

## CARD 1

Shareholding company with shares trade in the stock market
Shareholding company with non-traded shares or shares traded privately
Sole proprietorship
Partnership (including limited liability companies)
Limited partnership

## CARD 2

Private domestic individuals, companies or organizations	%
Private foreign individuals, companies or organizations	%
Government/State	%
Other	%
	<b>100%</b>

### CARD 3

Employed in an establishment owned by your family in a managerial position
Employed in an establishment owned by your family in a non-managerial position
Employed in an establishment owned by someone else outside your family in a managerial position
Employed in an establishment owned by someone else outside your family in a non-managerial
Self-employed
Unemployed

## CARD 4

You replicated a product or idea encountered in your previous occupations
You modified a product or idea encountered in your previous occupations
You replicated a product or idea developed by other firms outside your previous occupations
You modified a product or idea developed by other firms outside your previous occupations
You developed a new product or idea

## CARD 5

Less gifts or informal payments to officials
More access to government programs or services
Better access to financing
Better access to skilled workers
Customers or suppliers only deal with registered firms
Comply with the law
Other reasons not included above

## CARD 6

Purchased and air use paid by the establishment
Purchased by the establishment but air time is paid by the staff
Purchased by the staff but air time is paid by the establishment
Purchased and air time paid by the staff

## CARD 7

No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle
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## CARD 8

National sales	%
Indirect exports [sold domestically to third party that exports products]	%
Direct exports	%
	<b>100%</b>



### Card 9

Material inputs or supplies of domestic origin	%
Material inputs or supplies of foreign origin	%
	<b>100%</b>

**CARD 10**

No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle
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## CARD 11

<b>Local</b>
– main product sold mostly in same municipality where establishment is located
<b>National</b>
– main product sold mostly across the country where establishment is located
<b>International</b>

**CARD 12**

No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle
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**CARD 13**

	<b>Perc ent</b>
Owned by this establishment	%
Leased by this establishment	%
Other	%
	<b>100%</b>

**CARD 14**

No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle
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**CARD 15**

	<b>Percent</b>
Paid for before the delivery?	%
Paid for on delivery?	%
Paid for after delivery?	%
	<b>100%</b>

CARD 16

	Percent
Paid for before the delivery?	%
Paid for on delivery?	%
Paid for after delivery?	%
	100%



## CARD 17

	<b>% Sources of Working Capital</b>
Internal funds/Retained earnings	%
Borrowed from banks (private and state-owned)	%
Borrowed from non-bank financial institutions	%
Purchases on credit from suppliers and advances from customers	%
Other (moneylenders, friends, relatives, etc.)	%
	<b>100%</b>

### CARD 18

	<b>% Sources of Fixed Assets</b>
Internal funds or retained earnings	%
Owners' contribution or issued new equity shares	%
Borrowed from banks (private and state-owned)	%
Borrowed from non-bank financial institutions	%
Purchases on credit from suppliers and advances from customers	%
Other (moneylenders, friends, relatives, bonds, etc)	%
	<b>100%</b>

## CARD 19

Private commercial banks
State-owned banks or government agency
Non-bank financial institutions which include microfinance institutions, credit cooperatives, credit unions, or finance companies

## CARD 20

No need for a loan - establishment had sufficient capital
Application procedures were complex
Interest rates were not favorable
Collateral requirements were too high
Size of loan and maturity were insufficient
Did not think it would be approved
Other

**CARD 22**

No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle
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**CARD 22**

Strongly disagree	Tend to disagree	Tend to agree	Strongly agree
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**CARD 23**

No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle
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## CARD 24

The benefits of training are smaller than the costs
The firm cannot afford the optimal level of training
The firm is afraid of investing in workers that after the training may leave the firm
The firm does not have enough information about training programs
Other



**CARD 25**

No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle
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## **CARD 26**

### **ROTATION A**

- Business Licensing and Permits
- Corruption
- Customs and Trade Regulations
- Access to Land
- Practices of competitors in the informal sector
- Electricity
- Crime, theft and disorder
- Access to Finance (availability and cost)
- Political Instability
- Tax Administration
- Transportation of goods, supplies, and inputs
- Inadequately educated workforce
- Courts
- Labor Regulations
- Tax Rates

**CARD 26**  
**ROTATION B**

- Business Licensing and Permits
- Practices of competitors in the informal sector
- Labor Regulations
- Transportation of goods, supplies, and inputs
- Electricity
- Access to Finance (availability and cost)
- Tax Administration
- Inadequately educated workforce
- Access to Land
- Customs and Trade Regulations
- Crime, theft and disorder
- Tax Rates
- Corruption
- Courts
- Political Instability

**CARD 26**  
**ROTATION C**

- Electricity
- Practices of competitors in the informal sector
- Tax Rates
- Access to Finance (availability and cost)
- Inadequately educated workforce
- Corruption
- Labor Regulations
- Access to Land
- Crime, theft and disorder
- Courts
- Tax Administration
- Business Licensing and Permits
- Political Instability
- Transportation of goods, supplies, and inputs
- Customs and Trade Regulations

## CARD 27

	ALL
Total annual cost of labor (including wages, salaries, bonuses, social payments)	
Total annual cost of raw materials and intermediate goods used in production	
Total annual costs of fuel	
Total annual costs of electricity	
Other cost of production not included above	