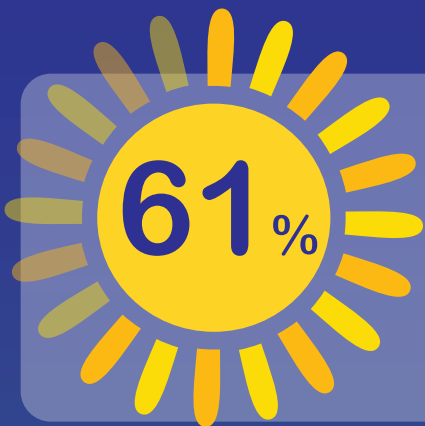


# Growth opportunities for British SMEs



of UK consumers would spend more with a business if it took cards

Companies that generate more than 1,000



Facebook likes

also receive nearly

1400 website visits a day



70%

of shoppers have made a purchase over the internet

It is estimated that the potential benefit to the UK economy in adopting full e-Invoice automation would be

£28Bn

Consumers spent more with brands that utilised multi-channel marketing rather than only a single channel



400%



97%

of consumers are increasingly looking online for goods and services

The Internet will be involved in



53%

of total retail sales by

2014

Produced by

CashFlows™

Sources: PWC, The Paypers, Commbank, Accountis, Internet Retailer, knowthenet, Anametric

# e-Commerce Concerns for British SMEs



of all SMEs rated the current economic climate as a major obstacle to their business success

Average individual spends

£232.66

less with an SME without a website

£73bn

lost annually

Only 59%

of SMEs maintain a business website and even fewer trade online

UK shop owners lose more than transactions each year as people leave shops because they can't pay by card

120m

Not surprisingly, studies show that around of invoices **never get paid**

31%

£36bn

is owed to small firms in late payments according to BACS

SMEs wait on average

41 days

longer for payment than their contract stipulates

Produced by

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Sources: PWC, The Paypers, Commbank, gs1uk, Internet Retailer, knowthenet, Anametric