

# QuickBooks State of Cash Flow Report

*Methodology: The QuickBooks Cash Flow Survey was conducted by Wakefield Research among 3,500 small business owners of companies with 0-100 employees, including 1,000 in the U.S. and 500 in the U.K., Australia, Canada, India, and Brazil, between Nov. 1-18, 2019, using an email invitation and an online survey. The margin of error is  $\pm 3.1$  percentage points in the U.S. and  $\pm 4.4$  percentage points elsewhere with a 95% confidence level. When reporting tracking data, quotas were set to ensure samples could be compared to data collected in 2018 in the U.S., U.K., Australia, Canada, and India.*

4. At any time in the history of your company, has cash flow been an issue? Meaning, available funds are insufficient, or nearly insufficient, to meet company expenses.

Response	Global	US	UK	Australia	Canada	India	Brazil
Yes, more than once	32%	36%	28%	37%	27%	27%	34%
Yes, once	30%	21%	34%	32%	31%	40%	30%
No, never	38%	43%	38%	31%	42%	33%	36%
<b>QuickFacts</b>							
Yes (net)	62%	57%	62%	69%	58%	67%	64%

5. When you have previously had cash flow issues, were those issues generally expected or a surprise?

*Asked among those who have had cash flow issues.*

Response	Global	US	UK	Australia	Canada	India	Brazil
Generally expected	56%	61%	59%	60%	53%	51%	49%
Generally a surprise	44%	39%	41%	40%	47%	49%	51%

11. How many times, if any, have you struggled to pay your company's suppliers specifically due to cash flow issues?

Asked among those who have had cash flow issues.

Response	Global	US	UK	Australia	Canada	India	Brazil
More than once	29%	36%	30%	33%	22%	25%	23%
Once	42%	34%	50%	43%	48%	44%	37%
Never	29%	30%	20%	24%	30%	31%	40%
<b>QuickFacts</b>							
Ever (net)	71%	70%	80%	76%	70%	69%	60%

12. To what extent, if at all, has this negatively impacted your relationship with the supplier?

Asked among those who have had problems with their supplier.

Response	Global	US	UK	Australia	Canada	India	Brazil
It had a major negative impact	20%	20%	19%	25%	16%	22%	14%
It had a somewhat negative impact	51%	42%	62%	55%	57%	45%	52%
My relationship was not negatively impacted	29%	38%	19%	21%	26%	33%	34%
<b>QuickFacts</b>							
Relationship was negatively impacted (net)	71%	62%	81%	79%	74%	67%	66%

14. How many times, if any, has your business been charged a fee for late payment specifically due to cash flow issues?

Asked among those who have had cash flow issues.

Response	Global	US	UK	Australia	Canada	India	Brazil
More than once	26%	36%	21%	33%	26%	16%	18%
Once	37%	29%	47%	42%	43%	45%	23%
Never	36%	35%	31%	25%	30%	39%	58%
<b>QuickFacts</b>							
Ever (net)	64%	65%	69%	75%	70%	61%	42%

## 16. Do you feel your business's cash flow is currently under control?

Asked among those who have had cash flow issues.

Response	Global	US	UK	Australia	Canada	India	Brazil
Yes, completely	31%	38%	22%	34%	22%	27%	38%
Yes, somewhat	61%	53%	72%	59%	68%	69%	51%
No, not really	7%	8%	5%	7%	8%	4%	10%
No, not at all	1%	1%	1%	0%	1%	-	1%
<b>QuickFacts</b>							
Yes (net)	92%	90%	94%	93%	90%	96%	89%
No (net)	8%	10%	6%	7%	10%	4%	11%

## 17. How stressed do you feel, if at all, because of your company's cash flow issues?

Asked among those who have had cash flow issues.

Response	Global	US	UK	Australia	Canada	India	Brazil
Very stressed	25%	27%	24%	27%	18%	25%	29%
Somewhat stressed	54%	42%	59%	51%	65%	68%	51%
Not very stressed	16%	23%	14%	16%	15%	6%	15%
Not at all stressed	4%	8%	3%	6%	3%	1%	4%
<b>QuickFacts</b>							
Stressed (net)	80%	69%	83%	78%	83%	93%	81%
Not stressed (net)	20%	31%	17%	22%	17%	7%	19%

## 18. Even if your company has never experienced issues with cash flow, have the concerns about cash flow ever kept you up at night?

Response	Global	US	UK	Australia	Canada	India	Brazil
Yes, more than once	33%	38%	26%	34%	24%	29%	41%
Yes, once	36%	22%	47%	35%	46%	55%	27%
No, never	31%	40%	27%	30%	30%	16%	31%
<b>QuickFacts</b>							
Yes (net)	69%	60%	73%	70%	70%	84%	69%

20. Even if you've never experienced issues with cash flow, how concerned are you, if at all, about cash flow impacting the growth of your business?

Response	Global	US	UK	Australia	Canada	India	Brazil
Very concerned	21%	21%	18%	20%	13%	26%	27%
Somewhat concerned	55%	42%	62%	53%	63%	70%	53%
Somewhat unconcerned	14%	20%	12%	15%	14%	3%	17%
Not at all concerned	10%	17%	8%	12%	10%	2%	3%
<b>QuickFacts</b>							
Concerned (net)	76%	64%	80%	73%	76%	96%	80%
Not concerned (net)	24%	36%	20%	27%	24%	4%	20%

21. If you had to guess, do you expect your company's revenue to increase, decrease or stay the same in the next 12 months?

Response	Global	US	UK	Australia	Canada	India	Brazil
Increase	48%	56%	29%	39%	34%	55%	65%
Stay the same	47%	38%	65%	55%	62%	41%	30%
Decrease	5%	5%	5%	6%	4%	3%	6%



23. Approximately how much money, if any, does your company currently have in outstanding receivables?

Asked among those confident they know how much their company has in outstanding receivables.

Response	US
\$100 or less	21%
\$101-\$5,000	24%
\$5,001-\$20,000	18%
More than \$20,000	37%
<b>QuickFacts</b>	
Average (\$)	78,355

Response	UK
£100 or less	11%
£101-£5,000	16%
£5,001-£20,000	44%
More than £20,000	29%
<b>QuickFacts</b>	
Average (£)	48,681

Response	Australia
A\$100 or less	17%
A\$101-A\$5,000	21%
A\$5,001-A\$20,000	20%
More than A\$20,000	42%
<b>QuickFacts</b>	
Average (A\$)	101,039

Response	Canada
C\$100 or less	13%
C\$101-C\$5,000	14%
C\$5,001-C\$20,000	37%
More than C\$20,000	36%
<b>QuickFacts</b>	
Average (C\$)	44,850

Response	India
₹100 or less	1%
₹101-₹5,000	1%
₹5,001-₹20,000	1%
More than ₹20,000	97%
<b>QuickFacts</b>	
Average (₹)	1,201,387

Response	Brazil
100 BRL or less	7%
101 BRL-5,000 BRL	20%
5,001 BRL-20,000 BRL	18%
More than 20,000 BRL	54%
<b>QuickFacts</b>	
Average (BRL)	151,931

25. Do you know the amount of money your company has in receivables on a monthly basis?

Response	Global	US	UK	Australia	Canada	India	Brazil
Yes, exactly	34%	39%	34%	29%	29%	50%	21%
Yes, generally	55%	50%	60%	55%	62%	47%	62%
No	11%	12%	6%	16%	9%	4%	16%
<b>QuickFacts</b>							
Yes (net)	89%	89%	94%	84%	91%	96%	84%

26. Do you know how much money is coming into your business on a monthly basis?

Response	Global	US	UK	Australia	Canada	India	Brazil
Yes, exactly	38%	40%	42%	31%	41%	44%	29%
Yes, generally	54%	53%	54%	60%	52%	54%	54%
No	8%	8%	4%	8%	7%	2%	17%
<b>QuickFacts</b>							
Yes (net)	92%	92%	96%	92%	93%	98%	83%

27. Do you know how much money your company spends on business expenses on a monthly basis?

Response	Global	US	UK	Australia	Canada	India	Brazil
Yes, exactly	39%	42%	42%	32%	36%	45%	35%
Yes, generally	54%	53%	54%	64%	57%	54%	45%
No	7%	6%	4%	4%	7%	1%	20%
<b>QuickFacts</b>							
Yes (net)	93%	95%	96%	96%	93%	99%	80%

40. In your opinion, how likely or unlikely is it that there will be an economic recession within the next 2 years?

Response	Global	US	UK	Australia	Canada	India	Brazil
It is very likely to happen	18%	24%	18%	21%	11%	17%	11%
It is somewhat likely to happen	53%	43%	58%	55%	66%	69%	35%
It is somewhat unlikely to happen	21%	22%	18%	20%	17%	10%	38%
It is very unlikely to happen	8%	11%	7%	4%	5%	3%	16%
<b>QuickFacts</b>							
Likely (net)	71%	67%	75%	76%	77%	86%	46%
Unlikely (net)	29%	33%	25%	24%	23%	14%	54%