



ETUDE ECONOMIQUE CONSEIL

## PRODUCTIVITY & INVESTMENT CLIMATE SURVEY

### Manufacturing Questionnaire

Country:	<b>The Gambia (5)</b>			
Questionnaire ID:	<b>1</b>	idquest		
Establishment ID Code:	estid			
Supervisor Call Back	<b>Yes</b>		<b>No</b>	
	callback			

# PRODUCTIVITY & INVESTMENT CLIMATE SURVEY

# A - CONTROL INFORMATION

Establishment	est				
Address	addr		Phone		tel
City	city		Region (see table below)		reg
Respondant	resp		Interviewer		Code: intcode
			<b>Sample Frame</b>		<b>Reality</b>
Industry code (see table below)					industry
Size (see table below)			sampsize		screensize
Stratum (see table below )			sampstrat		screenstrat
			<b>Yes</b>	<b>No</b>	<b>No, but some shared activities</b>
Is the actual stratum the same as the sample stratum?			stratmatch		
					<b>Yes</b> <b>No</b>
Is your establishment located in an export processing or other industrial zone?					zone
Is the establishment part of a larger firm?					multiest
If <b>yes</b> , does your establishment maintain financial information specific to this establishment?					fins
Supervisor					Code: super

Region	
Banjul	1
Region B	2
Region C	3
Region D	4

Industry code		
Manufacturing	Food	1
	Garments	2
	Textiles	3
	Machinery & Equipment	4
	Chemicals	5
	Electronics	6
	Non-metallic minerals	7
	Wood, wood products and furniture	8
	Metal and Metal products	9
	Other Manufacturing	10
Retail	Retail	11
Rest of the Universe	Information Technology	12
	Construction & Transport	13
	Hotels and restaurants	14
	Other	15

Stratum		
Manufacturing	Food	1
	Garment	2
	Other Mfg	3
	Retail	4
	Rest of the universe	5

Size	
Small (5-19 employees)	1
Medium (20-99 employees)	2
Large (100 employees and more)	3

Month(MM)	Day(DD)	Hour	Minutes	AM/PM
startmonth	startday	starthour	startmin	startampm

**Note: Questions 1 through 3 apply to your entire firm, including all its establishments**

B1)

What is the current <b>legal status</b> of your firm? (see table below)	b1
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Legal status	
Publicly listed company	1
Private held, limited company	2
Sole proprietorship	3
Partnership	4
Other (specify):	5
b1x	

B2) What percentage of your firm is owned by:

Private domestic individuals, companies or organizations	b2a	%
Private foreign individuals, companies or organizations	b2b	%
Government/State	b2c	%
Other	b2d	%
Total	<b>100%</b>	

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## B - GENERAL INFORMATION

B3)

What percentage of this firm does the largest shareholder(s) own?	b3a %	
Are any of the principal owners:	<b>Yes</b>	<b>No</b>
- Female?	b3b1	
- Of African origin?	b3b2	
- Of Indian origin?	b3b3	
- Of Lebanese or Middle Eastern origin?	b3b4	
- Of other Asian origin?	b3b5	
- Of European origin?	b3b6	
- Of other origin?	b3b7	

**Note: The following questions only apply to this establishment.**

B4)

What is the highest <b>level of education</b> of the top manager? (see table below)	b4a
How many years of managerial experience working in this sector does the top manager have?	b4b years
In what year did this establishment begin operations in this country?	b4c

Level of education	
No education	1
Started but did not complete primary school	2
Primary school	3
Started but did not complete secondary school	4
Secondary School	5
Vocational Training	6
Some university training	7
Graduate degree (BA, BSc etc.)	8
Masters of Business Administration (MBA) from university in this country	9
Masters of Business Administration (MBA) from university in another country	10
Other post graduate degree (Ph.D, Masters) from university in this country	11
Other post graduate degree (Ph.D, Masters) from university in another country	12

C1)

In <b>2005</b> , what percentage of this establishment's sales came from the following activities:		
- Manufacturing	c1a	%
- Services	c1b	%
- Other (specify) : c1cx	c1c	%
<b>Total</b>	<b>100%</b>	

C2)

In <b>2005</b> :		
What percentage of your establishment's sales were:		
- Paid for before delivery	c2a1	%
- Paid for on delivery	c2a2	%
- Paid for after delivery	c2a3	%
<b>Total</b>	<b>100%</b>	
What percentage of this establishment's total sales came from selling intermediate products and services used as inputs in purchasers' production processes?	c2b	%
What percentage of the total payments you received were in the form of non-cash payments through the formal financial sector (checks, direct deposits, or credit cards)?	c2c	%
Approximately, what <b>percentage</b> of this establishment's total output went to its principal buyer? (see table below)	c2d	
Who was the <b>principal buyer</b> for this establishment's output? (see table below)	c2e	

Percentage	
Less than 5%	1
5% - 10%	2
11% - 25%	3
26% - 50%	4
51% - 99%	5
100%	6

Principal buyer	
Your parent company or affiliated establishments	1
Large private firms (more than 100 workers)	2
Medium private firms ( 20-100 workers)	3
Small private firms (less than 20 workers)	4
Individuals	5
Government or government agencies (including state-owned enterprises)	6
Others	7

C3) In **2005**, what were this establishment's 2 main products represented by the largest proportion of annual sales?

Name and detailed description:	ISIC code (4 digits)	% of total sales
First: c3a1	c3a2	c3a3 %
Second: c3b1	c3b2	c3b3 %

C4)

In its communications with clients and suppliers, does your establishment currently use:	Yes	No
- E-mail?	c4a	
- Its own website?	c4b	

C5)

For <b>2005</b> , considering this establishment's main product line:		
What was its <b>main market</b> ? (see table below)	c5a	
What was its local market share?	c5b	%
What was its national market share?	c5c	%
<b>For 2005, considering this establishment's main market for its main product line:</b>		
- How would you describe the <b>change</b> in your quantities sold? (see table below and show card)	c5d1	
- How would you describe the <b>change</b> in your prices? (see table below and show card)	c5d2	
- How many <b>competitors</b> did you face? (see table below and show card)	c5d3	If <b>none</b> , go to C6
- How many new <b>competitors</b> entered the market? (see table below and show card)	c5d4	

Main market	
1	Local
2	National
3	International

Change	
1	Increased
2	Remained the same
3	Decreased

Competitors	
1	None
2	1
3	2-5
4	More than 5

C6) In **2005**, what percentage of your establishment's sales were:

National sales	c6a	%		
Direct exports	c6b	%	In what year did you begin exporting directly?	c6b1
			What percentage of this establishment's direct export sales were to:	% of direct export sales
			Neighboring Countries within Sub-Saharan Africa	c6b2a %
			Developed Countries	c6b2b %
			Other	c6b2c %
			<b>Total</b>	<b>100%</b>
			Main destination countries as a % of your direct exports:	
			Name of country 1 : c6b3a1	c6b3a2 %
			Name of country 2 : c6b3b1	c6b3b2 %
Indirect exports (see definition)	c6c	%	In what year did you begin exporting indirectly?	c6c1
<b>Total</b>		<b>100%</b>		

**Indirect exports**

Goods sold domestically to another firm who then exports them.

If **Direct exports** = 0%, go to **D1**



C7) If you **exported directly** in 2005,

What percentage of your exports used an outside clearing agent to facilitate customs clearance?	c7a	%
What percentage of this establishment's exports were physically inspected?	c7b	%
What percentage of the consignment value of the products shipped was lost while in transit because of breakage or spoilage?	c7c	%
What percentage of the consignment value of the products shipped was lost while in transit because of theft?	c7d	%
What is the main point of exit that this establishment used? (name)	c7e	
What <b>type of point of exit</b> is it? (see table below and show card)	c7f	
<b>For the main point of exit in 2005:</b>		
- What was the average number of days it took you to clear customs? (see definition below)	c7g1	Days
- What was the longest number of days it took you to clear customs?	c7g2	Days
- What was the total cost to clear customs for a typical consignment as a percentage of the consignment value? (Please include payments to clearing agents, storage fees, container handling fees, and gifts or informal payments to customs officials)	c7g3	%

Type of point of exit	
1	Land
2	Airport
3	Sea
4	River/Inland lake
5	Other (specify): c7fx

Days to clear customs
From the time your goods arrived at their point of exit (e.g. port, airport) until the time they cleared customs.

# PRODUCTIVITY & INVESTMENT CLIMATE SURVEY

# C - SALES & EXPORTS

C8)

In <b>2005</b> , did your establishment benefit from any of the following export or investment incentive schemes :	<b>Yes</b>	<b>No</b>	
- Suspension or exemptions from duties on imported inputs	c8a1		
- Profit tax exemption	c8a2		
- VAT reimbursement	c8a3		
- Export financing scheme, such as an export credit guarantee scheme	c8a4		
- Other (Specify) : c8a5x	c8a5		if <b>yes to any</b> , go to D1
If this establishment did not take advantage of any of the benefits listed above, what is the <b>main reason</b> ? (see table below and show card)	c8b		

Main reason	
1	Never applied because do not need support
2	Never applied, did not know about programs
3	Never applied, administrative process too cumbersome
4	Never applied, no real benefits from schemes
5	Never applied, lack contacts needed to qualify
6	Never applied, takes too long to receive benefits
7	No programs exist for this type of establishments
8	Applied but not eligible
9	Other (Specify) :
c8bx	

# PRODUCTIVITY & INVESTMENT CLIMATE SURVEY

# D - SUPPLIES & IMPORTS

D1)

In <b>2005</b> , what percentage of your establishment's material inputs and/or supplies were:	<b>2005</b>		If <b>100%</b> , go to <b>D2</b>
- Of domestic origin?	d1a1	%	
- Of foreign origin?	d1a2	%	
<b>Total</b>	<b>100%</b>		
	<b>Yes</b>	<b>No</b>	
Did you import any of your material inputs and/or supplies directly in 2005?	d1b1		
If <b>yes</b> :			
- What was the average number of days that it took you to claim the goods from customs? (see definition below)	d1b2	Days	
- What was the longest number of days that it took you to claim the goods from customs?	d1b3	Days	

<b>Days to claim goods</b>
From the time your goods arrived at their point of entry (e.g. port, airport) until you could claim them from customs

D2)

	<b>Yes</b>	<b>No</b>	If <b>No</b> , go to Q <b>D3</b>
In <b>2005</b> , did you have any production inputs delivered to you by road?	d2a		
If <b>Yes</b> , for the main production input transported by road, what was the main point of origin within this country (or point of entry for imported goods)?	d2b		
For the last road shipment of that input from that point,	<b>Cost per unit</b>	<b>Units</b>	
- What was the cost of transportation from that point?	d2c1 GMD	d2c2	
- How long did it take to ship this input from that point to this establishment?	d2c3 Hours		

D3)

In <b>2005</b> , what percentage of total annual purchases of material inputs or services, were:	
- Paid for before delivery?	d3a %
- Paid for on delivery?	d3b %
- Paid for after delivery?	d3c %
<b>Total</b>	<b>100%</b>

D4)

Just prior to receiving a delivery of your most important input, how many days of stock (days of production) does your establishment typically have on hand?	d4a Days
For how many years have you known the primary supplier of the main input used in <b>2005</b> ?	d4b Years
	<b>Yes</b> <b>No</b>
In <b>2005</b> , did you subcontract any part of your production?	d4c

E1)

In <b>2005</b> ,	
What was your establishment's average <b>capacity utilization</b> ? (see definition below)	e1a %
How many hours per week did your establishment normally operate?	e1b H/week

Capacity utilization
The amount of output actually produced relative to the maximum amount that could have been produced using your facilities at the time (existing machinery, equipment and regular shifts)

E2)

	Yes	No
Does your establishment use technology licensed from a foreign owned company?	e2a	
Does this establishment have an internationally-recognized quality certification (ISO 9000, 9002, 14000, etc.)?	e2b	
During the <b>last three years</b> , did your establishment:	Yes	No
- Introduce any new or significantly improved production processes including methods of supplying services and ways of delivering products?	e2c1	
- Introduce into the market any new or significantly improved products (goods or services)?	e2c2	

E3)

How <b>important</b> are each of the following influences on your production costs for existing products (see table below):	
- Pressure from domestic competitors	e3a1
- Pressure from foreign competitors	e3a2

Importance	
Not at all important	1
Slightly important	2
Important	3
Very important	4

F1) a) Do you think that the following present any **obstacle** to the current operations of your establishment? (See table below and show card):

1	Telecommunications	f1a1
2	Electricity	f1a2
3	Transportation	f1a3
4	Access to land	f1a4
5	Tax rates	f1a5
6	Tax administration	f1a6
7	Customs and Trade Regulations	f1a7
8	Functioning of the courts	f1a8
9	Labor Regulations	f1a9
10	Inadequately educated workforce	f1a10
11	Business licensing and Permits	f1a11
12	Access to finance (availability and cost)	f1a12
13	Political instability	f1a13
14	Macroeconomic instability	f1a14
15	Corruption	f1a15
16	Crime, theft and disorder	f1a16
17	Practices of competitors in the informal sector	f1a17

Obstacle	
No Obstacle	1
Minor Obstacle	2
Moderate Obstacle	3
Major Obstacle	4
Very Severe Obstacle	5

b) Among all of the above issues, please indicate which one constitutes:

The most serious obstacle	f1b1
The second most serious obstacle	f1b2
The third most serious obstacle	f1b3

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# G - INFRASTRUCTURE & SERVICES

G1)

In <b>2005</b> , did your establishment experience:	Yes	No	If yes,			
			How many times in a typical month?	How long did each occurrence last on average?	What were your total losses for the year as a result,	
					as a % of annual sales	or as a total amount
Power outages?	g1a1		g1a2	g1a3 hrs	g1a4 %	g1a5 GMD
Insufficient water supply for production?	g1b1		g1b2	g1b3 hrs		

G2) RESERVED FOR SERVICES QUESTIONNAIRE

G3) RESERVED FOR SERVICES QUESTIONNAIRE

G4)

	Yes	No
In <b>2005</b> , did your establishment own or share a generator?	g4a	
- If <b>yes</b> , what percentage of your electricity came from your owned or shared generator(s)?	g4b %	

G5)

In <b>2005</b> , what percentage of your establishment's water supply, used in the production process, was from public sources?	g5 %
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G6)

	Yes	No
In <b>2005</b> , did your establishment use its own transport to make shipments to its customers?	g6a	
- If <b>yes</b> , what percentage, in terms of shipment value, was transported by your own transportation?	g6b %	

G7)

In <b>2005</b> , what percentage of the value of your domestic shipments to clients was lost while in transit due to:	
- Breakage or spoilage?	g7a %
- Theft?	g7b %

G8)

	<b>Yes</b>	<b>No</b>
In <b>2005</b> , did this establishment pay for security (equipment, personnel, or professional security services)?	g8a	
- If <b>yes</b> , how much was spent? (calculated as total annual cost or as a percentage of annual sales)	g8b1 GMD	g8b2 %

G9)

	<b>Yes</b>	<b>No</b>
In <b>2005</b> , did this establishment experience losses as a result of theft, robbery, vandalism or arson?	g9a	
- If <b>yes</b> , what were the estimated losses? (calculated as the total annual value or as a percentage of annual sales)	g9b1 GMD	g9b2 %



# PRODUCTIVITY & INVESTMENT CLIMATE SURVEY

# H - CONFLICT RESOLUTION/LEGAL ENVIRONMENT

H1)

To what extent do you <b>agree or disagree</b> with the following characteristics of the court system when resolving business disputes (see definition below)? (See table below)	Rating
- Fair, impartial and uncorrupted	h1a
- Quick	h1b
- Affordable	h1c
- Able to enforce its decision	h1d

Business disputes
Matters of payment for goods or services, liability and property right enforcement. Labor disputes are not included.

Agree or disagree	
Strongly disagree	1
Tend to disagree	2
Tend to agree	3
Strongly agree	4

H2)

	Yes	No	
In the last 2 years, did your establishment have a payment dispute over payments owed to it in which a third party (such as arbiters, collecting agency or judicial system) was involved?	h2a		If <b>no</b> , go to I1
If <b>yes</b> , was the court system used to resolve it?	h2b		If <b>no</b> , go to I1
	Yes	No	Still in process
If <b>yes</b> , was a court judgment made?	h2c		If <b>no</b> or <b>still in process</b> , go to I1
- If <b>yes</b> , how many weeks did it take the courts to come to judgment on this dispute (from the day the establishment first took court action until the moment a judgment was made)?	h2d weeks		
	Yes	No	Still in process
- Was the decision of the court enforced?	h2e		
If <b>yes</b> , how many weeks did the enforcement of the court judgment take?	h2f weeks		

# PRODUCTIVITY & INVESTMENT CLIMATE SURVEY

# I - BUSINESS – GOVERNMENT RELATIONS

I1)

<b>Over the last 12 months</b> , in a typical week, what percentage of total senior management's time was spent in dealing with requirements imposed by government regulations? (see definition below)	i1a	%
To what extent do you <b>agree or disagree</b> with the following statements? (see table below and show card)		
- Government officials' interpretations of the laws and regulations affecting this establishment are consistent and predictable	i1b1	
- It is common for establishments in this line of business to have to pay informal payments/gifts to get things done with regard to customs, taxes, licenses, regulations, etc.	i1b2	
- Establishments in this line of business know in advance about how much this informal payment/gift is to get things done.	i1b3	
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. On average, what percentage of total annual sales, or estimated annual value, do establishments like this one pay in informal payments/gifts to public officials for this purpose?	i1c1 %	i1c2 GMD
When establishments like this one do business with the government, what percentage of the contract value would typically be paid in informal payments/gifts to secure the contract?	i1d	%

Agree or disagree	
Strongly disagree	1
Tend to disagree	2
Tend to agree	3
Strongly Agree	4

Senior Management
Managers, directors, and officers above direct supervisors of production/sales workers.

Government regulations
For example : taxes, customs, labor regulations, licensing and registration, including dealings with officials and completing forms

# PRODUCTIVITY & INVESTMENT CLIMATE SURVEY

# I - BUSINESS – GOVERNMENT RELATIONS

I2)

In the last 2 years, did you request:	Yes	No	If yes, how many days did it take to obtain? If still in process, write "SIP"	If yes, was a gift or informal payment ever expected/requested?	
				Yes	No
A mainline telephone connection	i2a1		i2a2 Days	i2a3	
An electrical connection	i2b1		i2b2 Days	i2b3	
A water connection	i2c1		i2c2 Days	i2c3	
A construction-related permit	i2d1		i2d2 Days	i2d3	
An import license	i2e1		i2e2 Days	i2e3	
An operating license	i2f1		i2f2 Days	i2f3	

I3)

	Yes	No
Over the last 12 months, was this establishment visited by, inspected by, or required to meet with tax officials?	i3a	
– If <b>yes</b> , how many times?	i3b	
	Yes	No
– In any of these visits, inspections or meetings, was a gift or informal payment expected/requested?	i3c	

I4)

What percentage of total annual sales would you estimate a typical establishment in your sector of activity reports for tax purposes?	i4	%
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*Please refer to the following definitions for this section*

Definitions	
Skilled production workers :	Persons involved directly in the production process or at a supervisor level and whom management considers to be skilled
Unskilled production workers :	Persons involved in production processes but whom management considers to be unskilled.
Non production workers :	Management, professional, support, administrative, sale employees and others
Temporary/seasonal workforce	All paid short-term (i.e. for less than a fiscal year) employees that work 8 or more hours per day with no guarantee of renewal of employment contract)
Permanent workforce	All paid employees that work 8 or more hours per day and that are contracted for a term of one or more fiscal years and/or have a guaranteed renewal of their employment contract.
Part-time workers	All paid workers that work less than 8 hours per day

J1)

How many full-time employees did this establishment employ when it started operations?	j1
--	----

J2)

Please describe the <b>full-time permanent workforce</b> of your establishment:	Total	Production workers	Non production workers
Total number of employees at the end of <b>2005</b>	j2a	j2a1	j2a2
– of which total number of females:		j2b1	j2b2
– of which skilled production workers		j2b1a	
– of which unskilled production workers		j2b1b	
Total number of employees at the end of <b>2002</b>	j2c		
Approximately, in <b>2005</b> , what was the average <b>monthly</b> compensation per employee, including benefits when applicable, for each type of permanent full-time worker?		j2d1 GMD	j2d2 GMD
In <b>2005</b> , what percentage of the total payments that your establishment made to your employees were in the form of non-cash payments through the formal financial sector (ex. checks, direct deposits, or credit card)?			j2e %

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# J – LABOR RELATIONS

J3)

Please describe the <b>full-time seasonal/temporary workforce</b> of your establishment in <b>2005</b>	
Total number of seasonal/temporary employees :	j3a
– Percentage of which are female:	j3b %
Average length of employment (months)	j3c Months

J4)

At the end of <b>2005</b> , how many <b>part-time</b> workers did you employ?	j4a
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J5)

What percentage of the total workforce would you estimate the typical establishment in your line of business declares for tax purposes?	j5 %
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J6)

How did this establishment find its most recent employee? (see table below and show card)	j6a				
What percentage of your workforce is currently unionized?	j6b %				
	Yes, to hire	Yes, to fire	Yes, to both	No	
In 2005, did labor regulations affect your decisions about hiring or firing permanent employees in a significant way?	j6c				If <b>no</b> go to J7
If <b>yes</b> , if you had not had to comply with labor regulations, would you have:	Yes	No			
– Hired workers?	j6d				
If <b>yes</b> , how many?	j6e				
– Fired workers?	j6f				
If <b>yes</b> , how many?	j6g				

New employees			
1	Through family/friends	4	Public announcement/advertisement
2	Public placement office	5	School-related network
3	Private placement office	6	Other (Specify)
			j6ax

J7) RESERVED FOR SERVICES QUESTIONNAIRE

J8)

What is the <b>average educational</b> attainment of a typical production worker employed in your establishment? : (see table below)	j8a
	<b>Yes</b>
	<b>No</b>
In <b>2005</b> , did this establishment run formal training programs for its permanent, full-time employees?	j8b
If <b>yes</b> , what percentage in each category below received formal training?	
– Production workers	j8c1 %
– Non-production workers	j8c2 %

Average educational	
0-3 years of education	1
4-6 years of education	2
7-12 years of education	3
13 years and above of education	4

J9)

In <b>2005</b> , did your establishment undertake any of the following activities to prevent HIV/AIDS among employees?	<b>Yes</b>	<b>No</b>
– HIV prevention messages	j9a	
– Free condom distribution	j9b	
– Anonymous HIV testing	j9c	

J10)

In the past 24 months, has your workforce been affected in any of the following ways:	<b>Yes</b>	<b>No</b>
– High absenteeism among workers due to sickness	j10a	
– High absenteeism among workers who need to care for family members or friends due to sickness	j10b	
– High absenteeism among workers due to HIV/AIDS	j10c	
– High absenteeism among workers who need to care for family members or friends due to HIV/AIDS	j10d	

K1)

	Yes	No
In <b>2005</b> , did this establishment have its annual financial statements checked and certified by an external auditor?	k1a	
Does this establishment currently have a checking and/or saving account?	k1b	
Of the land occupied by this establishment, what percentage does it :		
- Own	k1c1	%
- Lease	k1c2	%
- Other (specify): k1c3x	k1c3	%

K2)

	Yes	No
Does your establishment have an overdraft facility?	k2a	
- If <b>yes</b> , what is the average annual interest rate?	k2b	%

K3)

For <b>2005</b> , please estimate the proportion of financing from the sources below for :	<b>Working capital (Current assets)</b>	<b>Did you purchase Fixed assets in 2005?</b>		If <b>No</b> , go to <b>K4</b>
		<b>Yes</b>	<b>No</b>	
		k3a		
		<b>Purchases of fixed assets</b>		
Internal funds/Retained earnings	k3a1 %		k3a2 %	
Borrowed from private commercial banks	k3b1 %		k3b2 %	
Borrowed from state-owned banks and/or government agency	k3c1 %		k3c2 %	
Borrowed from non-bank financial institutions	k3d1 %		k3d2 %	
Purchases on credit from suppliers and advances from customers	k3e1 %		k3e2 %	
Borrowed from family/friends	k3f1 %		k3f2 %	
Borrowed from informal sources (e.g., moneylenders)	k3g1 %		k3g2 %	
Issued new equity (shares)			k3h2 %	
Issued new debt (including commercial paper and debentures)			k3i2 %	
Other (Specify): k3j1x k3j2x	k3j1 %		k3j2 %	
<b>Total</b>	<b>100%</b>		<b>100%</b>	

Current assets
Inventory, accounts receivable and cash accounts

Fixed assets
Machinery, vehicles, equipment, land, or buildings



K4)

	Yes	No	
Does your establishment currently have a line of credit or loan from a financial institution?	k4a		If <b>No</b> , go to K5
If <b>yes</b> , for the most recent line of credit or loan which is still current:	<b>Line of credit</b>	<b>Loan</b>	
– Is it a line of credit or a loan?	k4b		
– What year was it approved?	k4c		
– What was the amount at the time of approval?	k4d	GMD	
– What is the average annual interest rate?	k4e	%	
– What is the total duration (term) in months?	k4f	Months	
– What is the name of the financial institution that granted the line of credit or the loan?	k4g		
– What <b>type of financial institution</b> granted the line of credit or the loan? (see table below)	k4h		
	Yes	No	
Did your financial institution require collateral?	k4i		If <b>No</b> , go to K5
If <b>yes</b> , which of the following assets were required as collateral:	<b>Yes</b>	<b>No</b>	
– Land, buildings	k4j1		
– Machinery and equipment including movables	k4j2		
– Accounts receivable and inventories	k4j3		
– Personal assets of owner (house, etc.)	k4j4		
– Other (Specify): k4j5x	k4j5		
– If <b>yes</b> , what was the approximate value of the collateral required as a percentage of the amount of the loan or line of credit?	k4k %		Go to K5

Type of financial institution	
Private commercial banks	1
State-owned banks and/or government agency	2
Non-bank financial institutions (microfinance institution, credit cooperative, credit union, finance company)	3
Other	4

K5)

	Yes	No	
In <b>2005</b> , did this establishment apply for loans or lines of credit?	k5a		If <b>No</b> , go to K6
- If <b>yes</b> , how many applications were submitted?	k5b		
- How many of those applications were rejected?	k5c		If <b>0</b> , go to L1
- What was the most common <b>reason</b> given by the lender for those rejections? (see table and show card)	k5d		Go to L1

Reason cited by lender	
Collateral or cosigners unacceptable	1
Insufficient profitability	2
Problems with credit history/report	3
Incompleteness of loan application	4
Concerns about level of debt already incurred	5
Other objections	6

K6)

If your establishment did not apply for a line of credit or a loan, what was the <b>main reason</b> ? (see table below and show card)	k6
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Main reason	
No need for a loan - establishment has sufficient capital	1
Application procedures for loans or line of credit are complex	2
Interest rates are not favorable	3
Collateral requirements for loans or line of credit are unattainable	4
Size of loan and maturity are insufficient	5
Did not think it would be approved	6
Other	7

L1)

	2005 (GMD)	2002 (GMD)
What were the total sales of your establishment in:	I1b	I1c

L2)

Please provide the following information on your establishment's costs:	2005 (GMD)
- Total cost of raw materials and intermediate goods used in production	I2a
- Total cost of labor, including wages, salaries and bonuses and social payments	I2b
- Total annual depreciation	I2c
- Total cost of rental of land/buildings, equipment, furniture	I2d

L3)

Please provide the following information on your establishment's costs:	2005 (GMD)
- Electricity	I3a
- Fuel	I3b
- Water	I3c
- Transportation for goods (not including fuel)	I3d
- Communications services	I3e
- Royalty fees and licenses	I3f

L4)

In <b>2005</b> , how much did your establishment spend on purchases of:	<b>2005 (GMD)</b>
- Machinery, vehicles and equipment (new and/or used)	I4a
- Land and buildings	I4b

L5)

At the end of <b>2005</b> , what was the <b>net book value</b> of the following assets?	<b>Net book value (GMD)</b>
	<b>2005</b>
- Machinery, vehicles, and equipment	I5a
- Land and buildings	I5b

L6)

In <b>2005</b> , if you had needed to purchase the following in its condition at that time, how much would it have cost?	<b>Value (GMD)</b>
- All machinery, vehicles and equipment that you use (whether you own it or not)	I6a
- All land and buildings that you use (whether you own it or not)	I6b

L7)

In <b>2005</b> , what would have been the cost of replacing all your machinery and equipment with new machines?	I7	GMD
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## M - FEEDBACK

Month(MM)	Day(DD)	Hour	Minutes	AM/PM
endmonth	endday	endhour	endmin	endampm

I perceive the answers to questions regarding <b>opinions and perceptions</b> to be (see table below):	m1	
The answers to questions regarding <b>figures</b> (productivity and employment numbers) (see table below):	m2	
This <b>questionnaire</b> was completed in (see table below):	m3a	
– If <b>2</b> or <b>3</b> , estimate the duration of the whole interview	m3b1 h	m3b2 min

Opinions and Perceptions	
Truthful (reflect real opinions)	1
Somewhat truthful	2
Not truthful	3

Figures	
Are taken directly from establishments' records	1
Are estimates computed with some precision	2
Are arbitrary and unreliable numbers	3

Questionnaire	
One visit in face-to-face interview with one person	1
One visit in face-to-face interview with different managers/staff	2
Several visits	3

comments

[illegible]