## Productivity and the Investment Climate Private Enterprise Survey

Name of firm: $\qquad$

Code: $\qquad$


Name of respondent: $\qquad$

Position of respondent in the firm: $\qquad$


Respondent gender: male.... 1 Female.... 2

Tel

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

## Productivity and the Investment Climate <br> 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.

## Interviewer: if the employees at the firm are the owners (even they are one or more)terminate the interview.

## CONTROL INFORMATION

Firm's address (where the interview took place): $\qquad$
City


Governorate


Markaz $\qquad$


What percentage of your total revenues comes from each of the following activities? Manufacturing $\qquad$ \% Services $\qquad$ \% Commerce $\qquad$ \% Other (specify) $\qquad$ \%

What is the total number of employees in the firm? Including the owner?


Is the factory located in an industrial zone? Yes $\qquad$ 1 No $\qquad$ .2
$\downarrow$
What is its name? $\square$

| Name | Code |  | Date |  |
| :--- | :--- | :--- | :--- | :--- |
| Interviewer: | $\square$ |  |  | $/ 2006$ |
| Supervisor: |  |  |  | $/ 2006$ |
| Reviewer: |  |  |  | $/ 2006$ |
| Data Entry: |  |  |  | $/ 2006$ |

General Information

| No. | Question | Answer |  | Movem |
| :---: | :---: | :---: | :---: | :---: |
| . 1 | In what year did your firm begin operations? | Year............ |  |  |
| . 2 | Do you or members of your household own all of this business? |  |  |  |
| . 3 | Are any of the principal owners female? |  |  |  |
| . 4 | What is the main activity of your establishment? | Manufacturing: <br> Garments. <br> Textiles. <br> Machinery\&Equipment <br> Chemicals. <br> Electronics. <br> Metal industries. <br> Non metal industries............................. <br> Agro industries $\qquad$ <br> Other industries .................................. <br> Services: <br> Commercials $\qquad$ <br> Construction\&transport $\qquad$ <br> Information. $\qquad$ <br> Other services. $\qquad$ |  |  |
| . 5 | What percentage of your establishment's product that are sold domestically: | Consumers, individuals <br> Traders/merchants intermediaries Small business <br> Large domestic firms(300workers or more) Multinational firms Other (specify) <br> Total |  |  |
| . 6 | At the time you receive delivery of more of your most important input or supply how many days could you have kept on producing your goods? | Days................. | $\begin{array}{l\|l\|} \hline & \\ \hline \end{array}$ |  |
| . 7 | If financing were not a problem how many days of your most important input or supply would you want to keep to be profitable? | days..................... |  |  |


| NO | Question | Answer | Move |
| :---: | :---: | :---: | :---: |
| . 8 | In your establishment, does your | Yes ............................................ 1 |  |


|  | business activity vary by season? |  |  |  | No .............................................. |  |  |  |  |  | 2 | 10 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| . 9 | Indicate the level of business activity in your establishment for each month code <br> High level of activity...... 1 Medium level of activity..... 2 Low level of activity..... 3 <br> No activity, establishment is inactive until next season.... 4 |  |  |  |  |  |  |  |  |  |  |  |
|  | Jan | Feb | Mar | Apr. | May. | June | July | Aug | Sept | Oct | Nov | Dec |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| . 10 | How long does it take to reach the following and how many times in a month do you go to? |  |  |  |  |  |  |  |  |  |  |  |
| Destination |  |  |  | (10a) times a month that you go to the destination |  |  | (10b)hours it takes to go to the destination |  |  |  | They come by themselves |  |
| 1-your most important market or customer to sell your products |  |  |  |  |  |  |  |  |  |  | 95 |  |
| 2-your most important market or supplier to buy inputs |  |  |  |  |  |  |  |  |  |  |  | 95 |
| 3- to the bank or financial institution. |  |  |  |  |  |  |  |  |  |  | 95 |  |

## Section 3: Investment climate

| . 11 | 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 fourpoint scale where: <br> $0=$ No obstacle <br> $1=$ Minor obstacle <br> $2=$ Moderate <br> obstacle <br> 3 = Major obstacle <br> 4 = Very Severe <br> Obstacle | Obstacles | No proble m | Degree of obstacle |  |  |  | Inap plica ble | $\begin{gathered} \hline \text { Don' } \\ \mathbf{t} \\ \text { kno } \\ \mathbf{w} \\ \hline \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\underset{\substack{\text { Min } \\ \text { or }}}{ }$ | Mod erate | $\underset{\substack{\text { Maj } \\ \text { or }}}{\text { aj }}$ | $\begin{aligned} & \text { Very } \\ & \text { sever } \end{aligned}$ |  |  |
|  |  | 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 |
| . 12 | Please tell us if any of the following issues are a problem | Obstacles | $\begin{gathered} \text { No } \\ \text { probl } \\ \text { em } \end{gathered}$ | Degree of obstacle |  |  |  | Inap plica ble | $\begin{gathered} \hline \text { Don' } \\ \mathbf{t} \\ \text { kno } \\ \mathbf{w} \end{gathered}$ |
|  |  |  |  | $\underset{\substack{\text { Min } \\ \text { or }}}{ }$ | $\begin{gathered} \text { Mod } \\ \text { enate } \end{gathered}$ | $\underset{\substack{\text { Maj } \\ \text { or }}}{\text { aj }}$ | $\begin{aligned} & \text { Very } \\ & \text { ser } \end{aligned}$ |  |  |


|  | for the operation and growth of your business and, if so, its severity for your establishment's operation and growth. <br> $0=$ No obstacle <br> 1 = Minor obstacle <br> $2=$ Moderate <br> obstacle <br> 3 = Major obstacle <br> $4=$ Very Severe <br> Obstacle <br> Among all of the above alternatives in q11 a and q12 please indicate which one constitutes the biggest obstacle | 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 |
|  |  | 21. Other (Specify like government subsidies...) | 0 | 1 | 2 | 3 | 4 | 7 | 8 |
| . 13 |  | The biggest obstacle $\qquad$ <br> The second biggest obstacle. $\qquad$ <br> The third biggest obstacle. $\qquad$ |  |  |  |  |  |  |  |

## Section4: INFRASTRUCTURE AND SERVICES

| . 14 | Does your establishment use name of service in production? | 14a <br> Number of times of interrupted (name of service) last 2 months | 14b <br> On average the number of hours the service is interrupted each time | 14c <br> What are the total losses caused by this interruption as a proportion of sales value? <br> Please limit losses resulting from lost production time from the beginning of interruption. <br> The time required to restart the machine <br> Production and sales missing resulting from this interruption | 14d <br> Is this situation was the same last year? <br> Same............... 1 <br> Better.............. 2 <br> Worse. $\qquad$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 1 |  | No.of times $\square$ | Hours | Percentage <br> \% $\square$ . $\square$ |  |
| 2 |  |  |  | \% $\square$ . $\square$ |  |
| 3 |  |  |  | \% $\square$ . $\square$ |  |
| 4 |  |  |  | \% $\square$ . $\square$ |  |


| No. | Question |  | Answer |  | $\begin{gathered} \text { Mover } \\ \text { nt } \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| . 15 | Does your establishment own or share a generator? |  | Yes $\qquad$ <br> No $\qquad$ |  | $\longrightarrow_{17}$ |
| . 16 | What percentage of your electricity comes from your own or shared generator? |  | Percentage(\%) $\square \square$ | $\square$ |  |
| . 17 | Does your establishment regularly use these items in its interactions with clients and suppliers? |  |  |  |  |
|  | Yes |  |  | No |  |
|  | fax |  | 1 | 2 |  |
|  | Postal services |  | 1 | 2 |  |
|  | E-mail |  | 1 | 2 |  |
|  | Mobile phone |  | 1 | 2 |  |
| . 18 | During the two last years (2006-2007) did your establishment ask to deliver service/obtain | 18aWhat is the actual waiting time from the day you applied to the day you received the service or approval to obtain these services? |  | Was a gift or informal payment asked for to obtain the service? |  |
|  |  | Waiting time | Still wait(from) | Yes | No |
|  | 1-a main line telephone connection | $\square \square$ | month | 1 | 2 |
|  |  | $\square \square$ |  | 1 | 2 |
|  |  | $\square \square$ |  | 1 | 2 |
|  | 4. A construction permit $\text { Yes...... } 1 \longrightarrow$ <br> No........ 2 $\square$ | $\square \square$ | month | 1 | 2 |
|  |  | $\square \square$ |  | 1 | 2 |


| .19 | Does your firm belong to a business |
| :--- | :--- | association?

## Yes

No. | 1 |
| :--- | :--- |
| 2 |$\longrightarrow 22$

| No. | Question | Answer |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| . 20 | What kind of business association do you belong to? | Commercial chamber ............. A <br> Federation of specialized B <br> industrial organizations ........... C <br> Geographic union ............... X <br> Other (specify) ................. X |  |  |  |
| . 21 | Regarding the main business association to which you belong please evaluate its service: |  |  |  |  |
|  | Service | It provides this service |  |  |  |
|  |  | always | often | occasionally | never |
|  | 1-Advice on legal matters. | 1 |  | 3 |  |
|  | 2-Information on markets | 1 | 2 | 3 | 4 |
|  | 3-Information on new products | 1 | 2 | 3 | 4 |
|  | 4-Information on other enterprises | 1 | 2 | 3 | 4 |
|  | 5-Help dealing with tax collectors | 1 | 2 | 3 | 4 |
|  | 6-Help dealing with police | 1 |  | 3 |  |
|  | 7-Other help with government officials | 1 | 2 | 3 | 4 |

## Section 5- FINANCE

| . 22 | Please tell us the contribution of the following sources of finance for your establishment last year(2007) for working capital |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | A-Personal savings/legacy |  | \% |  |  |
|  | B- Loan from local commercial banks |  | \% |  |  |
|  | C-Loan from non-local commercial banks |  | \% |  |  |
|  | $\begin{array}{l}\text { D-non banking financial institutions(small } \\ \text { loans) }\end{array}$ <br> E-Ass |  | \% |  |  |
|  | E-Association of business |  | \% |  |  |
|  | F-Investment funds |  | \% |  |  |
|  | G-Family /friends |  | \% |  |  |
|  | H-Informal sources(e.g. money lender) |  | \% |  |  |
|  | X-Other (specify) |  | \% |  |  |
|  | Total | \%100 |  |  |  |
| . 23 | In fiscal year (2007) did your establishment purchase fixed assets such as machinery, vehicles, equipment, land or building? |  |  | 1 2 8 | $\} 25$ |
| . 24 | Source of money for buying (state what did the establishment buy) <br> Multiplies answers | Personal savings/legac Loan from local comm Loan from non-local banking financial instit Association of busines Investment funds...... Family /friends ........ Informal sources(e.g. m Other (specify) ........ | anks non loans) ... $\qquad$ $\qquad$ $\qquad$ $\qquad$ $\qquad$ | $\begin{gathered} \text { A } \\ \text { B } \\ \text { C } \\ \text { D } \\ \text { E } \\ \text { F } \\ \text { G } \\ \text { H } \\ \text { X } \end{gathered}$ |  |



|  | Question | Answer |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| . 37 | What was the principal reason for not applying for a loan? | Do not need loans |  | 01 |  |
|  |  | Application procedures for bank loans are too burdensome |  | 02 |  |
|  |  | Collateral requirements of bank loans are too strict |  | 03 |  |
|  |  | Interest rates are too high |  | 04 |  |
|  |  | It is necessary to have contacts or give informal payments to get the loans (Corruption in the allocation of bank credit) |  | 05 | 40 |
|  |  | Did not think that it would be approved |  |  |  |
|  |  | It could create complications with tax administration |  | 07 |  |
|  |  | Did not want to deal in interest rates |  | 08 |  |
|  |  | Size of loan an insufficient | urity are | 9 |  |
|  |  | Other |  | 96 |  |
| . 38 | In fiscal year (2007) how many times did your establishment apply for loans? | Times. $\qquad$ <br> Don't know. $\qquad$ |  |  | 40 |
| . 39 | How many of those loans were rejected? | times |  |  |  |
| . 40 | Does your establishment have a : |  | yes | No | Don't know |
|  |  | Checking Account | 1 | 2 | 8 |
|  |  | Saving Account | 1 | 2 | 8 |
| . 41 | Does your establishment own or lease the majority of its land? | Owned $\qquad$ <br> Rented $\qquad$ <br> Can not answer \no a |  | 1 2 3 | $\rightarrow_{48}$ |
| . 42 | From whom you have got the land? | Buying from people. <br> Buying from governm <br> For free <br> Other |  | 1 2 3 4 |  |
| . 43 | Does the establishment have a legal right to occupy this land? | Yes. <br> No. <br> Can not answer \no |  | 1 2 3 |  |
| . 44 | What percentage of land is owned by the establishment? | percentage |  |  |  |
| . 45 | What percentage of land is rented by the establishment? | $\qquad$ no rented land. | $\%$ | 995 | $\rightarrow 48$ |
| . 46 | What is the duration of the rental contract? | months <br> Open. | $\square$ | 995 |  |



## Section 6- LABOR RELATIONS

| . 57 | Next I have a few questions about the employees working in this establishment |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
|  |  | $\begin{gathered} A \\ \text { currently } \end{gathered}$ | B-at the busiest time during the past 12 months | $\underset{\operatorname{Year}(2005)}{C}$ |
|  | 1-How many people work at this establishment full time (paid and unpaid workers (including the owner)? |  |  | $\overline{1}$ |
|  | 2-How many paid and unpaid workers work part time (including the owner)? |  |  |  |
|  | 3-how many of your workers are relatives or members of your household? |  |  |  |
|  | 4- How many of your workers are female? |  |  |  |
|  | 5- How many of your workers are under the age of 18 ? |  | $\begin{array}{l\|l\|} \hline \hline & \\ \hline \end{array}$ |  |



## Section7- BUSINESS-GOVERNMENT RELATIONS

| . 66 | How would you generally rate the efficiency of government in delivering services?(for example, public utilities, public transportation security ,education, health etc. | Very inefficient........ 1 <br> Inefficient................ 2 <br> Somewhat inefficient..... 3 <br> Somewhat efficient........ 4 <br> Efficient............... 5 <br> Very efficient......... 6 |  |
| :---: | :---: | :---: | :---: |
| . 67 | In general, interpretations of regulations affecting my establishment are consistent and predictable; to what extent do you agree with this statement? |  |  |




| 79 |  | 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: <br> $0=$ No obstacle $1=$ Minor obstacle 2 = Moderate obstacle $3=$ Major obstacle 4 = Very Severe Obstacle | Obstacles | $\begin{gathered} \text { No } \\ \text { proble } \\ \mathbf{m} \end{gathered}$ | Degree of obstacle |  |  |  | Inapp- <br> licable | Do not know |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | Minor | $\begin{gathered} \text { Moder } \\ \text { ate } \end{gathered}$ | $\begin{gathered} \text { Maj } \\ \text { or } \end{gathered}$ | $\begin{gathered} \text { Verevy } \\ \text { Vevy } \end{gathered}$ |  |  |
|  |  |  | 1.difficulty of getting information on what you need to do to register | 0 | 1 | 2 | 3 | 4 | 7 | 8 |
|  |  |  | 2.time to complete registration procedures | 0 | 1 | 2 | 3 | 4 | 7 | 8 |
|  |  |  | 3.financial cost of completing registration procedures | 0 | 1 | 2 | 3 | 4 | 7 | 8 |
|  |  |  | 4.Minimum capital requirements for registered enterprises in my sector | 0 | 1 | 2 | 3 | 4 | 7 | 8 |
|  |  |  | 5.Financial burden of taxes on registered enterprises | 0 | 1 | 2 | 3 | 4 | 7 | 8 |
|  |  |  | 6.Administrative burden of complying with all tax laws for registered enterprises | 0 | 1 | 2 | 3 | 4 | 7 | 8 |
|  |  |  | 7.Other administrative burdens imposed on registered businesses(e.g. inspections and meetings with government officials) | 0 | 1 | 2 | 3 | 4 | 7 | 8 |
|  |  |  | 8. Strict labor rules that registered business must comply with | 0 | 1 | 2 | 3 | 4 | 7 | 8 |

Section8: CONFLICT RESOLUTION / LEGAL ENVIRONMENT

|  | Question | Answer |  | No. |
| :---: | :---: | :---: | :---: | :---: |
| 80 | To what degree do you agree or disagree with this statement: <br> "I'm confident that the judicial system will enforce my contractual and property rights in business disputes." | Fully disagree $\qquad$ <br> Disagree $\qquad$ <br> Agree. $\qquad$ <br> Fully agree. $\qquad$ <br> Don't know. $\qquad$ | 1 2 3 |  |


| 81 | I' am going to read some statements that describe the courts and the way government officials interpret laws and regulations that affect this establishment's business. For each statement ,please tell me if you strongly disagree ,disagree ,agree ,or strongly agree |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Fully disagree | Disagre <br> e | Agree | Fully agree | Don't know |
|  | 1-The court system is fair ,impartial ,and uncorrupted | 1 | 2 | 3 | 4 | 8 |
|  | Government officials interpretations of the laws and regulations affecting this establishment are consistent and predictable | 1 | 2 | 3 | 4 | 8 |
| 82 | On average over 2007, what percent of your establishment's sales was...? | Pre paid (paid before delivery) |  |  |  |  |
|  |  | Paid at delivery |  |  |  | \% |
|  |  | Sold on credit (or with deferred payment) |  |  | .......... | ...\% |
|  |  | Total.............. |  |  | $100 \%$ |  |
| 83 | On average over 2004, what percent of your total sales to customers were not paid within the agreed time? | Percentage $\square$ |  |  |  |  |
| 84 | How many weeks does it typically take to resolve an overdue payment with customers? | Number of weeks. $\qquad$$\square$ |  |  |  |  |

85 Over 2006 and 2007, what percent of your establishment's disputes over overdue payments with customers were resolved by taking the customer to village elder or respected member of the community?

|  |  |
| :--- | :--- | :--- |

## Section 9: Crime



## Section10: Capacity

| 90 | What was this establishment's average capacity <br> utilization over the last year? (Capacity utilization is the <br> amount of output actually produced relative to the <br> maximum amount that could be produced with your <br> existing machinery and equipment and regular shifts.) | Percentage......... | $\%$ |  |
| :--- | :--- | :--- | :--- | :--- |


| 91 | How far ahead has your establishment planned its | Less than1month.......... | 1 |  |
| :---: | :--- | :--- | :--- | :--- |
|  | activity? | Between1and3months.... | 2 |  |
|  |  | Between3and6months.... | 3 |  |
|  |  | Between6and12months... | 4 |  |
|  | More than one year.... | 5 |  |  |

## Section 11:productivity

The following questions address the most recently completed fiscal year or for the most recent 12 month for which the information is available for your establishment

| 92 | For each of the last 3years (2005/2006/2007) how have total sales changed (increased/ decreased) relative to the previous year, and what is the percent of change of your establishment? <br> Interviewer: if there is no change record zero, or(+/-)in case of increasing/decreasing. | Total sales | Increas <br> e | decreas e | $\begin{gathered} \text { No } \\ \text { change } \end{gathered}$ | \%chan ge |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | 2007 |  |  |  |  |
|  |  | 2006 |  |  |  |  |
|  |  | 2005 |  |  |  |  |
| 93 | how have the number of units produced relative to the most important product/ sales in(2007) and the average unit price(increased /decreased) Interviewer: if there is no change record zero, or (+/-) in case of increasing/decreasing. | Total sales | Increas <br> e | decreas e | No change | \%chan ge |
|  |  | Number of units produced |  |  |  |  |
|  |  | Average price of unit |  |  |  |  |
| 94 | Approximately what was the total amount of sales made in the last year? <br> Interviewer: if respondent cannot estimate please ask over last 3 months | Number of units. number of units( last 3months). |  |  |  |  |
|  |  | the amount. $\qquad$ the amount (last3months) $\qquad$$\square$ |  |  |  |  |
| 95 | How much did your establishment spend on purchases of...? |  |  |  |  |  |
|  |  |  | Amount by thousand |  |  |  |
|  | 1-Machinery and equipment (new and/or used) |  |  |  |  |  |
|  | 2- Land, buildings, or improvements to leasehold |  |  |  |  |  |
|  | 3-Rent for land or building |  |  |  |  |  |
|  | 4-Raw materials/goods |  |  |  |  |  |


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