

**Arab Republic of Egypt  
Ministry of Investment**

**Productivity and the Investment Climate  
Private Enterprise Survey – Services Sector**

**June 2006**

Name of firm: \_\_\_\_\_

Code: \_\_\_\_\_ 

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Name of respondent:  
\_\_\_\_\_

Position of respondent in the firm: \_\_\_\_\_ 

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The information obtained here is strictly confidential, and will be only used for purpose of scientific research.

**Productivity and the Investment Climate  
Private Enterprise Survey**

**The purpose of this survey is to better understand conditions in the local investment climate and how they affect firm-level productivity. The goal is to advise government on ways to change policies that hinder private establishments like yours and to develop new policies and programs that support productivity growth. Your answers should reflect only your experience of doing business in your country. Please note that the information obtained here will be treated strictly confidentially. Neither your name nor the name of your firm will be used in any document based on this survey.**

**CONTROL INFORMATION**

Firm's address (where the interview took place): .....

City: .....

Is this establishment part of a larger firm?

Yes, part of a larger firm.....1 →

No, it is a firm on its own.....2

Is there a unified balance sheet for the firm and all its establishments?

Yes.....1

No.....2

What is your firm's activity in details? .....Sector Code

What percentage of your total revenues comes from each of the following activities?

Manufacturing \_\_\_\_ % Services \_\_\_\_ % Commerce \_\_\_\_ % Other (specify) \_\_\_\_ %

If manufacturing or construction – please specify sector here: \_\_\_\_\_

If services, please specify sector here: \_\_\_\_\_

What is the total number of employees in the firm? ..... (If it is less than 10, terminate the interview)

Address of the firm's major operation: .....

Police Station: .....

Governorate: .....



Name	Code	Date
Interviewer:	<input type="text"/> <input type="text"/>	/ / 2005
Supervisor:	<input type="text"/> <input type="text"/>	/ / 2005
Reviewer:	<input type="text"/> <input type="text"/>	/ / 2005
Data Entry:	<input type="text"/> <input type="text"/>	/ / 2005

The interview started at: Hour                      Minute                      Date: / / 2005

### General Information

No.	Question	Answer	Movement
1	What is the current legal status of your firm?	Individual ownership..... 01 Partnership..... 02 Limited Partnership..... 03 Stock Partnership..... 04 Stock Company..... 05 Limited Liability Company..... 06 Affiliate of a Foreign Company..... 07 Public Sector Company..... 08 Other (Specify)..... 96	
1A	In what year did this establishment begin operations in this country?	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
1B	How many fulltime employees did it have when it started operations?	_____	
1A	What is the law according to which your firm was established?	Law of New Urban Communities Authority..... Law No. 159 of 1981..... 01 Law No. 203 of 1989..... 02 Law No. 95 of 1992..... 03 Law No. 8 of 1997..... 04 Law No. 83 of 2003..... 05 Other (Specify)..... 06 96	

2	What percentage of your firm is owned by:		Percentage %	
		a. Private: i. Domestic	<input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/>	
		ii. Arab	<input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/>	
		iii. Foreign	<input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/>	
		b. Government	<input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/>	If > 50% → 4A
	c. Other (Specify)	<input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/>		
3A	Was your firm previously majority owned by the government (the state)?	Yes..... 1		
		No..... 2		→ 4 A
3B	When was it privatized?	Year..... <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
4A	What percentage of your firm is owned by the single largest shareholder or owner?	Percentage %..... <input type="text"/> <input type="text"/> <input type="text"/>		
4B	Which of the following best describes the largest shareholder or owner in your firm? <i>(Question allows multiple answers only if there are multiple owners with roughly equal shares, e.g. 3 owners with 33.3% each)</i>	Individual..... 01 Family..... 02 Domestic company..... 03 Foreign company..... 04 Bank..... 05 Investment fund..... 06 Managers of the firm..... 07 Employees of the firm..... 08 Government or government agency.... 09 Other (Specify)..... 96	<input type="text"/> <input type="text"/>  <input type="text"/> <input type="text"/>  <input type="text"/> <input type="text"/>	
4C	If the largest shareholder (or one of them) is an individual (alternatives 1, 2, 7, and 8 above): Is the principal owner (or one of the principal owners) a female?	Yes..... 1 No..... 2		
5	How many establishments (stores or service outlets) does your firm have in Egypt?	Number..... <input type="text"/> <input type="text"/>		
6	In what year did your establishment begin operating in this country?	Year..... <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		

7A	What are your establishment's three main services or products? (If transport, please specify list separately transport of goods or people.)			
		Product Description	% of Total Sales	Code
			<input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
7B	What percent of your establishment total sales is represented by each of these main service or product lines?			
			<input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
			<input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
8	How many competitors do you face in the domestic market concerning the leading service or product?	Number.....	<input type="text"/> <input type="text"/> <input type="text"/>	
		I do not know exactly but they are more than 20.....	555	
		The main competitor is importing....	666	
		The main competitor is the informal sector.....	777	
		I do not know.....	998	

**Section One: SALES AND SUPPLIES**

9A	What percent of your establishment's sales in 2005 were:			Percentage %
		1) sold domestically	<input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/>	
		2) exported directly	<input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/>	
		And in 2004?	<input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/>	
		3) exported indirectly (through a distributor)	<input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/>	
		Total		100%

9B	<b>Review 9A: If there were domestic sales:</b>  Approximately what percentage of your establishment's domestic sales in 2005 were to:		Percentage %
		1. the government (All the ministries)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/>
		2. state owned enterprises (Public sector enterprises)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/>
		3. multinationals located in Egypt	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/>
		4. distributor or agent	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/>
		5. your parent company or affiliated subsidiaries	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/>
		6. large domestic private firms (those with approximately 300 plus workers)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/>
		7. other (sales to small firms, individuals, etc.)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/>
Total		100%	

11	Over 2005, what percent of your establishment's purchases of material inputs and supplies were purchased:	Source	Percentage in 2005	Percentage in 2004
		a. from domestic sources	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
		b. through direct imports	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
		c. through indirect imports (via a distributor)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
		Total	100%	

Review Question 11B: Import directly  Otherwise  → 13

12A	What was the average number of days in 2005 that it took from the time your goods arrived in their point of entry (e.g. port, airport, or land borders) until the time they exit this point?	The average number..... <input type="text"/> Port.....1 Airport.....2 Land Borders.....3	
12B	And what was the longest number of days?	The longest period in 2005..... <input type="text"/>	
12C	Did you have to make an extra informal payment to expedite the clearance process (including payments to agents, if applicable)?	Yes.....1 No.....2	
13	At the time you receive a delivery of your most important sales item or supply, how many days of inventory ( <i>days of production</i> ) does this establishment typically have on hand?	Days of Production for local delivery <input type="text"/> Days of Production for imported delivery <input type="text"/>	
14	What percent of your purchased material inputs/supplies are of lower than agreed upon quality?	Percentage..... <input type="text"/>	

### INVESTMENT CLIMATE CONSTRAINTS TO THE ESTABLISHMENT

15A	Please tell us if any of the following issues are a problem for the operation and growth of your business. If an issue poses a problem, please judge its severity as an obstacle on a four-point scale where:  <b>0 = No obstacle</b> <b>1 = Minor obstacle</b> <b>2 = Moderate obstacle</b> <b>3 = Major obstacle</b> <b>4 = Very Severe Obstacle</b>								
		Obstacles	No problem	Degree of obstacle				Inapplicable	Do not know
		1. Telecommunications	0	1	2	3	4	7	8
		2. Electricity	0	1	2	3	4	7	8
		3. Transportation	0	1	2	3	4	7	8
		4. Water	0	1	2	3	4	7	8
		5. Access to Land	0	1	2	3	4	7	8
		6. Price of land	0	1	2	3	4	7	8
		7. Regulatory Policy Uncertainty	0	1	2	3	4	7	8
		8. Tax Rates	0	1	2	3	4	7	8
		9. Tax Administration	0	1	2	3	4	7	8
		10. Customs and Trade Regulations	0	1	2	3	4	7	8
		11. Labor Regulations (Like Social Insurance)	0	1	2	3	4	7	8
		12. Skills and Education of Available Workers	0	1	2	3	4	7	8
13. Business Licensing and Operating Permits	0	1	2	3	4	7	8		

15B	Please tell us if any of the following issues are a problem for the operation and growth of your business and, if so, its severity for your establishment's operation and growth.  <i>0 = No obstacle</i> <i>1 = Minor obstacle</i> <i>2 = Moderate obstacle</i> <i>3 = Major obstacle</i> <i>4 = Very Severe Obstacle</i>								
		<b>Obstacles</b>	<b>No problem</b>	<b>Degree of obstacle</b>				<b>Inapplicable</b>	<b>Do not know</b>
		14. Access to Financing (Ex: Collateral)	0	1	2	3	4	7	8
		15. Cost of Financing (Ex: interest rates)	0	1	2	3	4	7	8
		16. Macroeconomic Uncertainty (Ex: inflation, exch. rate)	0	1	2	3	4	7	8
		17. Corruption	0	1	2	3	4	7	8
		18. Illegal Competition	0	1	2	3	4	7	8
		19. Legal System/ Conflict Resolution	0	1	2	3	4	7	8
		20. Smuggling or Dumping	0	1	2	3	4	7	8
15C	Among all of the above alternatives in parts a and b, please indicate which one constitutes:	The biggest obstacle for the operation and growth of your establishment.....(Alternative) The second biggest obstacle for your establishment..... The third biggest obstacle for your establishment.....	<table border="1"> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> </table>						

## CAPACITY, INNOVATION, LEARNING

16A	What was this establishment's average capacity utilization over 2004 and 2005? <i>(Capacity utilization is the amount of output actually produced (or service delivered) relative to the maximum amount that could be produced with your existing machinery and equipment and regular shifts.)</i>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">In 2004 %</td> <td style="width: 5%; text-align: center;">□</td> </tr> <tr> <td>In 2005 %</td> <td style="text-align: center;">□</td> </tr> </table>	In 2004 %	□	□	□	□	□	□	□	In 2005 %	□	□	□	□	□	□	□	
In 2004 %	□	□	□	□	□	□	□												
In 2005 %	□	□	□	□	□	□	□												
16B	Over 2005, how many hours per week did your establishment normally operate?	Hours/Week.....	□	□															
17	What are your establishment's intentions over the next two years?	Expand capacity.....1 Percentage <span style="float: right;">□ □ □</span> Maintain existing capacity.....2 Reduce capacity.....3 Percentage <span style="float: right;">□ □ □</span> Do not know for the vision is not clear.....4																	
18	Has your establishment undertaken any of the following initiatives in 2004 and 2005?	Initiative	Yes	No															
		1. Agreed to a new joint venture with foreign partner	1	2															
		2. Outsourced a major service activity that was previously conducted in the firm	1	2															
19	Has your establishment received an internationally recognized quality certification (e.g. ISO 9001, 9002 or 14 000, or sectors specific certifications such as HACCP for food, AATCC for textiles, etc.)?	Yes.....	1																
		No.....	2																
		No, but application is in process.....	3																
20	Does the establishment have a department specialized in research and development?	Yes.....	1																
		No.....	2																
21	Does your establishment use technology licensed from a foreign-owned company?	Yes.....	1																
		No.....	2																

<b>22</b>	For this establishment, how important are each of the following influences over <span style="color: green;">prices of existing products?</span> <span style="color: blue;">(SHOW CARD)</span>
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	Not at all important	Slightly important	Fairly important	Important	Don't know	NA
a. Pressure from domestic competitors <span style="color: red;">e9a</span>	1	2	3	4	-9	-7
b. Pressure from foreign competitors <span style="color: red;">e9b</span>	1	2	3	4	-9	-7

<b>22B</b>	Does this establishment compete against unregistered or informal trading firms?
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Yes	1
No	2
<b>Don't know</b>	<b>-9</b>

### INFRASTRUCTURE AND SERVICES

23A	How many times during 2005 did your establishment experience the following service interruptions?		No. of Times	Average Duration in Hours	Lost Value (%)	Inapplicable
23B	How many hours did they last on average?					
23C	What were the total losses over 2005 resulting from these interruptions, as a percentage of the sales value? ( <i>*Please include losses due to lost production time from the outage, time needed to reset machines, and production and sales lost due to processes being interrupted.</i> )	Power outages or surges from the public grid?	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	77
		Insufficient water supply for production?	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	77
24A	Does your establishment own or share a generator?	Yes ..... 1 No ..... 2				25 →
24B	What percentage of your electricity comes from your own or shared generator?	Percentage (%)..... <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/>				
24C	What was the generator's original cost to your establishment and the year of acquisition (please include cost of related equipment such as transformers, lines, etc)?	Original Cost (in Egyptian Pounds)..... Year of Acquisition.....				
25	What percentage of your establishment's water supply, used in the production process, do you get from:	Source	%		Inapplicable	
		Public sources	<input type="text"/> <input type="text"/> <input type="text"/>		777	
		Your own well or a shared well	<input type="text"/> <input type="text"/> <input type="text"/>		777	
		Purchased from private vendors	<input type="text"/> <input type="text"/> <input type="text"/>		777	
		Total	100%			

28	Does your establishment regularly use e-mail or a website in its interactions with		Yes	No
		E-mail	1	2

	clients and suppliers or in the interaction between the employees?	A website	1	2
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**28B** Is this establishment's Internet connection used to:

		Yes	No	Don't know	NA
a. Communicate with clients and suppliers	<b>c24a</b>	1	2	-9	-7
b. Make purchases for this establishment	<b>c24b</b>	1	2	-9	-7
c. Deliver services to this establishment's clients	<b>c24c</b>	1	2	-9	-7
d. Do research and develop ideas on new products and services	<b>c24d</b>	1	2	-9	-7

**29C** Over fiscal year **[insert last complete fiscal year]**, did this establishment experience unavailability of Internet connection?

Yes	1
No	2
<b>Don't know</b>	<b>-9</b>

**GO TO QUESTION C.28**

**GO TO QUESTION C.28**

**29D** In a typical month, over fiscal year **[insert last complete fiscal year]**, how many times has this establishment experienced unavailability of Internet connection?

	<b>Incidents per month</b>
Average number times unavailable Internet connection	<b>c26</b>

**INTERVIEWER: IF THE RESPONDENT SAID 0, GO TO QUESTION C.28**

**29E** In a typical month, over fiscal year **[insert last complete fiscal year]**, on average how long did the unavailability of an Internet connection last?

	<b>Hours per day</b>
Average duration of unavailable Internet connection	<b>c27</b>

**INTERVIEWER: IF THE RESPONDENT SAID LESS THAN 1 HOUR, WRITE 1**

28A	Does this establishment have a high-speed, broadband Internet connection on its premises?	Yes 1 No 2							
29A	Does your establishment own or lease the majority of its land?	Owned..... 1 Rented..... 2 Can not answer \ no answer..... 3	→ 29G → 30						
29B	How did you acquire the land?	Purchased on the market..... 1 Purchased from the government..... 2 Acquired from the state..... 3 Other (Specify)..... 6							
29C	Is there an ownership title?	Yes..... 1 No..... 2 Can not answer \ no answer..... 3	} → 29E						
29G	From whom did you rent the land?	On the market..... 1 From Al-Awqaf/ Government..... 2							
30	Of the buildings occupied by this establishment, what percent is owned and what percent is rented or leased?	<table border="1"> <tr> <td>a. Owned by this establishment</td> <td>%</td> </tr> <tr> <td>b. Leased by this establishment</td> <td>%</td> </tr> <tr> <td colspan="2" style="text-align: right;">%100</td> </tr> </table>	a. Owned by this establishment	%	b. Leased by this establishment	%	%100		
a. Owned by this establishment	%								
b. Leased by this establishment	%								
%100									

## FINANCE

<b>31A</b>	In fiscal year <b>[insert last complete fiscal year]</b> , what percent, as a proportion of the value of <b>total annual purchases</b> of material inputs or services, were:
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a. Paid for before the delivery?	<b>k1a</b> %
b. Paid for on delivery?	<b>k1b</b> %
c. Paid for after delivery?	<b>k1c</b> %
<b>100%</b>	

**INTERVIEWER: CHECK THAT TOTALS ARE 100%**

<b>31B</b>	In fiscal year <b>[insert last complete fiscal year]</b> , what percent of this establishment's <b>total annual sales</b> of its goods or services were:
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a. Paid for before the delivery?	<b>k2a</b> %
b. Paid for on delivery?	<b>k2b</b> %
c. Paid for after delivery?	<b>k2c</b> %
<b>100%</b>	

**INTERVIEWER: CHECK THAT TOTALS ARE 100%**

32	Please identify the contribution of each of the following sources of financing for your establishment's: <b>a. Working capital</b> in 2005 (i.e. inventories, accounts receivable and cash) <b>b. New Investments</b> (in the last year where new investments took place) (i.e. new land, buildings, machinery and equipment)  Specify the last year where new investments took place.....		<b>Working capital (%)</b>	<b>New Investments (%)</b>
		1. Internal funds or retained earnings	<input type="text"/>	<input type="text"/>
		2. Domestic commercial banks (loan, overdraft)	<input type="text"/>	<input type="text"/>
		3. Foreign commercial banks	<input type="text"/>	<input type="text"/>
		4. Leasing arrangement	<input type="text"/>	<input type="text"/>
		5. Special development financing/ or public financing (Government agencies) / or other public services	<input type="text"/>	<input type="text"/>
		6. Trade credit (supplier or customer credit)	<input type="text"/>	<input type="text"/>
		7. Credit cards	<input type="text"/>	<input type="text"/>
		8. Equity, sale of stock	<input type="text"/>	<input type="text"/>
		9. Family, friends	<input type="text"/>	<input type="text"/>
		10. Informal sources (e.g. money lender)	<input type="text"/>	<input type="text"/>
		11. Other (specify)	<input type="text"/>	<input type="text"/>
	<b>Total</b>	<b>100</b>	<b>100</b>	
33	We've heard that establishments are sometimes required to make gifts or informal payments to bank officials to receive loans or credit. In your dealings with bank officials, was a gift or informal payment expected?	Yes ..... 1 No..... 2 Did not apply for a bank loan ..... 3		
34A	At this time, does this establishment have a checking and/or saving account?	Yes ..... 1 ..... No 2		
34B	Does your establishment have an overdraft facility or line of credit (short term credit excluding loans)?	Yes ..... 1 No..... 2		→ 35A
34C	What percent is currently NOT used? ( <i>Of total value of overdrafts and credit lines</i> )	Percentage %..... <input type="text"/>		

34D	Over 2005, what was the annual interest rate of the overdraft or line of credit?	Percentage %..... <input type="text"/> <input type="text"/> <input type="text"/>		
35A	Does your establishment currently have a loan from a financial institution?	Yes ..... 1 No..... 2		→ 36
35B	What year was this loan approved?	Year..... <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
35C	Was the loan in a foreign currency?	Yes ..... 1 No ..... 2		
35D	Did the loan require collateral or a deposit?	Yes ..... 1 No..... 2		→ 35G
35E	which of the following were used as collateral:		Yes	No
		1. Land and buildings	1	2
		2. Immoveable plant, machinery	1	2
		3. Moveable Machinery and equipment (including vehicles)	1	2
		4. Other Tangible assets (e.g. accounts receivable, inventory)	1	2
		5. Personal assets of the owner/manager (e.g. house)	1	2
		6. Other (specify :)	1	2
35F	What was the approximate value of the collateral required as a percentage of the loan value?	Percentage..... <input type="text"/> <input type="text"/> <input type="text"/>		
35G	Over 2005, what was the loan's annual rate of interest?	Percentage..... <input type="text"/> <input type="text"/> <input type="text"/>		
35H	What is the total duration (term) of the loan (from the moment you received the money until the moment it must be fully repaid)?	Duration (in months)..... <input type="text"/> <input type="text"/> <input type="text"/>		
35I	What was the main use of this loan?		Yes	No
		To buy/ update/ or replace machinery and equipment	1	2
		To buy other fixed assets (land, buildings, vehicles)	1	2
		To buy inputs, supplies, goods to resell	1	2
		To pay earlier loans	1	2
		Other (specify).....	1	2

→ 38

36	What is the reason for not having a loan currently?	Because I did not apply for a loan..... 1 Because the last application for a loan was turned down..... 2 Because the approval of the application for a loan is still pending..... 3	1 37B 2 38 3																		
37A	What was the principal reason for not applying for a loan? <input type="checkbox"/> <input type="checkbox"/> What was the second reason? <input type="checkbox"/> <input type="checkbox"/> What was the third reason? <input type="checkbox"/> <input type="checkbox"/>	<table border="1"> <tr><td>1. Do not need loans</td><td>01</td></tr> <tr><td>2. Application procedures for bank loans are too burdensome</td><td>02</td></tr> <tr><td>3. Collateral requirements of bank loans are too strict</td><td>03</td></tr> <tr><td>4. Interest rates are too high</td><td>04</td></tr> <tr><td>5. It is necessary to have contacts or give informal payments to get the loans (Corruption in the allocation of bank credit)</td><td>05</td></tr> <tr><td>6. Did not think that it would be approved</td><td>06</td></tr> <tr><td>7. It could create complications with tax administration</td><td>07</td></tr> <tr><td>8. Did not want to deal in interest rates</td><td>08</td></tr> <tr><td>9. Other (specify)</td><td>96</td></tr> </table>	1. Do not need loans	01	2. Application procedures for bank loans are too burdensome	02	3. Collateral requirements of bank loans are too strict	03	4. Interest rates are too high	04	5. It is necessary to have contacts or give informal payments to get the loans (Corruption in the allocation of bank credit)	05	6. Did not think that it would be approved	06	7. It could create complications with tax administration	07	8. Did not want to deal in interest rates	08	9. Other (specify)	96	39A
1. Do not need loans	01																				
2. Application procedures for bank loans are too burdensome	02																				
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7. It could create complications with tax administration	07																				
8. Did not want to deal in interest rates	08																				
9. Other (specify)	96																				
37B	What was the principal reason given to you when the application was turned down?	Lack of accepted collateral (e.g. property not accepted as collateral)..... 1 Incompleteness of application ..... 2 Perceived lack of profitability of project..... 3 Lender cited problems with credit history/report ..... 4 Other (Specify)..... 6																			
38	What share of your total borrowing (loans, accounts payable) is denominated in foreign currency?	Percentage..... <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																			
39A	Does your establishment have a checking and/or saving account?	<table border="1"> <thead> <tr> <th></th> <th>Yes</th> <th>No</th> </tr> </thead> <tbody> <tr> <td>Checking Account</td> <td>1</td> <td>2</td> </tr> <tr> <td>Saving Account</td> <td>1</td> <td>2</td> </tr> </tbody> </table>		Yes	No	Checking Account	1	2	Saving Account	1	2										
	Yes	No																			
Checking Account	1	2																			
Saving Account	1	2																			
39B	Does your establishment have property and casualty insurance on the majority of its assets?	Yes ..... 1 No..... 2																			
40	Does your establishment have its annual financial statement checked and certified by an external auditor?	Yes ..... 1 No..... 2																			

## CONFLICT RESOLUTION / LEGAL ENVIRONMENT

41	On average over 2005, what percent of your establishment's sales was...?		%	
		Pre paid (paid before delivery)	□□□	
		Paid at delivery	□□□	
		Sold on credit (or with deferred payment)	□□□	
42A	On average over 2005, what percent of your total sales to customers were not paid within the agreed time?	Public Sector.....	□□□	} If zero → 44
		Private Sector.....	□□□	
42B	Typically, what percent of these total sales are never repaid?	Percentage.....	□□□	
42A	To what degree do you agree or disagree with this statement?: "I am confident that the judicial system will enforce my contractual and property rights in business disputes."	Do you (read 1-6)? or DK=-666 (Don't know) 1. Fully disagree 2. Disagree in most cases 3. Tend to disagree 4. Tend to agree 6. Fully agree 5. Agree in most cases <input type="checkbox"/>		
42C	In general, how many months does it typically take to resolve an overdue payment (i.e. from the moment it becomes overdue until you receive payment) with customers?	Number of months.....	□□	
43A	Over 2004 and 2005, what percent of your establishment's disputes over overdue payments with customers were resolved by court action?	Percentage.....	□□□	} If zero → 44
43B	On average over 2004 and 2005, how many months did those court cases take to resolve, that is from the moment the case was brought to court until the moment the court decided the case?	Number of months.....	□□	
43C	Were the decisions of the court (whether in your favor or not) generally enforced?	Always..... 1 Often ..... 2 Rarely ..... 3 Never ..... 4		
43D	In reference to the most recent resolved dispute for which a legal proceeding was initiated, a court judgment was made, and judgment was enforced, how many weeks did the enforcement (execution) of the court	Weeks for court enforcement to take place		

	judgment take [from the moment of the issuance of the court decision until the moment payment was resolved]?		
--	--	--	--

**BUSINESS-GOVERNMENT RELATIONS**

44	Do you Strongly disagree, Tend to disagree, Tend to agree, or Strongly agree with the following statement: a. "Government officials' interpretations of the laws and regulations affecting this establishment are consistent and predictable."	<table border="1"> <tr> <td>Strongly disagree</td> <td>Tend to disagree</td> <td>Tend to agree</td> <td>Strongly agree</td> <td><b>Don't know</b></td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>-9</td> </tr> </table>					Strongly disagree	Tend to disagree	Tend to agree	Strongly agree	<b>Don't know</b>	1	2	3	4	-9
		Strongly disagree	Tend to disagree	Tend to agree	Strongly agree	<b>Don't know</b>										
1	2	3	4	-9												
44.5	If the company was registered or re-registered during the last 3 years, please answer the questions in the table below for the most recent registration experience.		Total Time (calendar days)	Did you have to present gifts or unofficial payments to finish registration procedures?												
		Commercial Registration	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Yes.....1 No.....2												
		Industrial Registration	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Yes.....1 No.....2												
44A	In what year did this registration take place?	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>														
45	Did you hire an outside company to help you complete the registration procedures?	Yes.....			1											
		No.....			2											

46A	What are the two main reasons (of the reasons mentioned in the table) that affect your decision of changing (increasing or decreasing) number of employees in your establishment?		First Main Reason	Second Main Reason		
		1. Laws and regulations regarding hiring, firing of workers	<input type="checkbox"/>	<input type="checkbox"/>		
		2. Union agreements or pressure				
		3. High minimum wage or mandatory benefits				
		4. Fear of workers' strikes and disorders				
		5. Fear of social sanctions				
		6. Other (specify).....				
46B	At your current level of operation, how many workers would you fire, if there are no restrictions affecting your decision?	Decrease.....Number <input type="text"/> <input type="text"/> <input type="text"/>				
46C	At your current level of production, how many workers would you hire, if there are no restrictions affecting your decision?	Increase.....Number <input type="text"/> <input type="text"/> <input type="text"/>				
47A	We've heard that establishments are sometimes required to make gifts or informal payments to public officials to "get things done" with regard to customs, taxes, licenses, regulations, services, etc. Does this occur for establishments in your sector (not necessarily yours)?	Yes..... No.....	1 2	48A →		
47B	On average, over a year, what percent of annual sales value would such expenses cost a typical establishment in your area of activity? <i>(If respondent cannot answer in percentage, ask total value in Egyptian Pounds)</i>	Value in Egyptian Pounds	Percentage			
		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>			
48A	Based on the most recent experience of your establishment over 2004 and 2005, What was the actual delay experienced for the following services or licenses (from the day you applied to the day you received the service or approval)? <i>(Use NA=777 if not applied for the service or license in past 2 years, or if there is no answer)</i>		Actual Wait (Months)		Gift/ Payment Expected?	
			Wait Duration	Still Waiting Since	Yes	No
		1. A mainline telephone	.....	.....	1	2

48B	Was a gift or informal payment asked for or expected to obtain each of the following?	connection				
		2. An electrical connection	.....	.....	1	2
		3. A water connection	.....	.....	1	2
		4. A construction permit	.....	.....	1	2
		5. An import license	.....	.....	1	2
		6. Main operating license	.....	.....	1	2
		7. An import card	.....	.....	1	2
		8. Municipal permits	.....	.....	1	2
		9. Industrial security license	.....	.....	1	2
		10. Environmental Approval	.....	.....	1	2
49A	What percentage of total sales would you estimate the typical establishment in your sector reports for tax purposes?	Percentage..... <input type="text"/> <input type="text"/> <input type="text"/>				
49B	What do you think is the percentage of total workforce that is reported for purposes of labor regulation and social insurance in a typical establishment in your sector?	Percentage..... <input type="text"/> <input type="text"/> <input type="text"/>				
50A	How many times in 2005 was your establishment inspected or were you (or your staff) required to have mandatory meetings with officials of each of the following agencies in the context of regulation of your business?					
50B	Was a gift or informal payment asked for or expected at each of these interactions?					
		Inspections and required meetings with officials		Was a gift or informal payment ever expected/ requested?		
		Times	Not Exact	Yes	No	
	1. Tax Inspectorate	2005		1	2	
		2004				
	2. Labor and Social Security			1	2	
	3. Fire and Building Safety			1	2	
	4. Sanitation/Epidemiology			1	2	
	5. Police			1	2	
	6. Environmental			1	2	
	7. State office dealing with construction permit (Municipal Authorities)			1	2	
	8. Customs clearance			1	2	
	Other (Specify)			1	2	

51A	When establishments in your industry do business with the government, is a gift or informal payment expected to secure the contract?	Yes..... 1 No..... 2	52
51B	What is the typical value of the gift or informal payment as a percentage of the contract value?	Percentage..... <input type="text"/> <input type="text"/> <input type="text"/>	
51.5A	In fiscal year <b>2005</b> did this establishment pay for security, for example equipment, personnel, or professional security services?	Yes 1 No 2	
51.5B	If yes, in fiscal year 2005, what percent of its total annual sales is paid for security, or what is the total annual cost of security?	(PROVIDE EITHER ONE OR THE OTHER, NOT BOTH) Percent of total annual sales for security OR Total annual cost of security	

### LABOR RELATIONS

52	When your establishment started its operation, what was the total number of full-time paid employees? (666 if Does not Know)	Number..... <input type="text"/> <input type="text"/> <input type="text"/>				
52A	Three fiscal years ago year, in the year 2002, how many permanent, full-time employees did this establishment employ?	Permanent, full-time employees three fiscal years ago				
53	The following table refers only to <u>permanent workers</u> of your establishment. Permanent workers are defined as all (paid) long term (i.e. for one year or more) employees with guarantee of renewal of employment contract.					
		Number	Professionals	Skilled Service Workers	Unskilled Service Workers	Other Workers (not directly engaged in service delivery)
	Average number of workers in 2003					
	Average number of workers in 2004					
	Average number of workers in 2005					
	Number of female workers in 2005					
Number of part-time workers in 2005						

	Total compensation and salaries (including benefits, if applicable) of all permanent workers					
54	How many temporary workers (males and females) did you have in 2005?	Number of males.....	<input type="text"/>	<input type="text"/>	<input type="text"/>	
		Number of females.....	<input type="text"/>	<input type="text"/>	<input type="text"/>	
55	How many of your permanent skilled, professional, or managerial workers are foreign nationals?	Number.....	<input type="text"/>	<input type="text"/>	<input type="text"/>	
56	In 2005, how many permanent employees from your establishment:	1. Were dismissed or laid off? .....	<input type="text"/>	<input type="text"/>		
		2. Left due to sickness or died? .....	<input type="text"/>	<input type="text"/>		
		3. Left for other reasons? .....	<input type="text"/>	<input type="text"/>		
57	Within 2004 and 2005, how many weeks did it take to fill your most recent vacancy through external recruitment for a: (77 if inapplicable "No one was hired")		Weeks			
		Skilled technician	<input type="text"/>	<input type="text"/>		
		Production/service worker	<input type="text"/>	<input type="text"/>		
		Manager	<input type="text"/>	<input type="text"/>		
58A	In 2005, did you offer any of the following formal (beyond "on the job") training to your permanent employees:  i. Internal training (offered within the walls of your establishment)?  ii. External training (offered at a location outside your establishment)?	Yes.....			1	
		No.....			2	
		Yes.....			1	
		No.....			2	
<b>For Interviewer: If there is neither internal nor external training → 59</b>						
58B	How many permanent employees received formal training in 2005?		Skilled/ Professionals	Unskilled		
58C	What was the average number of weeks of training for each employee? (* Unskilled workers include unskilled production and non-production workers)		Males	Females	Males	Females
		Number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
		Weeks	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
59	What percent of your workforce is unionized (in Workers' General Union)?	Percentage.....	<input type="text"/>	<input type="text"/>	<input type="text"/>	
60	How many days of production in 2005 did you lose due to	1. Worker strikes or other labor disputes?	<input type="text"/>	<input type="text"/>	<input type="text"/>	Days
		2. Employee absenteeism due to illness, death, funerals?	<input type="text"/>	<input type="text"/>	<input type="text"/>	Days

61	What percent of the workforce (males and females) at your establishment have the following education levels?		Male	Female		
		1. Some university degree or higher	<input type="text"/>	<input type="text"/>		
		2. Completed secondary (incl. vocational)	<input type="text"/>	<input type="text"/>		
		3. Preparatory/ Incomplete secondary	<input type="text"/>	<input type="text"/>		
		4. Completed primary	<input type="text"/>	<input type="text"/>		
		5. Did not complete primary/ Did not enter school	<input type="text"/>	<input type="text"/>		
		Total	<input type="text"/>	<input type="text"/>		
61A	How important is a working knowledge of English as a skill that the technical staff needs to successfully conduct the tasks required in this establishment's line of business?	<b>Not at all important</b>	<b>Slightly important</b>	<b>Important</b>	<b>Very important</b>	<b>Does not know</b>
		1	2	3	4	-9
61B	What other languages are important or very important for your staff to know?	_____ [open-ended]				
62A	What is the highest level of education of the top manager?	Primary education.....	0			
		Did not complete secondary school.....	1			
		Secondary School.....	2			
		Vocational Training.....	3			
		Some university degree.....	4			
		Post graduate degree.....	5			
		PhD degree.....	6			
62B	How many years of experience in this activity did he have before running this establishment?	Number.....	<input type="text"/>	<input type="text"/>		
62C	How many years of experience did he have in a domestic establishment?	Number.....	<input type="text"/>	<input type="text"/>		
62D	How many years of experience did he have in a foreign establishment?	Number.....	<input type="text"/>	<input type="text"/>		

## SECTION TWO: PERFORMANCE

63	Please provide the following information on your establishment's production, sales and expenses		
		Value in thousands of Egyptian pounds	
		2005	2005
Total sales *		.....	.....
Total purchases of raw material and intermediate goods (whether used in production or not), including finished goods for resale **		.....	.....
Total cost of labor, including wages, salaries, bonuses, social payments ***		.....	.....
Rent on land and buildings		.....	.....
- Of which: rent on Land		.....	.....
Rent on machinery, equipment, and vehicles		.....	.....
Services Total Annual Cost of Communications		.....	.....
Total Annual Costs of Electricity		.....	.....
<u>All other costs</u> , i.e.: energy, transport, overhead expenses, etc		.....	.....

<b>Definitions</b>	<p><b>*Total sales</b> are the value of all sales including manufactured goods and goods the establishment has bought for trading. If a firm makes blue jeans and also imports blue jeans to sell, total sales is the value of all blue jeans sold, both produced and imported.</p> <p><b>**Purchase of raw materials and intermediate goods including finished goods for resale</b> are all the costs of the raw materials and intermediate goods purchased during the year, whether or not they were used in production.</p> <p><b>***Total cost of labor, including wages, salaries, benefits and social payments</b> is the total wages and all benefits, including food, transport, social security (i.e. pensions, medical insurance, and unemployment insurance).</p> <p><b>****Inventories and stocks held at end of year</b> include all goods, works in progress, raw materials and fuels held in inventory on the final business day of the year.</p>
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64	In fiscal year <span style="color: blue;">[insert three complete fiscal years ago]</span> , three fiscal year's ago, what was total annual sales for this establishment?
----	--

	LCUs
Total annual sales three years ago	n3

**INTERVIEWER: IF ESTABLISHMENT WAS NOT IN BUSINESS THREE YEARS AGO, WRITE -7**



