

The background of the entire page is a close-up photograph of autumn leaves. The leaves are primarily in shades of red and orange, with some yellow leaves visible. They are covered in numerous small, clear water droplets, suggesting a recent rain or dew. The leaves are layered, with some in sharp focus and others blurred in the background.

# **City of Monmouth Business Attitudes and Practices Survey**

**November 2011**

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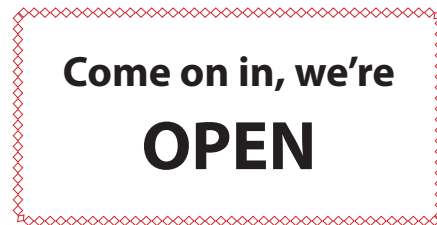
# The average respondent in this survey...

....lives in Monmouth



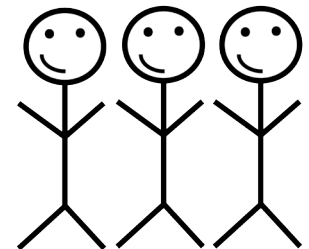
...owns their own business property

...started their own business



...has been located in Monmouth 10+ years

...employs 2 full-time workers and 1 part-time worker



...has a website or a Facebook for their business



## Introduction

The City of Monmouth is working toward the establishment of a strategic plan for downtown Monmouth. In November 2011, the City of Monmouth and the University of Illinois Extension program jointly commissioned a Business Practices and Attitudes Survey to collect information about business owners' perceptions and practices in Monmouth. The purpose of this survey was to inform the design of a future strategy to improve conditions in and around downtown Monmouth while preserving the cultural heritage of the area. More specifically, three purposes of the survey were:

- To identify business types (retail, service, food, etc.) and typical operation procedures (hours of business, business organization, use of social media, etc.)
- To understand business owners' perceptions of the strengths and weaknesses of conducting business in Monmouth
- To ascertain areas where the city can improve resources for business owners

A total of 91 businesses were asked to participate in the survey and 31 businesses responded via the online application SurveyMonkey and through distributed paper surveys, for an overall response rate of 34 percent (for a breakdown of response rates to individual questions, see Notes).

## Downtown Property Ownership

*How many people own properties in downtown Monmouth?*

Twenty-two respondents (71%) own one or more properties in downtown Monmouth while 8 respondents (26%) do not own one or more properties and one respondent (3%) chose not to answer

this question. Among those who own their property, the average time of ownership is 23.7 years, with the maximum ownership time extending beyond 100 years and the minimum ownership time being 9 months. None of the property owners surveyed indicated that were looking to sell their property.

*How many people rent space?*

Only five respondents (16%) rent their business space; of those who rent, 4 respondents said that the rental price is the same now as it was two years ago and one respondent was not located at the present location two years ago.

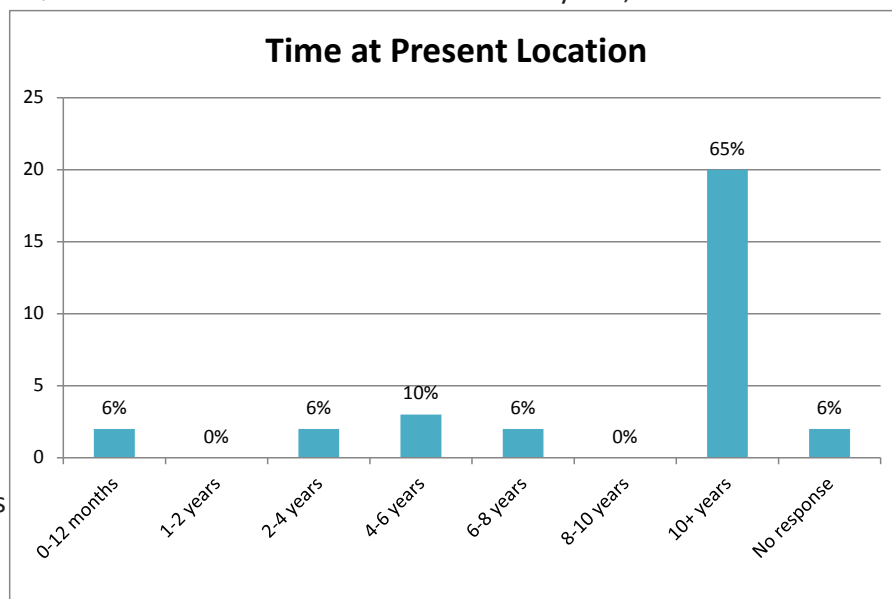
## Business Organization and Structure

*Where are owners from?*

Of those surveyed, 23 respondents (74%) live in Monmouth. Of the five respondents (16%) who live elsewhere, all five live in rural or unincorporated Warren County. Three respondents (10%) chose not to answer this question.

*How long have they been in Monmouth?*

Twenty respondents (65%) have been at their current location for 10+ years while 9 respondents (29%) have been at their current location less than 10 years, as shown below



**Figure 1:** Business owners' time at present business location

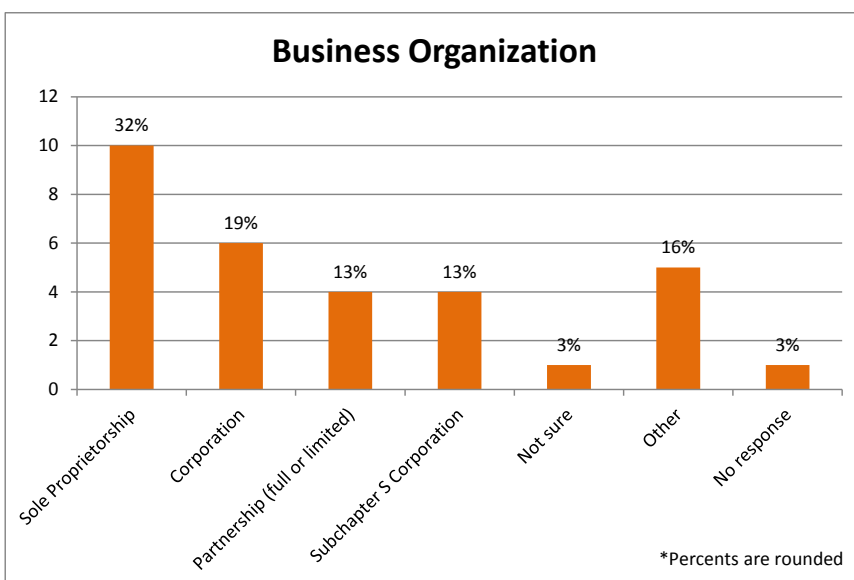
in **Figure 1**. The majority of businesses that have been in Monmouth 10 or more years are primarily established financial institutions and professional services.

#### *Do business owners have multiple locations?*

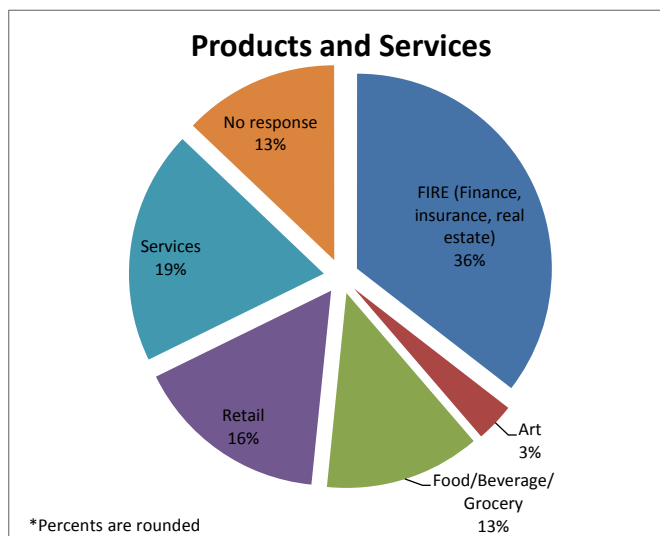
Of those surveyed, 22 respondents (71%) have only one location while 7 respondents (23%) have additional locations in Monmouth (2 respondents) and in other municipalities including Oquawkwa, Kirkwood and Galesburg, Illinois (five respondents). Business owners who reported multiple locations tended to be regional corporations, financial institutions or public services. Two respondents (6%) chose not to answer this question.

#### *How did owners acquire their business?*

Sixteen respondents (52%) started their own business, while 10 respondents (32%) purchased the business from someone else and five respondents (16%) chose not to answer this question. Among business owners, the most popular forms of business organization are sole proprietorship (10 respondents, 32%), and corporation (6 respondents, 19%), as shown in **Figure 2**.



**Figure 2:** Legal organization of businesses



**Figure 3:** Products and services offered by businesses

#### *What products and services are sold by businesses?*

More than one-third of those surveyed operate a business that is related to finance, insurance or real estate, as shown in **Figure 3**, while other businesses specialize in services, food or retail. Several businesses offer both a product and accompanying service, such as the sale of equipment and equipment installation.

#### *How many people are employed by businesses?*

On average, respondents employ approximately 5 full-time workers and 2 part-time workers, as; if the data is adjusted for large outliers, the median number of full-time employees is 2 and part-time employees is 1. Additionally, respondents employ few family members, with an average of 0.4 full-time workers and 0.4 part-time workers (median values are zero for both).

#### *When are businesses open?*

As shown in **Figure 4**, most Monmouth businesses are open during traditional

	01-02	02-03	03-04	04-05	05-06	06-07	07-08	08-09	09-10	10-11	11-12	12-1	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9-10	10-11	11-12	12-1	# Not Open All Day
Monday	0	0	0	0	0	0	2	15	18	20	20	16	20	20	20	16	8	6	6	3	3	2	2	1	4
Tuesday	0	0	0	0	0	0	2	15	20	22	23	19	23	23	23	19	10	8	7	3	3	2	2	1	1
Wednesday	0	0	0	0	0	0	2	15	20	22	23	19	23	23	23	19	10	8	7	3	3	2	2	1	1
Thursday	0	0	0	0	0	0	2	15	19	22	23	19	23	23	23	20	10	8	7	3	3	2	2	1	1
Friday	1	0	0	0	0	0	2	15	20	22	23	19	23	23	23	19	9	6	5	3	3	2	2	1	1
Saturday	1	0	0	0	0	0	1	8	13	15	15	11	11	10	8	9	5	5	4	3	3	2	2	1	8
Sunday	0	0	0	0	0	0	0	1	3	3	3	3	3	3	3	4	4	4	4	3	2	2	2	0	19
	Early Morning					Morning					Afternoon					Evening					Night				

Figure 4: Businesses open each hour

daytime hours Monday through Friday, with few businesses remaining open into the evening or opening in the early morning. Four businesses reported that they close for the lunch hour from 12pm-1pm daily. Many businesses hold shorter weekend hours or are not open at all during part of the weekend. Four respondents (13%) indicated that their business is not open on Mondays, 8 respondents (26%) said they are not open on Saturdays and 19 respondents (61%) said they are not open on Sundays.

*Would business owners support an “extended hours” event downtown?*

Of those surveyed, 18 respondents (58%) did not think their business would benefit from an “extended hours” night in downtown Monmouth. Among the reasons given were:

- Previously failed attempts to attract foot traffic, which reportedly drops off steeply around 5-6pm
- A lack of retail outlets to attract shoppers
- An inability to remain open any later because of constraints on time/number of employees

Four respondents (13%) did believe an “extended hours” event would benefit, with the most common benefit stated being that business owners could

reach clients who cannot come in during the day because they are at work. Nine respondents (29%) chose not to answer this question.

## Customers, Marketing and Social Media

*Where do owners market their businesses?*

Twenty-two respondents (71%) market their business within Warren County and 18 respondents (58%) market their business regionally in a 3-5 county area. Only two respondents (6%) market their business nationally and there were no respondents who market their business internationally.

*Who are their customers?*

Twenty-four respondents (77%) indicated that their primary customer base is households and consumers and the same number of respondents indicated that students comprise

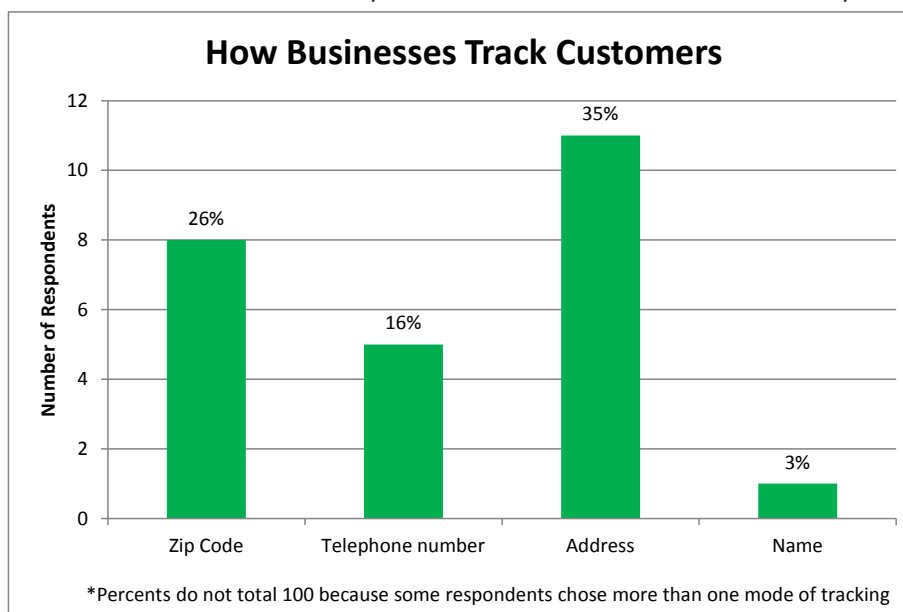
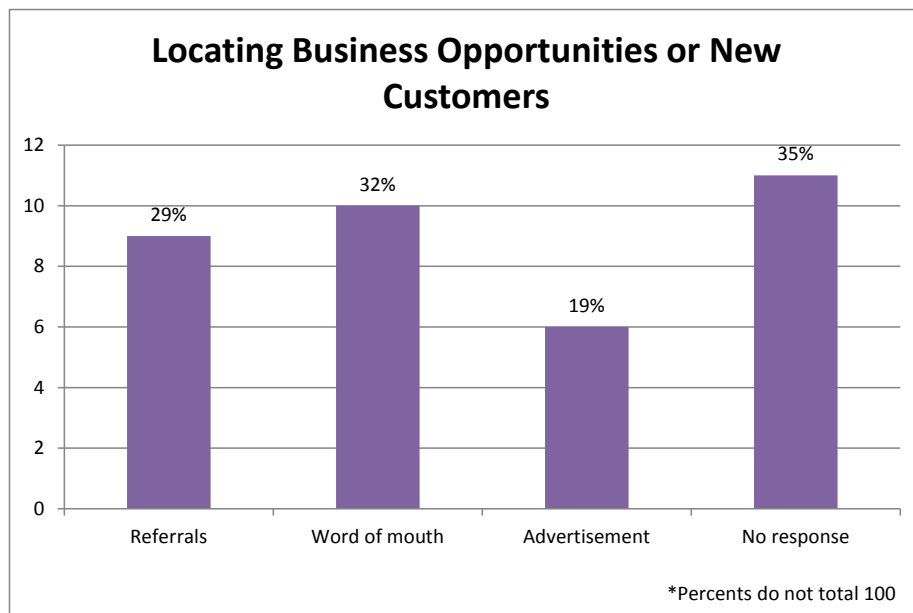


Figure 5: How businesses track where customers come from



**Figure 6:** How businesses find new leads

0-20 percent of their customer base. Two respondents (6%) reported that students are 20-40% of their customer base; both of these respondents are in food service. These numbers suggest that the majority of business owners cater to a local, non-student population.

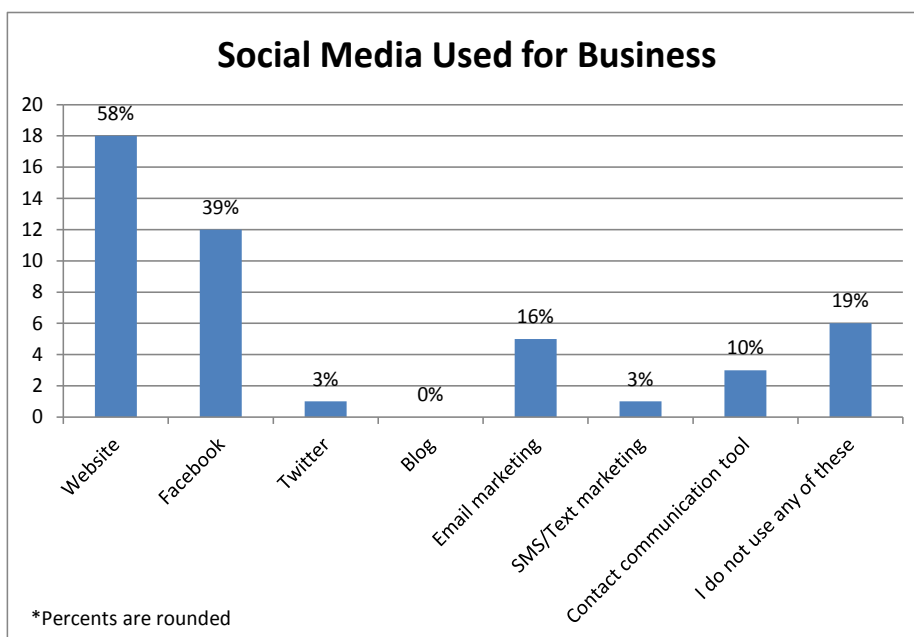
#### *Do businesses keep track of their customers?*

Fifteen respondents (48%) use a database to keep track of where their customers come from, while 12 respondents (39%) do not use

from referrals, word of mouth, or printed advertisements, as shown in **Figure 6**. Less commonly, a few respondents indicated that they find opportunities through continuing education courses, seminars, or personal webpages. Eleven respondents (35%) chose not to answer this question.

#### *Do businesses use social media?*

More than half of respondents use at least one form of social media for their businesses,



**Figure 7:** Business owner use of common social media tools

a database and 4 respondents (13%) chose not to answer this question. Of those who used tracking, the most popular methods included address, zip code, and telephone number, as shown in **Figure 5**.

#### *Where do businesses get leads about business opportunities and new customers?*

Among respondents, the most common leads for opportunities or customers came

such as a website, Facebook, blog or Twitter account. Eighteen respondents (58%) have a business website, while 12 respondents (39%) said they have a Facebook for their business. As shown in **Figure 7**, several businesses also use email and text marketing, contact communication tools and Twitter. Six respondents (19%) do not use any of these



tools for their business. Among those who use social media tools, users of Facebook make updates more frequently; eight respondents (26%) reported updating their Facebook weekly as opposed to three respondents (10%) who update their website weekly.

Among those who do not use social media, 6 respondents (19%) are interested in learning how to set up a Facebook, Twitter, blog or website for their business. Twelve respondents (39%) are not interested, 8 respondents (26%) were not sure and 5 respondents (16%) chose not to answer this question.

#### *Do businesses conduct sales over the Internet?*

Survey results indicate that Monmouth businesses are largely brick-and-mortar establishments. Six respondents (19%) conduct sales over the Internet while 19 respondents (62%) do not conduct internet sales and six respondents (19%) chose not to answer this question. The amount of business conducted online varied across the six respondents who answered yes, with only one respondent indicating more than 20% sales conducted online. Two businesses said that while they do not use the Internet for sales, they do accept donations via PayPal and use the web for advertisements, respectively.

field. Some respondents look to business partners outside of their field, such as their bankers, lawyers or marketing partners. Three respondents said that they look inward, toward their business partners or board members, and two respondents said that they do not have anywhere to go when they have business problems.

#### *Do businesses contact the City of Monmouth, the Monmouth Business Council or the Chamber of Commerce for business assistance?*

Twenty respondents (65%) have not contact the City, the Chamber of Commerce or the Business Council for assistance in the past year. A small minority of 5 respondents (16%) said that they had contacted one of the above organizations; all 5 reported contacting the City, 1 contacted the Chamber of Commerce and 1 contacted the Business Council. Six respondents (19%) chose not to answer this question.

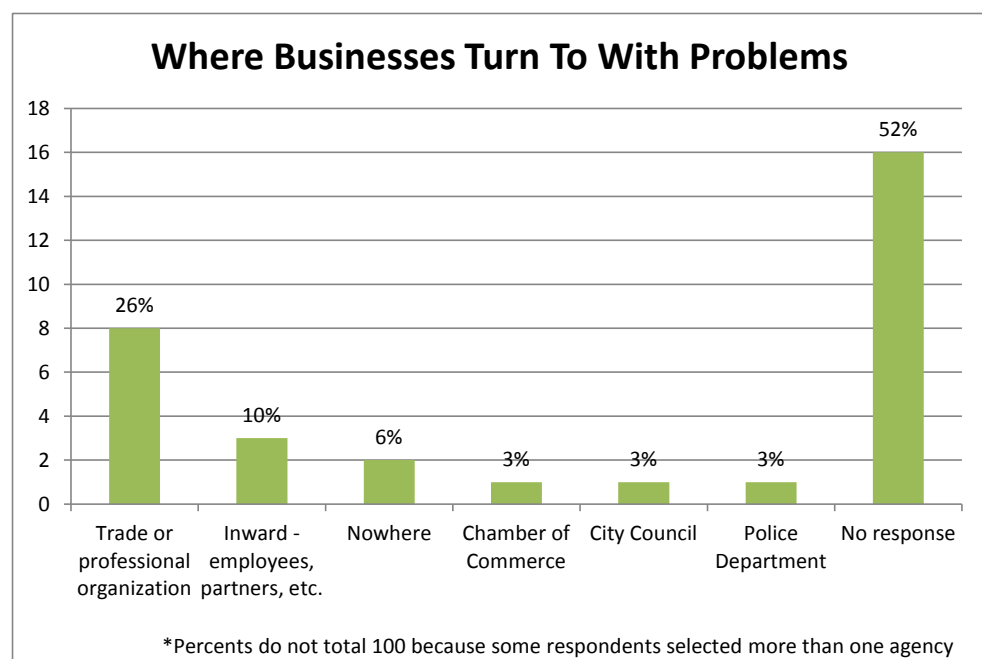
#### *Do business owners know about the City's incentive programs?*

The City of Monmouth offers business assistance in the form of a façade loan program, a building grant fund, a revolving loan fund (low interest loans), an enterprise zone and a TIF District (incorporating low interest loans

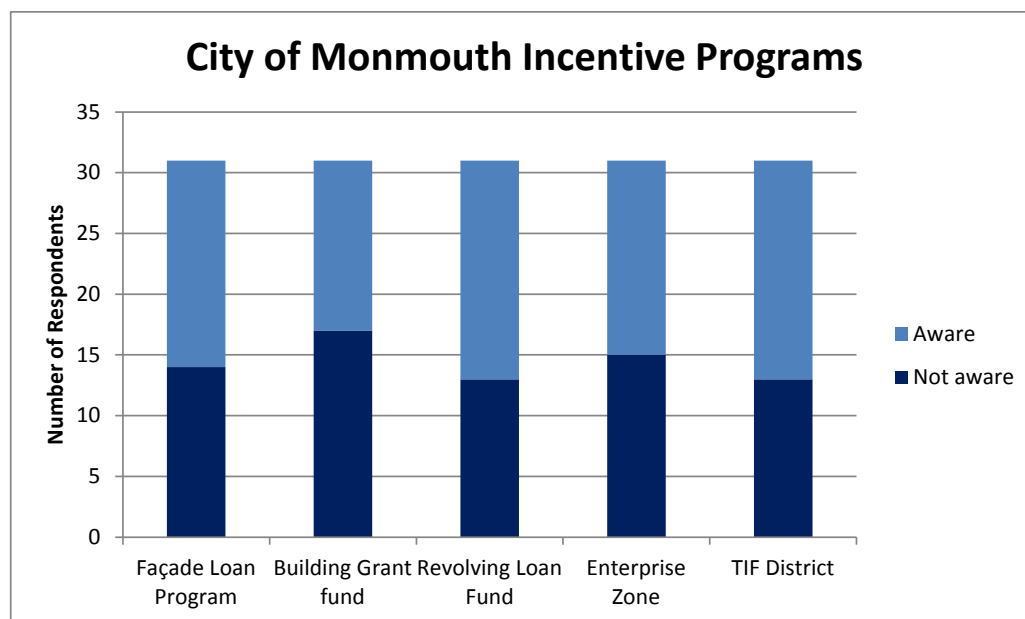
## Business Support

*Where do business owners turn when they have problems with their business?*

As shown in **Figure 8**, respondents most commonly turn to trade or professional organizations specific to their industry or other practitioners within their



**Figure 8:** Where owners turn when they have problems with their business



**Figure 9:** Business owner awareness of business assistance programs

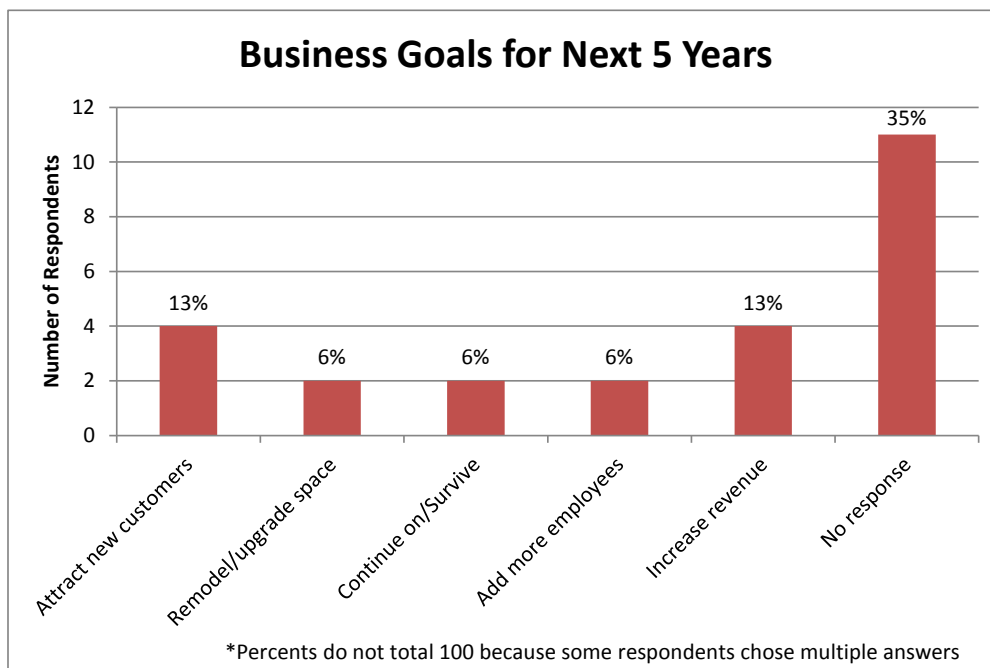
and renovation increment rebates.) Among respondents, awareness of these programs was generally around 50 percent. As shown in **Figure 9**, respondents were most aware of the TIF District and revolving loan funds and least aware of the building grant fund.

In cross-tabulating results, it appears that those who contacted one of the abovementioned organizations (City of Monmouth, Business Council or Chamber of Commerce) are more

programs across all respondents.

Additionally, cross-tabulation reveals that there appears to be no correlation between the number of years a business owner has been located in Monmouth and their awareness of fiscal incentive programs. Eight respondents (26%) who have been located in Monmouth 10+ years reported an awareness of between 0 and 2 fiscal incentive programs.

likely to know about the city's financial incentive programs. Of the five respondents who have contacted the city in the past year, three respondents were aware of all five of the city's incentive programs, compared to an average awareness of only 2.5

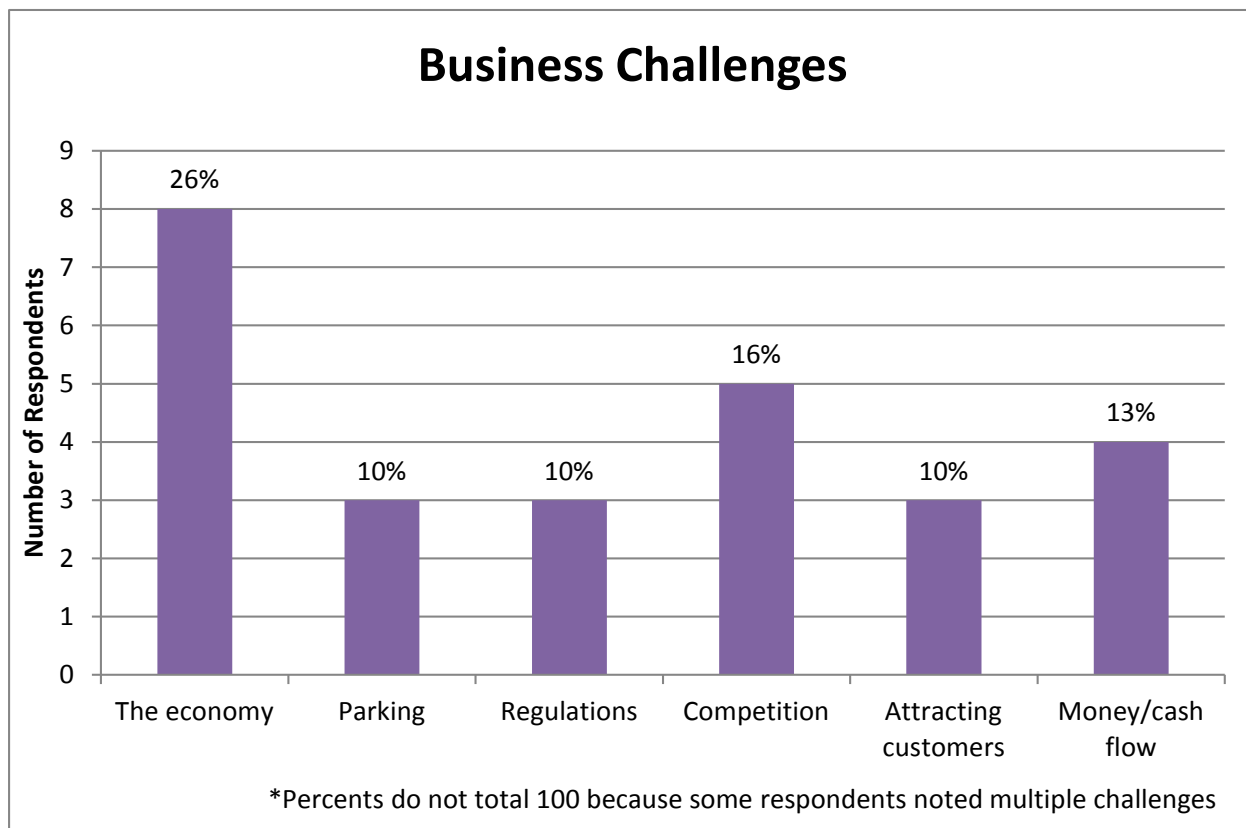


**Figure 10:** Business owner goals for the next 5 years

## Business Challenges

*What are business owners' goals for the next 5 years?*

Overall, many respondents expressed a desire to expand their business operations in the coming years, as shown in **Figure 10**. The most common responses among owners



**Figure 11:** Perceived challenges to businesses

were to expand revenue and to attract new customers; some respondents identified very specific goals (“50% increase in revenue and 100 new clients”) while others broader goals (“increase business”). To a lesser extent, some respondents are also hoping to add more employees and they would like to upgrade or remodel their business space. A few businesses indicated that they would like to get out of debt, “survive,” or “grow up” out of their start-up phase.

*What do business owners perceive to be the greatest challenges to their businesses?*

As shown in **Figure 11**, the current state of the economy was the primary obstacle identified by business owners. Other obstacles include the regulatory environment related to their profession, cash flow and rising materials costs. Respondents also feel that there is a challenge in competing with nearby retailers, with retailers in Galesburg and with online retailers.

Additionally, in responding to a separate

question about parking, 14 respondents (45%) believe there is enough parking for their business while 12 respondents (39%) do not think that there is enough parking for

their business. Five respondents (16%) chose not to answer this question. To this end, one respondent noted that nearby businesses’ staff often consume parking spaces in front of their business which displaces customers.

### Locational Factors

Respondents were asked to indicate whether factors related to their location – such as the condition of roads, cost of facilities and local zoning – are a major problem, a minor problem or if they are not a problem, with results as shown in **Table 1**.

Overall, the **vitality of the local economy** was mentioned 20 times as either a major or a minor problem and **local competition** was mentioned 16 times as either a major or a minor problem. Both **state and local taxes** as well as

The following is a list of factors related to your establishment's location. For each one please tell us how much of a problem it is for your establishment's ability to compete.					
	A major problem	A minor problem	Not a problem	No response	Total
Local competition	4 (13%)	8 (26%)	11 (35%)	8 (26%)	31 (100%)
Regional competition	1 (3%)	12 (39%)	10 (32%)	8 (26%)	31 (100%)
Monmouth customer base	4 (13%)	5 (16%)	14 (45%)	8 (26%)	31 (100%)
Customers coming to Monmouth from other communities	2 (6%)	4 (13%)	17 (55%)	8 (26%)	31 (100%)
Zoning or development regulations	0 (0%)	2 (6%)	22 (71%)	7 (23%)	31 (100%)
Vitality of local economy	8 (26%)	12 (39%)	3 (10%)	8 (26%)	31 (100%)
Access to financial, legal and other business services	1 (3%)	2 (6%)	21 (68%)	7 (23%)	31 (100%)
Access to equipment and software suppliers	0 (0%)	0 (0%)	24 (77%)	7 (23%)	31 (100%)
Access to training courses	0 (0%)	4 (13%)	20 (65%)	7 (23%)	31 (100%)
Access to transportation/freight forwarding facilities and services	0 (0%)	3 (10%)	21 (68%)	7 (23%)	31 (100%)
Availability of broadband	1 (3%)	2 (2%)	21 (68%)	7 (23%)	31 (100%)
Local availability of mobile/cellular service	1 (3%)	0 (0%)	23 (74%)	7 (23%)	31 (100%)
Local roads	0 (0%)	5 (16%)	18 (58%)	8 (26%)	31 (100%)
Cost of facilities and land	0 (0%)	1 (3%)	22 (71%)	8 (26%)	31 (100%)
Attractiveness of area to managers and professionals	8 (26%)	6 (19%)	9 (29%)	8 (26%)	31 (100%)
Quality of primary and secondary schools	1 (3%)	8 (26%)	14 (45%)	8 (26%)	31 (100%)
Environmental regulations	0 (0%)	2 (6%)	21 (68%)	8 (26%)	31 (100%)
State and local tax rates	9 (29%)	5 (16%)	10 (32%)	7 (23%)	31 (100%)

Table 1: Factors related to location in Monmouth

the attractiveness of the area to managers and professionals were mentioned 14 times as either a major or a minor problem.

*What are the perceived major problems?*

- Nine respondents (29%) identified **state and local tax rates** as a major problem
- Eight respondents (26%) identified **the vitality of the local economy** as a major problem
- Eight respondents (26%) identified the **attractiveness of the area to managers and professionals** as a major problem

*What are the perceived minor problems?*

- Twelve respondents (39%) identified **the vitality of the local economy** as a minor problem
- Twelve respondents (39%) identified **regional competition** as a minor problem
- Eight respondents (26%) identified **local competition** as a minor problem
- Eight respondents (26%) identified **the**

quality of primary and secondary schools as a minor problem

*What are Monmouth's locational strengths?*

- Twenty-four respondents (77%) said the **access to equipment and software suppliers** are not a problem
- Twenty-three respondents (74%) said that **availability of mobile/cellular service** is not a problem
- Twenty-two respondents (71%) said the **cost of facilities or land** are not a problem
- Twenty-two respondents (71%) said that **zoning or development regulations** are not a problem

## Conclusions

Monmouth has an established core of business owners who own their own business property, who own their business as sole proprietors and have been located in Monmouth for 10 or more years; a majority of these business owners operate in the financial, insurance or real estate sectors. Despite the longevity of many businesses, approximately half of all respondents indicated that they were unaware of five of the city's financial incentive programs and only a handful of respondents have contacted the City, the Chamber of Commerce or the Business Council for assistance in the past year.

Many respondents indicated that they use social media tools like Facebook and Facebook was the social media tool most likely to be frequently updated. However, of those who are currently *not* using a social media tool, about half were interested in learning or unsure and half were not interested in learning how to use social media tools. Regardless of the use of social media tools, very few Monmouth businesses conduct sales over the internet, with the vast majority operating as traditional brick-and-mortar establishments. This is confirmed by the fact that most businesses advertise only within Warren County or, at most, a 3-5 county area and largely identify their primary customers as traditional households – few businesses cater specifically to the student-aged population.

Respondents identified the vitality of the local economy, local competition, state and local tax rates and the attractiveness of the area to managers and professionals as problems related to being located in Monmouth. Despite these problems, respondents indicated favorable perceptions of zoning and development regulations, the cost of land, access and availability of mobile/cellular service and access to equipment and software suppliers, among others. Most businesses have set goals for the coming five years in order to expand their operations, increase revenue and client bases and upgrade or remodel their business spaces.

## Notes

Response rates to individual questions are shown below. Some questions have very low response rates because they are logic-dependent questions, which means they were only answered by respondents to whom the question was applicable.

Question	Number of Responses	Percent of Total	Logic Dependent Questions
Q1	30	97%	
Q2	30	97%	
Q3	30	97%	
Q4	28	90%	
Q5	30	97%	
Q6	22	71%	Logic dependent question
Q7	22	71%	Logic dependent question
Q8	0	0%	Logic dependent question
Q9	31	100%	
Q10	30	97%	
Q11	26	84%	
Q12	29	94%	
Q13	29	94%	
Q14	29	94%	
Q15	5	16%	Logic dependent question
Q16	29	94%	
Q17	29	94%	
Q18	29	94%	
Q19	25	81%	
Q20	26	84%	
Q21	22	71%	
Q22	27	87%	
Q23	27	87%	
Q24	24	77%	
Q25	26	84%	
Q26	27	87%	
Q27	27	87%	
Q28	20	65%	
Q29	26	84%	
Q30	25	81%	
Q31	27	87%	Logic dependent question
Q32	26	84%	
Q33	22	71%	Logic dependent question
Q34	20	65%	
Q35	22	71%	
Q36	15	48%	
Q37	25	81%	
Q38	23	74%	

This report was created by Kate Ferrer in December 2011, with guidance from Kathie Brown from the University of Illinois Extension Program and Paul Schuytema, Director of Community Development for the City of Monmouth, Illinois.



## Survey Description

The City of Monmouth is working toward the establishment of a strategic plan for downtown Monmouth. The City, in conjunction with the University of Illinois Extension, is conducting a Business Attitudes and Practices Survey to collect information about business perceptions and practices in downtown Monmouth. The purpose of this survey is to inform the design of a future strategy to improve conditions in the downtown while preserving the cultural heritage of the area. This survey is for all businesses and property owners located in downtown Monmouth and it is expected to take no more than 30 minutes to complete.

**Your name and the name of your business will be kept confidential.** Survey results will be presented in aggregate form and will not be attributed to any individual or business. Failure to provide all or any part of the information will have no impact on your business.

If you have questions about the purpose or content of this survey, please contact Paul Schuytema, Director of Community Development for the City of Monmouth, 309-734-2141, or at [paul.schuytema@cityofmonmouth.com](mailto:paul.schuytema@cityofmonmouth.com).

## Contact Information

### 1. Name of owner:

### 2. Name of business:

### 3. Please provide some contact information:

Business address

Telephone

Email address

### 4. Do you live in Monmouth?

☐ Yes

☐ No

If no, what city do you live in?

### 5. Do you own one or more properties in downtown Monmouth?

☐ Yes

☐ No

## Property Owners

### 6. How long have you owned your property?

### 7. Are you currently trying to sell your property?

☐ Yes

☐ No

## Property Owners

### 8. How long has your property been on the market?

## Economic Development Programs

### 9. Are you aware that the City of Monmouth offers the following business assistance programs? Please check all that you are aware of.

- ☐ Facade loan program
- ☐ Building grant fund
- ☐ Revolving loan fund (low interest loan)
- ☐ Enterprise zone
- ☐ TIF District (low interest loan, renovation increment rebate)

## Business Organization

### 10. How is your business organized?

- ☐ Sole proprietorship
- ☐ Partnership (full or limited)
- ☐ Subchapter S Corporation
- ☐ Corporation
- ☐ Not sure

Other (please specify)

### 11. Which best describes how you came to own this business?

- ☐ Started the business
- ☐ Purchased the business
- ☐ Inherited the business

**12. How long have you been at your current location?**

- ☐ 0-12 months
- ☐ 1-2 years
- ☐ 2-4 years
- ☐ 4-6 years
- ☐ 6-8 years
- ☐ 8-10 years
- ☐ 10+ years

**13. Is this your only location?**

- ☐ Yes
- ☐ No

If no, where else are you located?

**14. Do you own or rent your business space?**

- ☐ Own
- ☐ Rent

**Business Organization**

**15. The amount of rent paid for this location is:**

- ☐ Lower than two years ago
- ☐ The same as two years ago
- ☐ Higher than two years ago
- ☐ Was not located here two years ago

**Business Organization**

**16. Are you satisfied with the amount of space you have at your current location?**

☐ Yes

☐ No

If no, please explain.

**17. How many full and part-time employees work in this business?**

Full-time

Part-time

**18. How many family members are employed in your business?**

Full-time

Part-time

## Hours of Operation

**19. What are your hours of operation?**

	Open		Close
Monday	<div></div>		<div></div>
Tuesday	<div></div>		<div></div>
Wednesday	<div></div>		<div></div>
Thursday	<div></div>		<div></div>
Friday	<div></div>		<div></div>
Saturday	<div></div>		<div></div>
Sunday	<div></div>		<div></div>

If you close mid-day and re-open later, please indicate those times here.

**20. Do you change your hours of operation during the year?**

- ☐ Yes
- ☐ No

If yes, please explain when:

**21. Do you think your business would benefit from participation in an "extended hours" night in the downtown? For example, if businesses in downtown Monmouth stayed open until 9pm on Thursdays.**

**Please explain how you think this would or would not benefit your business.**

## Customers

**22. What are the primary products or services your business provides to customers?**

**23. Please indicate how you market your business and check all that apply.**

- ☐ Locally (within Warren County)
- ☐ Regionally (within a 3-5 county area)
- ☐ Nationally
- ☐ Internationally

Other (please specify)

**24. Who are your primary customers?**

- ☐ Households and consumers
- ☐ Other businesses
- ☐ Nongovernmental organizations
- ☐ Government agencies/organizations

Other (please specify)



**25. Please estimate the percent of your customers that are college students (age 18-22).**

- ☐ 0-20%
- ☐ 20-40%
- ☐ 40-60%
- ☐ 60-80%
- ☐ 80-100%

**26. Do you use a database to keep track of your customers?**

- ☐ Yes
- ☐ No

**27. How do you keep track of where your customers come from?**

- ☐ Zip code
- ☐ Telephone number
- ☐ Address

Other (please specify)

**28. How do you get new leads about business opportunities or new customers?**

**29. Do you think there is enough convenient parking for your customers?**

- ☐ Yes
- ☐ No

**Internet Transactions**

**30. Does your business sell products or services over the internet?**

- ☐ Yes
- ☐ No

If yes, what percentage of your business transactions are over the internet?

**Social Media**

**31. Does your business use any of the following? Please check all that apply.**

- ☐ Website
- ☐ Facebook
- ☐ Twitter
- ☐ Blog
- ☐ Email marketing
- ☐ SMS/Text marketing
- ☐ Contact communication tool (such as Constant Contact or Mail Chimp)
- ☐ I do not use any of these for my business

**32. How often do you update your:**

	Frequency
Website	<input type="text"/>
Facebook	<input type="text"/>
Blog	<input type="text"/>
Twitter	<input type="text"/>

**33. Would you be interested in learning how to set up a Facebook, Twitter, blog or website account for your business?**

- ☐ Yes
- ☐ No
- ☐ Not sure

**Business Assistance**

**34. What are your business goals for the next 5 years?**

**35. What is the biggest challenge facing your business today?**

**36. Where do you turn when you have issues or problems with your business?**

**37. Have you contacted the City of Monmouth, Monmouth Business Council or Chamber of Commerce in the past year for business assistance?**

☐ Yes

☐ No

If yes, which?

**38. The following is a list of factors related to your establishment's location. For each one please tell us how much of a problem it is for your establishment's ability to compete.**

	A major problem	A minor problem	Not a problem
Local competition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Regional competition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Monmouth customer base	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Customers coming to Monmouth from other communities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Zoning or development regulations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vitality of local economy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Access to financial, legal and other business services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Access to equipment and software suppliers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Access to training courses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Access to transportation/freight forwarding facilities and services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Availability of broadband	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Local availability of mobile/cellular service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Local roads	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cost of facilities and land	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Attractiveness of area to managers and professionals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quality of primary and secondary schools	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Environmental regulations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
State and local tax rates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>