

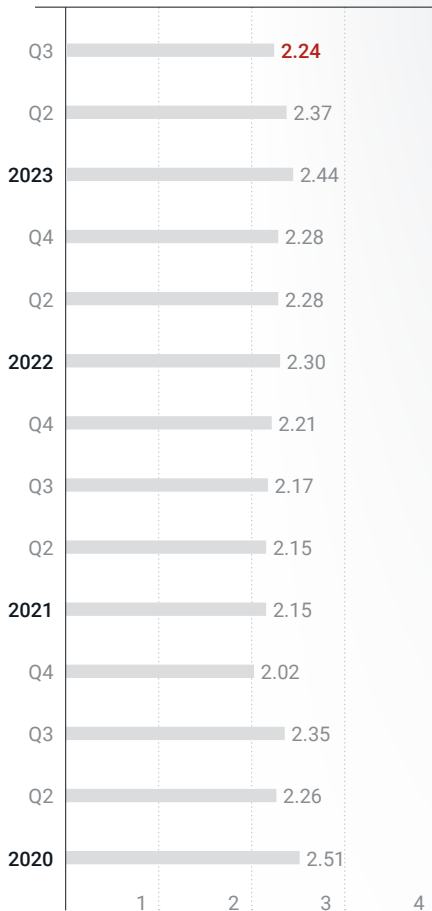


NWYC Q3 2023
QUARTERLY INDEX

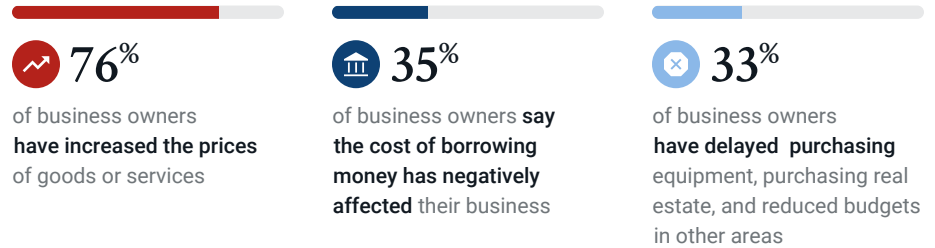
Index Reveals Top Small Business Concerns and Dwindling Confidence in Government

Small Business Sentiment Towards Congress

2.24 Combined Index Score



Top 3 Impacts of Rising Interest Rates for Small Businesses

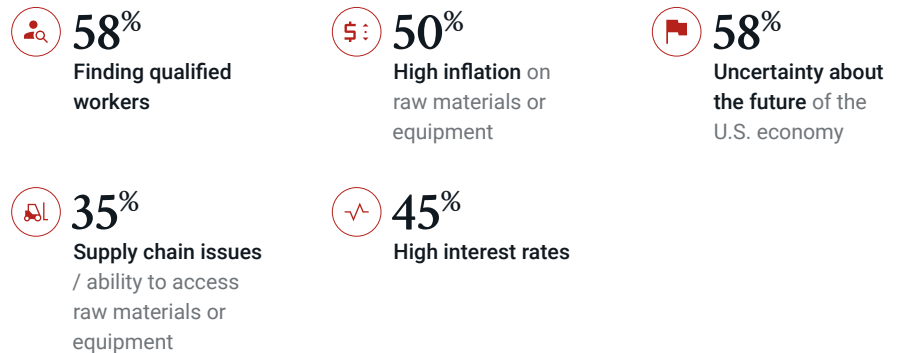


Small Business Sentiment

76% of small business owners say their business was not growing or has remained flat in Q3 2023.



Top Hindrances to Business Growth



Business Owners Top Five Concerns

- 1 Hiring qualified workers
- 2 U.S. debt ceiling and future government spending
- 3 Keeping up with rising costs of employees' pay
- 4 Taxes
- 5 Inflation

