



**GROWTH AND
EMPLOYMENT PROJECT
(GEM)**

**BASELINE TRAINING
MANUAL**

**THE FEDERAL MINISTRY OF INDUSTRY, TRADE AND INVESTMENT
NIGERIA**

GEM Training Schedule: Day 1: Day_____ : Month_____ 2016

Time	Duration	Topic	Presenter
8:00-8:30am	30 mins	<ul style="list-style-type: none"> Welcome to the GEM training Introductions Overview of the training Introduction to the team Background of the GEM 	KPMG
8:30-10:00am	1:30hrs	<ul style="list-style-type: none"> SECTION A: CONTACT INFORMATION SECTION B: BUSINESS INFORMATION SECTION C: BUSINESS PERFORMANCE 	Stephen/KMPG
10:00-10:15am	15m	Break	
10:20am-1:00pm	2:30hrs	SECTION D: BUSINESS PRACTICES <ul style="list-style-type: none"> Practices Related To Market Research Practices Related To Marketing/Sales Practices Related To Financial Tracking & Analyzing Practices Related To Financial Reporting & Planning Practices Related To Supply Chain Practices Related To Hr Management Practices Related To Hr Specialization 	Stephen/KMPG
1:00-2:00pm	45m	Lunch	
2:00pm-3:00pm	1hr	<ul style="list-style-type: none"> Section E: Access To Finance Section F: Individual Characteristics Section G: About The Gem Program 	Stephen/KMPG
3:00-3:15pm	15mins	Ice breaker	
3:15-4:00pm	45mins	Role plays	Stephen/TNS
4:00-4:15	15mins	Break	
4:15-4:45pm	30mins	Role plays	KMPG
5:15-5:30pm	15mins	Exercise	

Training Schedule Day 2: Day_____ : Month_____ 2016

Time	Duration	Topic	Presenter
08:30-9:00am	30mins	Recap – Summary of the Training and questions from Enumerators	Stephen
9:15-10:30am	1h:15mins	Introduction to Survey CTO and using Tablets	Stephen
10:30-10:45am	15mins	Break	
10:45-1:00pm	2h:15	Roles plays	Stephen/TNS
1:00-2:00pm	1hr	Lunch	
2:00-3:00pm	1hr	Roles Plays	Stephen/TNS
2:45-3:00pm	15mins	Break	
3:00-4:45pm	45 mins	Role plays	Stephen/TNS
4:00-5:00pm	1hr	Field Logistics: <ul style="list-style-type: none"> • Protocols and more details of the launch • A typical day in the field briefing 	KMPG
5:00-5:15pm	15mins		

INTRODUCTION

As an enumerator you are a DETECTIVE, you gather different parts of information and then you piece them together. Your goal is to create a visual image through the data you collect of the respondent's business that is close to the truth as possible. Always be keen ("hawk-eyed") to the information the respondent gives and try as much as possible to have all questions answered.

The information collected in this survey gives us a "mental picture" of the business. The survey is arranged in a manner which sets the scene for YOU, the detective, to get some context and to help you probe. The respondent could, knowingly or unknowingly, give you information that throws you off the scent; your job is to find the truth. Do not allow the respondent to leave if by the end of 45 minutes you have not been convinced that any of the answers given is 100% correct

Remember, good probing makes good detectives!



ABOUT THIS SURVEY

This survey is administered by the Growth and Employment Project (GEM) to all applicants willing to participate in the Business, Innovation and Growth (BIG) Platform. This survey is designed to be a diagnostic for you, so you can reflect on areas where you have improved and areas where you would still like to get better. At the same time, it will allow us to advise you on support services that are the most relevant for your business if you are admitted to one of the programs. The data collected will also enable us to monitor your progress as well as assess the efficiency of our support. Please note that there is no wrong answer.

SURVEY OVERVIEW

Please note it is very important that you answer all questions in this survey (unless instructed otherwise). Also, please answer the questions honestly. The more truthful you are in your responses, the better services we can provide to you. And please indicate if you don't know the answer to the question. This survey will take approximately 45 minutes of your time.

CONFIDENTIALITY

The data you provide is completely confidential. All of your responses to this survey will be held in the highest confidence. The World Bank, the Growth and Employment project, and their affiliates value your participation and will not share any personally identifying information about you with anyone.

ADMINISTRATION: Completed automatically in the tablet	
X1. Name of surveyor	
X2. Date of the interview	____ (year) / ____ (month) / ____ (day)
X3. Interview start time	__ : __ (24 hour clock)
X4. Interview end time	__ : __ (24 hour clock)
X4. Location	_____
X5. Firm unique ID	_____
X6. User unique ID	_____

Once you enter an ID it should give you the name of the respondent if you don't see the name of the respondent, contact your supervisor immediately. Always check the id clearly

SECTION A: CONTACT INFORMATION

In this section we shall ask you some basic questions about yourself and your business location.

A.1a	What is your first name? <i>Please confirm the respondent's first name.</i>	a1a

A.1b	What is your last name? <i>Please confirm the respondent's last name.</i>	a1b

A.2a	What is your mobile phone number?	a2a
	<div style="border-bottom: 1px dashed black; height: 15px; width: 100%;"></div>	
	<input type="checkbox"/> DO NOT HAVE	-9

A.2b	What is your other alternative mobile phone number?	a2b

A.2b.1	What is your email address?	
	<div style="border-bottom: 1px dashed black; height: 15px; width: 100%;"></div>	
	<input type="checkbox"/> DO NOT HAVE	

A.3a	What is your gender? <i>Please don't ask respondent. Observe and indicate the gender of the respondent.</i>	a3a
	<input type="checkbox"/> Male	1
	<input type="checkbox"/> Female	2

A.3b1	What is your date of birth?	a3b1
	____ ____ ____ ____ (year) / ____ ____ (month) / ____ ____ (day)	
A.3b2	By this date of birth we can estimate that you are XXX year old?. <i>Check if the Calculated age in year is correct and correct if wrong t</i>	

A.3c	What is your marital status?		a3c
	<input type="checkbox"/> Married		1
	<input type="checkbox"/> Single		2
	<input type="checkbox"/> Separated		3
	<input type="checkbox"/> Divorced		4
	<input type="checkbox"/> Widowed		5
A.3d	How many children do you financially support? Please include all children (under the age of 18) whom you are responsible for.		a3d

A.3e	How many other dependents do you have? Include all adults (over 18 years of age) whom you are responsible for and financially support.		a3e

These include parents, brothers or relatives who are above the age of 18 and whom the respondent supports on regular basis.eg

- At the end of every month respondent has to send money for rent to the sister who is at the university.
- Has to pay medical bills every month for the mother who is in the village

A.3f	What is the highest qualification that you hold?		a3f
	1	No Schooling (NOT literate or numerate)	
	2	No Schooling (BUT literate or numerate)	
	3	Primary School (up to 6 grades completed; usually 11-12 years)	
	4	Middle School (7-9 grades completed; usually 13-15 years)	
	5	Secondary School (12 grades completed)	
	6	College (fewer than 2 years completed)	
	7	College – Associate Degree (2 year diploma)	
	8	College – Undergraduate Degree (3-4 year diploma)	
	9	Master’s Degree (graduate, post-undergraduate)	
	10	Professional Degree (e.g. JD, LLM, CA)	
	11	Doctorate – PhD (any discipline)	
	12	Doctorate – MD (medical doctor)	
	13	Post-Doctorate (specialized, 2 nd PhD)	
	88	Other qualification	
	-9	Do not know	

A.3g	Have you ever held a salaried job at a company for longer than 6 months? This only includes a job where you were paid a regular wage every month.	a3g
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No – there has never been a situation where I worked for a company that paid me a salary each month.	2

A.3h	Have you previously owned or started any other business? That is, outside of the current business you are operating, have you been in charge of a different business before?	a3h
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No – this is the first business that I have ever owned and been in charge of running	2

A.4a	What is the name of your business?	a4a
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A.4b1	Please confirm that your current business operates in the following sector: <i>[READ WHAT APPEARS ON THE SCREEN – AUTO POPULATED FROM REGISTRATION QUESTIONNAIRE]</i>	a4b
	<input type="checkbox"/> Correct	1
	<input type="checkbox"/> Incorrect	2

*Ensure the business sector matches with the activities that are undertaken at the business premises.
E.g.*

*Construction- brick molding, real estate development
Light manufacturing and agro-processing - tailoring, fruit juice processing
Hospitality and Tourism-
Entertainment- creative art
Information and Communication Technology – web hosting and design, software development*

Call the attention of your supervisor if what appears on the screen is different from what grantee is providing.

A.4b2	What is the correct sector for your business?	a4b2
	Light Manufacturing and Agro Processing	1
	Construction	2
	Entertainment	3
	Hospitality and Tourism	4
	Information and Communication Technology	5

A.4c1	Please confirm that your main office is located in the following city <i>[READ WHAT APPEARS ON THE SCREEN – AUTO POPULATED FROM REGISTRATION QUESTIONNAIRE]</i>	a4c1
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<input type="checkbox"/> Correct (skip to A4d)	1
<input type="checkbox"/> Incorrect	2

A.4c2	A.4c2 In which city is the main office located?	A.4c2
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A.4d	Please confirm that your main office is located in the following state <i>[READ WHAT APPEARS ON THE SCREEN – AUTO POPULATED FROM REGISTRATION QUESTIONNAIRE]</i> ?	a4d
<input type="checkbox"/> Correct (skip to A4e)		1
<input type="checkbox"/> Incorrect		2

A.4d1	A.4d1 What are correct state details	A.4d1
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A.4e	Please include any other information that will be helpful to us in locating your business (i.e. street address, business district, landmarks, color of building, signs, etc.). [DESCRIBE YOUR DIRECTIONS IN DETAIL]	a4e
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Ensure the directions are precise and clear enough that any person can easily find the business in the subsequent follow-up. Be careful while using, terms like opposite, left or right. These are very relative and depend on the position one is standing or approaching the business from. If a business is a start-up and does not have a location write the address of the respondent and their phone number

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

We would also like to ask you for the contact details of two friends or family members who would know how to contact you even if you move and change your phone number or email address.

A.5a	What is the first name of your first contact?	a5a
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A.5b	What is the last name of your first contact?	a5b
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A.5c	What is his/her relationship with you?	a5c
<input type="checkbox"/> Spouse		1
<input type="checkbox"/> Child		2
<input type="checkbox"/> Other family member		3
<input type="checkbox"/> Business partner		4
<input type="checkbox"/> Friend		5
<input type="checkbox"/> Other (specify)		6

A.5d	What is the mobile phone number of your first contact?	a5d
	<div> <div></div> <div>-----</div> </div> <div> <input type="checkbox"/> DO NOT HAVE </div>	-9

A.6a	What is the first name of your second contact?	a6a

A.6b	What is the last name of your second contact?	a6b

A.6c	What is his/her relationship with you?	a6c
	<input type="checkbox"/> Spouse	1
	<input type="checkbox"/> Child	2
	<input type="checkbox"/> Other family member	3
	<input type="checkbox"/> Business partner	4
	<input type="checkbox"/> Friend	5
	<input type="checkbox"/> Other (Specify)	6

A.6d	What is the mobile phone number of your second contact?	a6d
	<div> <div></div> <div>-----</div> </div> <div> <input type="checkbox"/> DO NOT HAVE </div>	-9

Emphasize that contact person given should have been in touch with the respondent recently. They should also know where the respondent's business is located and where to find him/her outside of business. Reassure the respondent that we will only reach out to these contact persons in circumstances where we need to pass on an urgent message, locate the respondent in future and their phones are off and directions cannot help or they shift their business.

SECTION B: BUSINESS INFORMATION

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

In this section we would like to learn more about your business and how you offer your product /services. The questions are to better understand how you run your enterprise. It will enable us to assess whether this program is actually efficient.

B.0a	How many different businesses do you operate? _____	b0a
	<div> <div></div> <div>-----</div> </div> <div> <input type="checkbox"/> DO NOT KNOW </div>	-9

These are separate entities which the respondent owns/runs or operate. For example;

- John operates carpentry workshop, car bond and supermarket therefore has 3 businesses.*

- Mary who operates a kindergarten and a real estate firm has 2 businesses.
A manufacturer of clothes who has a laundry unit where she cleans the products before packaging has one business. The laundry unit is a department of the big manufacturing business unless it earns separate income for the business or it is registered as separate business entity.

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

We will ask you questions about your business. From now on, please focus on the business for which you are applying for this program. As you have been told earlier, you can only apply for one business.

B.0b	How long has your business been operating?	b0b
	— — — —	
	<input type="checkbox"/> DO NOT KNOW	-9

B.0c	Has this business sold any product(s)/service(s) during the last 6 months?	b0c
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No or not yet	2
	<input type="checkbox"/> DON'T KNOW	-9

This question replaces the question on existing or start-up businesses and will enable you to identify start-up, dormant or operating firms.

B.0d	What percent of your working time in a typical month do you spend in this business versus working in other businesses you own or working in wage work? [DIVIDE THE TIME BETWEEN THE OPTIONS SUCH THAT THE TOTAL ADDS UP TO 100 PERCENT]	Percent
	Percent in this business	bob1%
	Percent in other businesses	Bob2%
	Percent in wage work	Bob3%

Let the respondent clearly understand that he or she should divide the time between the primary/main business and other business they run or any formal work they undertake. For example 75% at main business and 25% secondary business and formal employment all should add up 100%. If someone is a startup and has not been doing anything related to the business then it's a zero for that business and a 100% for other businesses.

B.1	Is this business formally registered with CAC?	b2
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2
	<input type="checkbox"/> DO NOT KNOW	-9

CAC - Corporate Affairs Commission which is the autonomous body responsible for regulating the formation and management of companies in Nigeria. The commission is responsible for reservation of company names and their incorporation. They must have a certificate of registration or incorporation.

B.2	<p>Could you describe briefly your main activity/product/service? <i>[READ WHAT APPEARS ON THE SCREEN – AUTO POPULATED FROM REGISTRATION QUESTIONNAIRE]</i></p> <p>-----</p>	b1
	DO NOT KNOW	-9

Ensure that the information provided by the business is similar to the information entered at the registration stage. Detail if the information in the registration form was not clear.

B.3	<p>How do you sell your products/services <i>in the primary part</i> of your business [READ OUT ALL OPTIONS]?</p> <p><input type="checkbox"/> I make/manufacture my own products/services from materials/inputs that are then used by other businesses</p> <p><i>The respondent adds value to a product or transforms a raw material into an intermediate product and sell to other businesses, for example:</i></p> <ul style="list-style-type: none"> • <i>Millers turn maize/millet to flour and sell to a couple of bakeries that will then sell breads</i> • <i>A business producing fabrics will sell to tailors who will then produce shirts, blouses and trousers</i> • <i>A Palm oil producer selling most of his production to an agro processing firm</i> • <i>A construction company that build housing for final customers</i> <p><input type="checkbox"/> I make/manufacture my own final products/services from materials/inputs and sell it to final customers</p> <p><i>The respondent adds value to a product or transforms a raw material into a finished product and sell to final consumer, for example:</i></p> <ul style="list-style-type: none"> • <i>Millers turn maize/millet to flour and sell to household nearby</i> • <i>Metal fabricators convert iron bars to windows, doors, rails, etc. and sell to people in the local neighborhood who are constructing their personal houses or premises</i> • <i>A tailor makes shirts, blouses, trousers and sell it to Nigerian customers in his shop</i> • <i>A IT company designs and develops websites for final customers</i> • <i>An artist selling directly to final customers</i> <p><input type="checkbox"/> I make/manufacture my own final products/services from materials/inputs and sell it mainly to wholesalers, distributors and/or retailers</p> <p><i>The respondent adds value to a product or transforms a raw material into a finished product and sell to aggregators and/or retailers, for example:</i></p> <ul style="list-style-type: none"> • <i>A carpenter who makes chairs and tables and sell to a furniture shop</i> • <i>A tailor makes shirts, skirts, blouses, trousers, etc. from fabrics and sells to school uniform distributors</i> • <i>A movie, music producer who sells to distributors</i> 	<p>b.3</p> <p>1</p> <p>2</p> <p>3</p>
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<input type="checkbox"/>	I buy and resell goods/services only <i>There is no value addition to the product; the respondent just resells the product. For example:</i> <ul style="list-style-type: none"> <i>A shopkeeper who buys and resells cooking oil, wheat flour, soap, etc. Even if they package it in small quantities they do not change the value of the product.</i> <i>An online shopping platform is another example</i> <i>A real estate company</i> 	4
<input type="checkbox"/>	I buy materials/supplies to provide services <i>This applies to service providers who offer a service from the inputs or materials they buy, but do not transform these materials into something else. For instance:</i> <ul style="list-style-type: none"> <i>A fumigator who fumigates people's homes using chemicals and pesticides they buy</i> <i>A dry cleaning business which does laundry using water and detergents they buy</i> <i>A school which offers education services using chalk, books, instruments, etc</i> <i>A transportation company</i> <i>Event planner or tour operator</i> 	5
<input type="checkbox"/>	I run a hotel or a restaurant	6
<input type="checkbox"/>	DO NOT KNOW	-9

The enumerator should first understand whether the business transform inputs/materials/raw materials into something else (being product or services). If yes, the next question is who the main customers are: final customers, companies that aggregate or re-sell, or other businesses that will re-transform the product.

B.4	What percentage of this business' sales are:	Percent:
<input type="checkbox"/>	In the city where your business operates	b4a %
<input type="checkbox"/>	In the state (excluded your city) where your business operates	b4b %
<input type="checkbox"/>	In another state of Nigeria	b4c %
<input type="checkbox"/>	Outside Nigeria (sales abroad and/or exports)	b4d %
<input type="checkbox"/>	DO NOT KNOW	-9
<input type="checkbox"/>	Not relevant	-8

Please refer to an average month or the average for this fiscal year. By sales/revenue/turn over we mean all the money that come into the business before incurring any expense. Let the respondent divide 100% of the sales across where the customers who buys from the business come from. Give the respondent the geographical location e.g. Lagos city, other places within Abuja state excluding the city. Be specific on the area you are referring to and let the respondent divide the sales accordingly. A respondent may have many customers from one area but may not necessary be the area that makes the highest contribution to the revenue. Do your best to get a good estimate but do not insist on an answer if the respondent does not know.

B.5a	Is one or more of the main or most critical inputs of your business imported from another country?	d5a
<input type="checkbox"/> Yes		1
<input type="checkbox"/> No		2
<input type="checkbox"/> DO NOT KNOW (or does not apply)		-9
<input type="checkbox"/> NOT APPLICABLE		-7

Main inputs are those that are used regularly in manufacturing the product, or if they are imported to be resold, are ones that collectively constituted at least 25 percent of total goods sold. Imported here could be directly imported, as well as obtained through a supplier or middleman.

SKIP PATTERN: If b5a different from 1

B.5b	What percentage of all material inputs or supplies purchased were:	Percent
<input type="checkbox"/> Material inputs or supplies produced in Nigeria		b5a %
<input type="checkbox"/> Materials inputs or supplies produced abroad		b5b %
<input type="checkbox"/> DO NOT KNOW		-9
<input type="checkbox"/> Not relevant		-8

Please refer to an average month or the average for this fiscal year. Here we look at raw materials, intermediate goods and/or final products that are bought and re-sold.

SKIP PATTERN: If b5a different from 1

B.5d	During the past 6 months, have you experienced any of the following problems:	Yes	No	Don't Know
B.5d1 Unable to import (directly or through a supplier or middleman) an input or piece of equipment due to foreign exchange restrictions imposed		1	2	-9
B5.d2 Not able to access foreign currencies at the official exchange rate to import an input or piece of equipment at the official exchange rate, but able to access foreign currencies using the parallel exchange rate instead		1	2	-9
B5.d3 Unable to import an input or piece of equipment due to import prohibitions at the Nigerian customs for other reasons than the foreign exchange restrictions		1	2	-9
B5.d4 Not able to import an input or piece of equipment through the Nigerian customs due to import prohibitions but able to purchase that foreign input or piece of equipment through other ways		1	2	-9

These inputs or pieces of equipment refers to the ones that are produced abroad and imported directly or indirectly.

B.6	Where do you operate your business?	b6
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<input type="checkbox"/> Home (inside the residence)	1
<input type="checkbox"/> Home (in a dedicated room)	2
<input type="checkbox"/> On the street at a Roadside or cart (no physical building)	3
<input type="checkbox"/> On the street – using a car or truck (e.g. taxi driver, delivery person).	4
<input type="checkbox"/> Shop located in a traditional market	5
<input type="checkbox"/> Shop located in a commercial area shop	6
<input type="checkbox"/> In an office/space located in a building	7
<input type="checkbox"/> In a stand-alone building (e.g. factory or office building)	8
<input type="checkbox"/> At the client's home or business location	9
<input type="checkbox"/> DO NOT KNOW	-9
<input type="checkbox"/> Other. Specify _____	88

The business locations are arranged from the least established to the most established. If a respondent operates business from two locations preference should be given to the most established location. For example if a business bakes bread from their home and then have distribution centre at commercial building in the city, the commercial building would be recorded as the business location.

B.7	During the past twelve months, for how many months was your business running, that is, offering products and/or services?	b7
<input type="checkbox"/> Less than 6 months		1
<input type="checkbox"/> 3-6 months		2
<input type="checkbox"/> 7-9 months		3
<input type="checkbox"/> 10-11 months		4
<input type="checkbox"/> 12 months		5
<input type="checkbox"/> DO NOT KNOW		-9

This refers to the number of months the business was offering a product or service in exchange for money. Even for a seasonal business like agriculture where a farmer plants maize for 6 months and harvest for 2 months and this is the practice all year round then the business was operational for 12 months.

B.8. When was the last time you sold a product or service either on credit or for cash?		
____ ____ ____ ____ (year) / ____ ____ (month) / ____ ____ (day)		
	-9	Do not know
	-8	Have not made a sale yet

If the answer is “-8”, this is a new or dormant business. Finish the interview.

SKIP PATTERN: Move to complete the survey if the answer to question B.8 is -8

B.9	Do you have a business website?	b9
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2

B.10	If yes, what is your business website address? A2cx ____ _	b10
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The name of website should have www. (if needed), .com, .org, or .ng etc. For example www.gem.org or www.gem.ng or www.gem.com. Be careful when entering the information: space counts for instance. The website should be active and functional and not one where the respondent have thoughts of starting or launching. Tick yes only if the website is functional and has current information.

B.11	Do you have a Facebook page that is dedicated to your business	b11
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2

B.12	If yes, what is your Facebook address ____ _	b12
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This is a Facebook page specifically used solely for the business purposes such as marketing, or informing the public of the goods and services offered, the nearest local distributors and their location.

- Eg Abuja motors,*

B.13	Do you have a Twitter account that is dedicated to your business	b13
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2

B.14	If yes, what is your Twitter handle ____ _	b14
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Respondent should have an active twitter handle/account that is solely dedicated to the business. Only code yes if they have evidence or convince you on what has been posted using the handle.

B.15	Do you use any other social media/advertising platform to present and promote your product?	b15
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2

B.16	If yes, which one? ____ _	b16
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They may include online shops e.g. at Jumia, Konga, kaymu, kara hello food, etc. It may also include website of business associations e.g. Gidiba etc

B.17a	Do you use electricity to produce your main product or service?	b17a
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2

B.17b	Does this establishment own or share a generator?	b17b
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2

SECTION C: BUSINESS PERFORMANCE

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

I will ask you a few questions on your sales, costs and employees. This information will be kept confidential and will only be used to assess the impact of firms participating in the GEM project.

C.1	<p>What were your total sales <u>last month</u> in Naira?</p> <p>Please think about all the money that came into your business during the past 30 days or all the money from customers BEFORE paying for any expenses and wages. How much were your sales from all of your customers last month?</p> <p>_____ [Naira / month]</p> <p><input type="checkbox"/> DO NOT KNOW</p>	<p>c1</p> <p>-9</p>
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Make sure that the respondent understands you are talking about SALES- all the money that the business collected before paying any expense. In other words, if the respondent had collected all the money in the last 30 days from all that he sold, and he then put it all in a bucket/box/bank account without spending single penny on any expense, how much would it be? Let the respondent give you the best estimate for total sales last month. This includes credit and cash sales

C.2	<p><i>Enumerator: Do not ask the respondent. Please assess the respondent's response to the sales question (question C.1)?</i></p> <p><input type="checkbox"/> <i>Good</i></p> <p><input type="checkbox"/> <i>Average</i></p> <p><input type="checkbox"/> <i>Poor</i></p>	<p>c2</p> <p>1</p> <p>2</p> <p>3</p>
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Good: the respondent has the number or it was easy for him to recall the numbers and the respondent seems to be pretty confident. Average: It took quite some time to get the number from the respondent but he seems pretty confident. Poor: It took quite some time to get the number from the respondent and the respondent gave numbers without conviction.

C.3a1	Think about the last 12 months, from this date a year ago until today, when was your sales the highest? <i>Please use 1=January, 2=February,....12=December.</i>	c3a1
C.3a2	<input type="checkbox"/> DO NOT KNOW <i>Please skip to question C.b1</i> How much were your sales in this month? -----(naira)	c3a2

C.3b1	Which month in the last 12 months were your sales the lowest (including months you were closed)? <i>Please use 1=January, 2=February,....12=December.</i>	c3b1
	<input type="checkbox"/> DO NOT KNOW <i>Please skip to question C.3c</i>	-9
C.3b2	How much were your sales in this month?	c3b2
	----- (naira)	

C.3c	What were your sales for an average month in the last 12 months?	c3c
	----- (naira)	
	<input type="checkbox"/> DO NOT KNOW	-9

C.4	How do your sales now compare to one year ago?	c4
	<input type="checkbox"/> 21% or more <u>lower</u> than one year ago.	1
	<input type="checkbox"/> 5 to 20% <u>lower</u> than one year ago.	2
	<input type="checkbox"/> No change: approximately the same as one year ago.	3
	<input type="checkbox"/> 5 to 20% <u>higher</u> than one year ago.	4
	<input type="checkbox"/> 21% or more higher than one year ago.	5
	<input type="checkbox"/> My business was not operating over the last year.	6
	<input type="checkbox"/> DO NOT KNOW	-9

This is comparing all the revenue/turn over / all the total money business correcting currently as compared to the same period a year ago. For example:

- *Comparing sales in February 2016 compared to February 2015.*

Are the sales higher or lower for the two periods in comparison? Be specific of the time in which you are comparing.

C.5a	<p>What were your total costs of <u>raw materials and intermediate goods</u> used in production last month in Naira?</p> <p>Please think about materials/supplies used to make/manufacture your products/services (i.e. the inputs you converted into final products). How much money did you spend to purchase all of these raw materials and intermediate goods (excluding rent, electricity, fuel, etc) last month?</p> <p>_____ [Naira / month]</p> <p><input type="checkbox"/> DO NOT KNOW</p>	<p>c5a</p> <p>-9</p>
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*The respondent should talk **ONLY** about the total cost of the **raw materials** and **other inputs** that were used to produce goods last month. This does not include the following: fuel, electricity, rent and other utility costs.*

C.5b	<p>What were your total costs of <u>raw materials and intermediate goods</u> used in production for <i>an average month</i> in the last 12 months?</p> <p>Please think about materials/supplies used to make/manufacture your products/services (i.e. the inputs you converted into final products). How much money did you spend to purchase all of these raw materials and intermediate goods (excluding rent, electricity, fuel, etc)?</p> <p>_____ [Naira / month]</p> <p><input type="checkbox"/> DO NOT KNOW</p>	<p>c5b</p> <p>-9</p>
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*The respondent should talk **ONLY** about the total cost of the **raw materials** and **other inputs** that were used to produce goods last month. This does not include the following: fuel, electricity, rent and other utility costs.*

C.6	<p>What is your break-even point, that is, the amount of sales per month you must achieve to reach profitability? We are asking for a rough estimation.</p> <p>_____ [Naira / month]</p> <p><input type="checkbox"/> RESPONDENT DOES NOT KNOW THE AMOUNT</p> <p><input type="checkbox"/> RESPONDENT DOES NOT KNOW WHAT PROFITABILITY OR BREAK-EVEN POINT IS</p>	<p>c6</p> <p>-9</p> <p>-8</p>
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Most of the small businesses do not keep proper records or calculation for their sales and expenses. However they may know how much they need to earn each month to be profitable, i.e. earning something after paying the bills and taxes. Please do not insist to get an answer from the respondent. We want to test here if the respondent knows what a break-even point or what profitability is.

c.7	Could you estimate the value of your business' total fixed assets in Naira?	c7
	----- [Naira]	
	<input type="checkbox"/> DO NOT KNOW	-9
	<input type="checkbox"/> DO NOT KNOW WHAT FIXED ASSETS ARE	-8

A fixed asset is a long-term tangible piece of property that a firm owns and uses in the production of its income and is not expected to be consumed or converted into cash any sooner than at least one year's time. They include buildings, cars, machines and equipment, furniture, tools etc.

*Let the respondent give the best estimate of all the fixed assets owned by the business. **Please do not insist to get an answer from the respondent.** We want to test here if the respondent knows what a fixed asset is.*

C.8a	How many full-time employees (excluding yourself) do you have working in your business today?	c8
	These are employees whom you PAY money to work <u>more than 30 hours</u> per week on a permanent basis.	

	<input type="checkbox"/> DO NOT KNOW	-9

Full-time employees are people that work in the business regularly, for more than 30 hours per week. They are paid money for their work on a regular basis (e.g. every week or every month). They spend most of their working time in this business. For example,

- A full time manager who is responsible for opening and closing the business from 8:00 am-6:00 pm each day.*
- A cashier who works 8-hour shifts each day for five to six days a week.*

*Make sure that any employee you put in this category is **paid regularly** and **works MORE than 30 hours per week**.*

C.8b	How many part-time employees do you have working in your business today?	c8b
	These are employees whom you PAY money to work <u>less than 30 hours</u> per week on a permanent basis.	

	<input type="checkbox"/> DO NOT KNOW	-9

Part-time employees are people that work in the business **regularly**, but **fewer than 30 hours per week**. They are paid money for their work on a regular basis (e.g. every week or every month). They may not spend most of their time in this business, but do spend a few hours per day or per week in the business. For example,

- An accountant who comes to balance the books every evening for 2 hours every day and is paid at the end of the month.
- An employee who comes during lunch-time and dinner time to a restaurant to help with serving food for 3 hours every day.
- A cleaner who cleans the office in the morning and evening, working 20 hours per week and is paid at the end of the week.
- An apprentice who works for the business regularly and gets paid regularly, but does not get a full salary. (Note: an apprentice may work for the business for more than 30 hours per week, **but does not get paid a full salary; hence we classify them as part-time employees.**)

Make sure that any employee you put in this category is **paid regularly** and **works FEWER than 30 hours per week**.

C.8c	How many temporary employees do you have working in your business today?	c8c
	These are employees whom you PAY money but only to work for a period <u>shorter than 2 months</u> , as agreed with these employees upfront.	
	<p>-----</p> <p><input type="checkbox"/> DO NOT KNOW</p>	-9

These are Workers who receive a pay though not on a regular basis. Examples for this include construction workers that are hired for a short-term project or workers that business owners just bring on during a busy season.

Make sure to probe extra carefully for this one because often respondents forget about this employee type. A good way to probe is: "Do you ever hire anyone to help you out from time to time when you're busy?"

C.8d	You have a total of [INSERT THE COMPUTED VALUE: c5a + c5b + c5c] paid employees currently working in your business.	c8d
	Of this total, how many are female employees?	
	<p>__ __ __ [Female employees]</p> <p><input type="checkbox"/> DO NOT KNOW</p>	-9

Emphasize that this is the total number of female employees working in the business and they are paid on regular basis.

C.8e	What was your <u>total payroll</u> last month in Naira?	c8e
	How much did it cost you to pay the wages for all [INSERT THE COMPUTED VALUE: c5a + c5b + c5c] of your employees during the past month?	
	<p>_____ [Naira / month]</p> <p><input type="checkbox"/> DO NOT KNOW</p>	-9

You are asking here how much the respondent paid last month for all employees. Please do not insist to get an answer from the respondent.

C.8f	What was your <u>total payroll</u> for an average month in the last 12 months in Naira?	c8e
	_____ [Naira / month]	
	<input type="checkbox"/> DO NOT KNOW	-9

You are asking here how much the respondent paid last month for all employees. Please do not insist to get an answer from the respondent.

C.8g	What was the <u>highest wage</u> that you paid to a single employee last month in Naira?	C8f
	How much did it cost you to pay the most expensive employee's salary during the past month?	
	_____ [Naira / month]	
	<input type="checkbox"/> DO NOT KNOW / NOT APPLICABLE	-9

C.9	What are the main products/services sold by your business?	c9
	That is, what goods and activities represent the largest proportion of your sales? Please limit the list to your 3 main products/services (or your 3 highest selling products/services).	
	Product/Service 1	_____ c9a
	Product/Service 2	_____ c9b
	Product/Service 3	_____ c9c

These are goods or services from which the respondent makes most of the sale. Let the respondent give you the top most here product and the units of measurement. For example:

- *Furniture show room could have*
 1. *Set of sofas,*
 2. *Piece of wardrobe,*
 3. *Beds*
- *A supermarket would have,*
 1. *A bar of soap,*
 2. *Packet of milk*
 3. *Loaf of bread*

These product are not necessarily the one which they sell most of the units but the one which they collect more money from selling.

C.10	What is the price for each of these products/services in Naira?		
	If the price depends on the selling point, please give us the price for your main market/selling point.		
	Product/Service 1	_____ Naira per unit	c10a
	Product/Service 2	_____ Naira per unit	c10b
	Product/Service 3	_____ Naira per unit	c10c

If a respondent has more than one brand of the main product, for example if the main product is toothpaste and the brands are Aquafresh, Colgate and Close-up, then take the price for the most popular brand or unit. The same applies for the different unit of the same main product. Take the price of the product unit that is most popular for example 1 liter packet of milk at 200 Naira. For a movie or music, take the price for a movie sold to a distributor or aggregator.

FOR MUSIC AND MOVIE PRODUCERS ONLY

Enumerators: Skip if this is not relevant and the business does not produce music or movie.

SKIP PATTERN: Skip C10b for those not in the entertainment sector

C.10b	How many [movie(s) or music] do you produce in a year?	c10b
	<input type="checkbox"/> DO NOT KNOW	-9
C.11	Which statement best describes your knowledge about competitors over the last 6 months?	c11
	<input type="checkbox"/> There are no competitors in my area/sector. GO TO D1b	1
	<input type="checkbox"/> There are competitors in my area/sector and we are offering similar products/services.	2
	<input type="checkbox"/> There are competitors in my area/sector but my products/services are different.	3
	<input type="checkbox"/> I don't know anything about my competitors. GO TO D1b	-9

*Please remain objective while asking the question and let the respondent make their choice.
A competitor refers to someone who runs similar business offering the same product or operating in a similar line of products or services.*

C.12	Can you name two of your competitors? Please identify your competitor by the name of the company or the name of the owner	c12
	C.12a Competitor 1	_____ c12a
	C.12aa Competitor 2	DO NOT KNOW -9
		_____ c12aa
		DO NOT KNOW -9

Write the name of the business or the business owner e.g. Smith enterprises or John smith.

C.12b	How do you think your business differentiates itself from these competitors? Please choose the answer that best describes this differentiation	c12b
	We sell the exact same product and have the exact same customers	1
	My business charge different prices	2
	My products/services are unique or different	3
	My products/services target a different market	4
	My products/services are sold in a different location	5
	My products/services are of higher quality but more expensive	6
	Other specify	88
	<input type="checkbox"/> DO NOT KNOW	-9

SECTION D: BUSINESS PRACTICES

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

In the following set of questions, we will ask you about certain business practices that you may or may not be implementing in your business. Please only respond 'Yes' if you have implemented this business practice at least one time in the last six months. It is okay if you are not doing every activity we describe and not all the practices we ask about may make sense for all businesses to do. We are just trying to assess where your business stands now so we can offer you tailored support.

*[INTERVIEWER INSTRUCTIONS: Probe very carefully on these questions and use the descriptions provided in the questions to guide you. If a respondent answers "Yes", **make sure he can thoroughly describe how this business practice was implemented before accepting his response.** Only choose the "Yes" response if you can verify (with explanations or examples) that the respondent has carried out this business practice in the past six months. Most of the businesses do not undertake the majority of these business practices. It is okay if a respondent does a few or none of the practices at all in any category. Do not give false positive or sympathy score.*

PRACTICES RELATED TO MARKET RESEARCH

D.1a	Over the last 6 months , did you do research on your competitors? Please describe how you processed this research and the kind of information you were collecting. [ONLY CHOOSE 'YES' IF THE RESPONDENT TALKS ABOUT THE FOLLOWING: outsource a study, visit competitors, talk to customers/suppliers to know about the products/services sold by your competitors. For the INFORMATION: prices, quality, type of customers, geographical areas]	D1a
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2
	<input type="checkbox"/> DO NOT KNOW (or does not apply)	-9

The response is likely to be 'Yes' but you need to understand if this research is structured and formal. A business owner going to visit a competitor from time to time is a 'No' to the question. Only choose the "Yes" answer if respondent can provide evidence or examples that demonstrate he conducted a structured research on his competitors or hire a company to analyze the market in details.

For example, it is a 'Yes' if the business owner did the research himself, hired an individual or a firm to do the following:

- *Identify the main competitors, understand whether their products/services is a product similar to, or a substitute for, the business' own product/service in the same location. Or whether their products are not similar but a good substitute to the business' products.*
- *Identify the costs structure of the competitors, marketing strategies or distribution channels*
- *Get feedback from customers on the quality of the products/services of the competitors*
- *The business owner went to visit the competitors in a systematic way: identification of the other businesses, stopping by each competitors, taking notes, buying the products to test the quality*
It is a 'No' if:
 - *The business owner visited one competitor in person to check the product and selling price. No notes and only one competitor once in a while.*

D.1b	Over the last 6 months , did you do research to better understand the preferences and needs of your target market? Please describe how you have processed this research and the kind of information you were collecting [ONLY CHOOSE 'YES' IF THE RESPONDENT TALKS ABOUT THE FOLLOWING: customer survey (paper-based, online, calls, etc), feedback from the suppliers, need assessment, etc]	d1b
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2
	<input type="checkbox"/> DO NOT KNOW (or does not apply)	-9

The response is likely to be 'Yes' but you need to understand if this research is structured and formal. A business owner talking to a customer from time to time is a 'No' to the question. Only choose the "Yes" answer if respondent can provide evidence or examples that demonstrate he conducted a structured research with his customers or hire a company/individual. In addition, the respondent needs to provide details on what he learned about the needs of a current or new customers based on this systematic and structure research.

For example, it is a 'Yes' if the business owner did the research himself, hired an individual or a firm to do the following:

- *Research potential customers online;*
- *Conduct surveys (long or quick) with people (customers or individuals who are not your customers) in a systematic way – on the street, on the phone, or at the business' premise.*

It is a 'No' if:

- *The respondent spoke with a couple of existing customers but random and discussion not structure.*
- *The respondent talked to a couple of individuals (who are not his customers) to learn more about what people are interested in purchasing from a business like yours but random and discussion not structured.*
- *Random discussions but no notes taken.*

D.1c	Over the last 6 months , have you written down and listed your main customers/clients? <i>[ONLY CHOOSE 'YES' IF THE RESPONDENT TALKS ABOUT THE FOLLOWING: wrote down clients on a book, took phone numbers and entered them in an excel, entered the details of clients using a software]</i>	c.1c
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2
	<input type="checkbox"/> DO NOT KNOW (or does not apply)	-9

PRACTICES RELATED TO MARKETING/SALES

D.2a	Over the last 6 months , did you initiate special offers to get people to buy more or to attract new customers? <i>[ONLY CHOOSE 'YES' IF THE RESPONDENT TALKS ABOUT THE FOLLOWING: special sales, limited-time discount, coupons, "buy two, get one free", free gift]</i>	d2a
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2
	<input type="checkbox"/> DO NOT KNOW (or does not apply)	-9

The respondent should be able to describe how his marketing efforts focused on promoting the products/services offered by the business – including details on the product/service of interest, the type of promotion used, and how effective it was at generating more sales.

For example,

- You advertise a special sale of your products/services using social media, online or radio ads.*
- You offer a limited-time discount on a product/service so people buy more of it.*
- You hand out coupons for certain products/services (e.g. “buy two get one free” coupon, “2-for-1” coupon) to people passing by your business location or at public events like concerts.*
- You try to attract new customers with a special promotion (e.g. free gift at sign up, extra services with their first purchase).*

D.2b	Over the last 6 months , did you advertise in any form? <i>[ONLY CHOOSE ‘YES’ IF THE RESPONDENT TALKS ABOUT THE FOLLOWING: flyers and brochures, posters to draw people’s attention, television campaign, radio, social media]</i>	d2b
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2
	<input type="checkbox"/> DO NOT KNOW (or does not apply)	-9

The respondent should be able to describe how his advertising strategy focused on promoting the products/services offered by the business

For example,

- You advertise a special sale of your products/services using social media, online or radio ads.*
- You install a large poster (e.g. billboard, street sign) outside of your business location that draws people’s attention to your business and highlights a deal on one of your products/services.*
- You distribute printed materials (e.g. flyers, brochures) around your city that outline the advantages of your products/services.*
- You give business cards to your customers and other contacts (e.g. friends, family, partners) so they can promote your products/services through positive word-of-mouth.*

D.2c	Does your business/or (at least) one of your products/services have a brand identity? Please tell us more about this brand identity. <i>[ONLY CHOOSE ‘YES’ IF THE RESPONDENT TALKS ABOUT THE FOLLOWING: logo, business name, packaging, catch phrase – Stories and rationale being this brand identity]</i>	d2c
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2
	<input type="checkbox"/> DO NOT KNOW (or does not apply)	-9

The respondent should be able to describe how his branding is effective and what product has the brand identity. For example,

- These include eye catching phrase e.g. “Do the Dew”, “The only quenching drink in the country”
- You use a Unique business name which attracts more customers
- Use attractive labels and pictures which targets a certain group of customers.

D.2d	Over the last 6 months , did you change the price of a product/service as part of a strategy to increase sales or profits from this product or service? How?	d2d
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2
	<input type="checkbox"/> DO NOT KNOW (or does not apply)	-9

The respondent should be able to describe which product/service was targeted, the pricing change implemented, and if it resulted in more sales. If they increased the price because their costs increased, then report NO for this. We are interested in a pricing strategy where prices were strategically changed to increase revenues or profits.

For example:

- You decrease the price of a product/service by 10% in order to stimulate demand and increase overall sales (e.g. price decreases a little, but the quantity sold increases a lot).
- You see there is a lot of interest in one of your products/services because customers keep buying all available units each week. So you increase the price by 20% to increase the total amount of money you bring into the business from selling this product/service (e.g. price increases a lot, but the quantity sold does not change much).
- You notice that customers tend to buy the same two products/services in a bundle together. One of the products/services is a high-priced item and the other one is an average-priced item. To generate greater sales of the high-priced product/service you decrease the price of the average-priced item, which, in turn, attracts more people who buy both the average-priced and higher-priced product/service from your business.

D.2e	Over the last 6 months, what were the various stakeholders/people that sell your products/services? You can choose more than one stakeholder	d2e
	<input type="checkbox"/> My firm (direct sales to final customers)	1
	<input type="checkbox"/> Specific and regular distributors/wholesalers	2
	<input type="checkbox"/> Specific and regular retailers	3
	<input type="checkbox"/> Random distributors/wholesalers/retailers that come to my business	4
	<input type="checkbox"/> An online website like Konga or Jumia	5
	<input type="checkbox"/> Other	6

The respondent should be able to describe how or the channels the business uses to sell its products or services. For example;

- An education institution sells directly to its final consumer i.e students,
- A maize miller may sell to final consumer and retailers etc.

D.2f	Over the last 6 months , did you expand market reach by selling products/services in a new location in your city or country? <i>[ONLY CHOOSE 'YES' IF THE RESPONDENT TALKS ABOUT THE FOLLOWING: opened a second store; had salespeople travel to new areas; purposefully targeted customers in a different region]</i>	d2f
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2
	<input type="checkbox"/> DO NOT KNOW (or does not apply)	-9

This include opening up new branches/outlets in new locations where the business was not operating before. It also involves sending sales agents/ representative out to new areas. For example

- A business located in Abuja start selling its product in Rivers or Sokoto state.*
- Okwonko enterprises start selling its cocoa in Ghana and Ivory Coast.*

PRACTICES RELATED TO FINANCIAL TRACKING & ANALYZING

D.3a	Over the last 6 months , did you keep your business finances separate from your personal finances?	D3a
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2
	<input type="checkbox"/> DO NOT KNOW (or does not apply)	-9

Respondent must have distinguished money for business purposes (versus money for non-business purposes). In addition, the business finances and personal finances should be physically separated.

For example:

- You use one bank account for your business and have a separate account for your household.*
- You keep your money for the business in one container and you keep your personal money in another container, so that way you can keep track of what's happening with your business finances.*
- The money you collect from selling to customers is left in your business (e.g. a bank account, container, drawer, etc) and you only take out money for personal use when you pay yourself a salary (e.g. at the end of each day, week or month).*

D.3b	Over the last 6 months , did you keep track of every sale (all money in) and every purchase/expenditure (all money out) made by the business? <i>[ONLY CHOOSE 'YES' IF THE RESPONDENT TALKS ABOUT THE FOLLOWING: storage container, bank records, handwritten notes, notes on a computer, excel, software etc]</i>	D3b
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No [SKIP PATTERN: IF NO, GO TO D.4a]	2
	<input type="checkbox"/> DO NOT KNOW (or does not apply)	-9

Respondent must have done this for ALL money in/out transactions during the past six months. The figures need to actually be recorded somewhere (i.e. written down in a book or on a computer). Also, the information should be organized in such a way that the respondent can easily access and use the records when needed.

For example,

- You have a book where you write down all your sales and costs each day.
- You use Excel to track your sales and costs from each day.
- Using a receipt book (where the sale amount is listed and the customer also gets a copy) **DOES NOT** qualify – because both money ‘in’ and money ‘out’ of the business must be tracked on a regular basis.

D.3c	How did you keep track of your sales and purchases/expenditures? Select all of the record types that apply. Please note we will ask you to provide a proof of evidence later.	Yes	No	Don't know
	In a storage container (receipts, paper copies kept in a shoe box, etc) d3c1	1	2	-9
	Bank records (or record of deposits and withdrawals provided by the bank) d3c2	1	2	-9
	Handwritten notes organized in a book d3c3	1	2	-9
	Notes on the computer d3c4	1	2	-9
	Excel d3c5	1	2	-9
	Accounting software d3c6	1	2	-9

The respondent should have described the method while answering the previous question and should easily provide convincing example.

D.3d	Did you use these records indicated in question D.3C (previous question) to work out the costs to the business of each main product/service it sells	D3d
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2
	<input type="checkbox"/> DO NOT KNOW (or does not apply)	-9

PRACTICES RELATED TO FINANCIAL REPORTING & PLANNING

D.4a	Over the last 6 months , did you use a provisional Budget? Please tell us what you have in this budget <i>[ONLY CHOOSE 'YES' IF THE RESPONDENT TALKS ABOUT THE FOLLOWING: projection of revenues and expenses/costs, timeline (for the next quarter, semester, year, three years)]</i>	d4a
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2
	<input type="checkbox"/> DO NOT KNOW (or does not apply)	-9

The respondent must have a budget that was created (previously) to estimate sales and costs in the most recent month, with the figures recorded in a book or on a computer.

For example:

- You examined budgeted versus actual spending, and updated your budget to reflect changes or variances in your business.
- You used projections for the sales (e.g. money to be paid by customers for products/services) and costs (e.g. rent, purchases of stock and supplies, transport, electricity, maintenance, advertising, etc) that you expected in your business each month. Then, month-by-month, you reviewed your performance and adjusted your budget for the next period.
- Reviewed your estimated budget for the upcoming month, and got a good estimate of the minimum costs that must be covered (throughout the month) and, thus, you knew how much money in sales must be collected (from customers) in order to cover these costs (i.e. to break even).

D.4b	Over the last 6 months , did you use an Income Statement, i.e. calculation of the profit or loss of your business over a certain time?	d4b
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2
	<input type="checkbox"/> DO NOT KNOW (or does not apply)	-9

This is a formal document (written or electronic) stating the actual revenues obtained and expenses incurred over a specific accounting period (e.g. each month, quarter or year). At the bottom of this Income Statement it should display a calculation of the net profits or losses (i.e. net income) realized by the business during the specified period.

- You reviewed your monthly Income Statements from the previous six months and noticed that your net profits had been steadily increasing. Based on this information, you decided you can afford the payments on a new bank loan, which you would use to buy higher quality stock/inventory and sell to different customers.
- You reviewed the four quarterly Income Statements made during the past year and noticed that your business generated substantial profits in each three-month period. Using these figures, you predicted that there is enough money retained in your business bank account that you could afford to purchase a new asset (e.g. machine, equipment, vehicle) and improve productivity in the business.
- You saw from the annual Income Statement that your business realized large losses in the previous year. Since the business was not profitable, and had no earnings saved in your business bank account, you decided that you could afford to expand by opening an additional facility/store.

Income statement for XYZ business for the period ending 31 st of December 2010		
INCOME	\$	\$
Services rendered	94,600	94,600
EXPENSES		(60,366)
Salaries	25,000	
Telephone & internet	6,500	
Water & electricity	16,000	
Property rates and taxes	1,000	
Insurance	7,300	
Advertising costs	1,000	
Fuel	2,500	
Stationery	412	
Bank charges / interest paid	654	
Tax expense	3,414	
NET PROFIT		30,820

D.4c	Over the last 6 months, did you use a Balance sheet, i.e. list of your assets and liabilities at a certain date?	d4c
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2
	<input type="checkbox"/> DO NOT KNOW (or does not apply)	-9

This is a formal document (written or electronic) that summarizes a company's assets, liabilities and shareholders' equity at a specific point in time. It shows the profit and loss for the business at the specified time.

For example;

- Reviewed the balance sheet and realized that the business is making enough profit and bought more assets like machines, land or opened new premises to operate the business from.*
- Based on the value of the business assets and decided it's better to buy new ones due to high depreciation of the old assets.*
- Realized that the business is not profitable enough and needed to diversify on the line of production.*

Balance sheet for XYZ business on the 31 st of December 2010		
	\$	\$
ASSETS		
<u>Non-current assets</u>		2,150,000
Land and buildings	2,000,000	
Furniture	12,000	
Machinery	18,000	
Investments	<u>120,000</u>	
<u>Current assets</u>		10,000
Inventory	1,000	
Debtors / receivables	3,200	
Bank and cash	<u>5,800</u>	
TOTAL ASSETS		<u>2,160,000</u>
EQUITY AND LIABILITIES		
<u>Owner's equity</u>		1,700,000
Capital	<u>1,700,000</u>	
<u>Non-current liabilities</u>		440,000
10% Loan	<u>440,000</u>	
<u>Current liabilities</u>		20,000
Creditors / payables	<u>20,000</u>	
TOTAL EQUITY AND LIABILITIES		<u>2,160,000</u>

D.4d	Over the last 6 months , did you compare your sales against previously set targets or prior performance at least once per month? Please tell us more about the method, documents you are using, etc <i>[ONLY CHOOSE 'YES' IF THE RESPONDENT TALKS ABOUT THE FOLLOWING: time reference, documentation such as income statement, books, indicators looked at – in absolute terms, percentage]</i>	d4d
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2
	<input type="checkbox"/> DO NOT KNOW (or does not apply)	-9

Respondent must have done this for at least one performance indicator during the past six months. At the end of the month the total sales are compared to target which were set at the beginning of the financial year of the business or at the beginning of each month.

For example:

- You use your books to determine if your monthly profits exceeded your target for that month.*
- At the beginning of each year, you set targets for the level of performance you aim to achieve in the future (e.g. to reach a certain amount of monthly sales before the end of the year), and then you compare your total sales each month against this benchmark.*
- At the end of each month, you compare your current sales performance to the level that the business achieved during the same period last year (e.g. monthly sales in December this year compared to monthly sales in December last year).*

D.4e	How often do you review the financial performance of your business and analyze the areas for improvement?	d4e
<input type="checkbox"/>	Rarely and/or never	1
<input type="checkbox"/>	Every year (i.e. once every twelve months)	2
<input type="checkbox"/>	Every semester (i.e. once every six months)	3
<input type="checkbox"/>	Every quarter (i.e. once every six months)	4
<input type="checkbox"/>	Every month or more frequently	5
<input type="checkbox"/>	DO NOT KNOW (or does not apply)	-9

This involves looking at the sales figure, profits and expenses using income statements, balance sheets etc. The review is done with an aim of developing strategies to improve the business performance, establish gaps which need urgent attention, determine which product is more profitable and which areas to invest etc.

D.4f	What are the usual outcomes of this financial performance review? [ONLY TICK BOXES IF THE RESPONDENT TALKS ABOUT THE FOLLOWING: expected sales, cut costs/expenses, expanding markets, new investment, financial report]	Yes	No	DO NOT KNOW (or does not apply) d4f
<input type="checkbox"/>	Financial reports <ul style="list-style-type: none"> These are statements that provide the financial position of the enterprise. They are used to make economic projections, help in bargaining CBA, show economic viability of the business to potential investors or getting loan from a financial institution. 	1	2	-9
<input type="checkbox"/>	Strategy <ul style="list-style-type: none"> This involves devising ways in which the business will remain profitable, competitive and how its growth should be. 	1	2	-9
<input type="checkbox"/>	Provisional targets for sales <ul style="list-style-type: none"> Setting target on how much sales should be achieved in particular period in time eg increase sales by 25%. 	1	2	-9
<input type="checkbox"/>	Provisional targets for costs (costs reduction) <ul style="list-style-type: none"> Determine how much further the business should bargain or cut costs for example reduce transport cost by 30% by combining trips. 	1	2	-9
<input type="checkbox"/>	Investment decisions <ul style="list-style-type: none"> Inform the management on which areas to put more effort and resource based on sector performance. 	1	2	-9
<input type="checkbox"/>	Assets sales <ul style="list-style-type: none"> Determine which assets are no longer valuable (have highly depreciated) and sell them. 	1	2	-9
<input type="checkbox"/>	Others, specify _____	-		
<input type="checkbox"/>	Nothing in particular	0		

PRACTICES RELATED TO SUPPLY CHAIN

D.5a	In a year and for your main input, how many suppliers did this business use?	d5a
	<input type="checkbox"/> Not relevant (None) – GO TO D5c	1
	<input type="checkbox"/> Only one	2
	<input type="checkbox"/> 2 to 5	3
	<input type="checkbox"/> More than 5	4
	<input type="checkbox"/> DO NOT KNOW – GO TO D5c	-9

These are people who provide raw materials, goods or services to the whole business or the main product

D.5a1	We want to understand how you usually choose a supplier. Pick the most appropriate option	d5a1
	<input type="checkbox"/> Proximity The supplier is closely located near the business premises and so either gets product cheaper or reduces transport cost.	1
	<input type="checkbox"/> Good recommendations and/or track record Was referred to the supplier by other people or businesses that had worked with him or her.	2
	<input type="checkbox"/> They offered the best quotation among several suppliers Used competitive bidding and decided based on who offers the best quality and at reasonable price.	3
	<input type="checkbox"/> I knew the supplier The respondent had acquaintance with the supplier (friend, co-workers, former supplier)	4
	<input type="checkbox"/> Sells a wide range of goods/services The supplier offers various good and services and he has “one stop shop” where business can purchase variety of raw materials they need at any single moment.	5
	<input type="checkbox"/> Sells good/ services on credit He is the only supplier who offers goods on credit to the businesses in the area.	6
	<input type="checkbox"/> Other, specify: _____	7
	<input type="checkbox"/> DO NOT KNOW	-9

D.5a2	Over the last 6 months , did you attempt to negotiate with a supplier for a lower price on raw material?	d5a2
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2
	<input type="checkbox"/> DO NOT KNOW (or does not apply)	-9

Most of the people will always say yes to negotiate for a lower price. The respondent should clearly explain what product or raw material he negotiated and from what price. For example Abuja printers negotiated with Paper World Company for supply of rim papers at \$10 from \$ 13.

D.5b	Over the last 6 months , did you compare the prices or quality offered by alternate suppliers or sources of raw materials to the business' current suppliers or sources of raw materials? <i>[ONLY CHOOSE 'YES' IF THE RESPONDENT TALKS ABOUT THE FOLLOWING: visit to different stores, online research, recommendations]</i>	d5b
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2
	<input type="checkbox"/> DO NOT KNOW (or does not apply)	-9

Respondent must have done this with more than one potential supplier during the past 6 months. He should be able to describe how he learned about the stock/materials available from different suppliers – including the names of these potential sources, details on the stock/materials of interest, and information on the prices (and possibly the quality) of these items.

For example:

- You visited the different stores that sell your stock/materials to find the best price.*
- You researched the prices of your stock/materials online.*
- You asked people you know for recommendations on where to find the best prices for your goods.*

D.5c	Over the last 6 months , did you monitor your stock, supplies or materials on a regular basis? If yes, please describe why you are doing that. <i>[ONLY CHOOSE 'YES' IF THE RESPONDENT TALKS ABOUT THE FOLLOWING: ensure quantity for the production, ensure quality of the service]</i>	d5c
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2
	<input type="checkbox"/> DO NOT KNOW (or does not apply)	-9

Respondent must have conducted this check of inventory at least once during the past 6 months. Even if it was only a list of items, the respondent should be able to prove that this 'inventory monitoring' was performed (i.e. items and numbers written down in a book or on a computer). This must be a systematic review that he conducts to determine both the current quantity and quality of these physical items. Also, the respondent must describe how he uses this information to determine if his business can keep running day-to-day.

For example:

- You recorded the total amount of inventory available each day (e.g. stock or goods ready to be sold) by listing everything that is physically situated at your business location (e.g. on the shelves, in a storage room) and updating this list when you make new purchases (items in) or sell any of your goods (items out).*
- You reviewed your records to determine the level of supplies/materials remaining at the end of the week (after accounting for everything used in production), then you evaluated if there were enough supplies/materials available to operate the next week (i.e. to continue making products or delivering your services).*

- *At the end of the month you add up the total quantity of stock, supplies and materials stored at your business (e.g. number of units on hand for each item), then you subtract from this list any 'poor quality' items that can no longer be sold to customers, included in production or used to provide services.*
- *[Note: keeping the purchase receipts in a box or drawer does not qualify – because the details on each piece of paper must be organized and included with a written total of all inventory items on hand.]*

D.5d	Over the last 6 months , did you record the total amount of stock, supplies or materials (on hand at your business) using organized notes in a book or software on a computer?	d5d
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2
	<input type="checkbox"/> DO NOT KNOW (or does not apply)	-9

Respondent made clear record, either hand written or on a computer of all the stock and materials available at the shop and would provide the details at any given moment. This could have been done daily, weekly or monthly.

D.5e1	Are you using a computer at your office for your day to day operations?	d5e1
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2
	<input type="checkbox"/> DO NOT KNOW (or does not apply)	-9

D.5e2	Are you using internet for your day to day operations?	d5e2
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2
	<input type="checkbox"/> DO NOT KNOW (or does not apply)	-9

SKIP PATTERN: Skip question D5e3 if answer to question D5e2 is no

D.5e3	If yes, how do you access the internet?			d5e3	
	<input type="checkbox"/> On office computer			1	
	<input type="checkbox"/> On my phone			2	
	<input type="checkbox"/> At internet cafe			3	
	<input type="checkbox"/> DO NOT KNOW (or does not apply)			-9	
D5f	Are you using an IT solution for:		Yes	No	Don't know
					d5f
	Financial Management (accounting, budgeting etc)				
	Enterprise Resource Planning A process by which a company manages and integrates the important parts of its business-cost, manufacturing, marketing and sales using software.		1	2	-9
	Order Planning		1	2	-9
	Payroll management		1	2	-9

	The salaries and wages are automated using software.			
	Customer Relation Management			
	Other	1	2	-9

PRACTICES RELATED TO HR MANAGEMENT

[ONLY IF MORE THAN 1 FULL TIME EMPLOYEE]

D.6a1	Over the last 6 months, did you offer formal training to your employees? By formal training we mean: training undertaken outside your company by a third party firm/consultant. Please describe the training and the workers that were trained	D6a1
	<input type="checkbox"/> Yes	1
	<input type="checkbox"/> No	2
	<input type="checkbox"/> DO NOT KNOW (or does not apply)	-9
	<input type="checkbox"/> NOT APPLICABLE	-7

Respondent must have done this for at least one employee during the past six months. He should be able to name the employee, describe the training conducted, and explain how the training helped the employee better perform his roles/responsibilities. Only choose the "Yes" answer if respondent can provide evidence or examples that demonstrate he focused on the people in his organization by providing training.

For example,

- *Paid the cost for an employee to attend a course one night per week at the local college (e.g. on book keeping or operations management) so he could expand his responsibilities in your business.*
- *Gave an employee five days 'off' so he could attend a workshop (e.g. on selling strategies or marketing tactics) related to his position and improve his skills.*
- *Encouraged an employee to develop new knowledge by finding online courses relevant to his career progression and helping him to complete the courses (e.g. by letting him use your business computer after hours or getting him credit at an Internet café).*

D.6a2	Briefly describe the training that you offered	d6a2

Let the respondent mention what kind of training and the name of the employee who was trained and how it was beneficial to the firm.

D.6b	Over the last 6 months, did you measure the individual performance of your employees?	d6b
-------------	---	------------

[ONLY CHOOSE 'YES' IF THE RESPONDENT TALKS ABOUT THE FOLLOWING: piece rate, reporting, result agreement, individual performance meeting with manager]		
<input type="checkbox"/> Yes		1
<input type="checkbox"/> No		2
<input type="checkbox"/> DO NOT KNOW (or does not apply)		-9
<input type="checkbox"/> NOT APPLICABLE		-7

Respondent must have done this for at least one employee during the past six months. The measurement could be through an agreed performance contract or results based.

For example:

- *At the beginning of the year you sit down with the employee and agree on certain goals which are measureable and will be achieved over set period of time.*
- *You evaluated the employee's performance against set target in the course of the year*
- *You identified areas for development for the employee*
- *You monitored and tracked the progress of the employee in the areas identified requiring improvement*

D.6c	Over the last 6 months, did you use any reward systems for well-performing employees? Please check all that apply.	Yes	No	Don't know	Not relevant
	Piece rate pay system D6c1	1	2	-9	-8
	Bonus system work D6c2	1	2	-9	-8
	Pay raise D6c3	1	2	-9	-8
	Non-financial rewards D6c4	1	2	-9	-8
	Communication about the top performers D6c5	1	2	-9	-8

Respondent must have done this for at least one employee during the past six months. The bonus/benefit should be: financial in nature (e.g. money, time off); o non-monetary terms provided directly to the employee (e.g. one-to-one); and based on individual performance on the job. The respondent should be able to name the employee, describe the bonus/benefit, and explain how the employee reaction.

For example,

- *Gave an employee a monetary bonus (e.g. 20% added to his monthly salary payment) because he achieved the performance targets you set for the month.*
- *Raised the regular pay/salary for an employee who improved his productivity during the past year (e.g. increased the number of units he made per day or sold per week).*
- *Allowed one of the employees purchase the products/services of the business at a discount (e.g. 30% reduction in price) after he exceeded set expectations in carrying out his responsibilities.*
- *You provided an employee with health insurance (e.g. covering additional payments required by the service provider each month) after he had been working in your business for at least one year.*
- *You gave one of your employees three extra days off 'with pay' (e.g. more vacation time) because he had worked hard to deliver an important project or customer order.*

D.6d	Over the last 6 months, did you use any approaches to deal with poor-performing employees? In other words, how did you handle employees who were not doing their job effectively? Please check all that apply.	Yes	No	Don't know
	Provide training D6d1	1	2	-9
	Coaching D6d2	1	2	-9
	New/different position within the firm D6d3	1	2	-9
	Firing D6d4	1	2	-9

What are the different approaches that the respondent used to reprimand encourage or motivate poor-performing employees.

- Paid for the employee a training or weekend classes in order to improve on their performance*
- Better performing employees held one on one mentorship with poor performing employees for them to observe how the other employees undertake their tasks.*
- Demoted or reassigned the poor performing employee roles in different position which are lighter and within their means.*

D.6e	In the last 6 months, how did you find your new employees? Please choose the most appropriate method <i>[READ THE ENTIRE LIST]</i>	d6e
	<input type="checkbox"/> I did not hire any new employees in the last 12 months	1
	<input type="checkbox"/> I used referrals to find most of my new employees	2
	<input type="checkbox"/> I used formal channels like job fairs, job posting or online sites to find most of my new employees	3
	<input type="checkbox"/> I hired people coming to my shop/factory/outlet who met most of the qualifications	4
	<input type="checkbox"/> Most of my new employees are relatives and/or friends	5
	<input type="checkbox"/> I used HR consultant to find new employees	6
	DO NOT KNOW	-9

Q6e1

D.6f	In the last 6 months, how did you assess the capacity of the candidates before hiring? Please choose the most common method <i>[READ THE ENTIRE LIST]</i>	d.6f
	<input type="checkbox"/> I gave them a chance <i>Potential candidates would come to work and in the process asses their suitability for the assigned tasks.</i>	1
	<input type="checkbox"/> I used a checklist of qualifications <i>The firm has pre-determined or preferred skills which they use to assess their suitability. For example; years of experience, Specialty skills, education level ,age etc.</i>	2
	<input type="checkbox"/> I used a checklist of qualifications and did a background check (degrees and past experiences, referrals letters) <i>The respondent has pre-determined preferred skills which they use to assess their suitability they go a step further and to evaluate their education level and what previous employees or supervisors said about them.</i>	3

<input type="checkbox"/>	I used a checklist of qualifications and conducted an informal and rapid interview <i>The respondent use pre-determined skill list s and talked with potential candidates to learn about them and their abilities.</i>	4
<input type="checkbox"/>	I (or my team) conducted a formal interview with the candidates (and/or background check). <i>There was a structured set way of assessing the candidates through interviews and digging in their past and previous job for their experience and suitability.</i>	5
<input type="checkbox"/>	I (or my team) conducted a series of interviews, case studies with the candidates (and/or background check)	6
	DO NOT KNOW	-9

D.6g	If you used an HR consultant, What is the name of this HR consultant? _____	d6g
	DO NOT KNOW	-9

PRACTICES RELATED TO HR SPECIALIZATION

D.7a	Over the last 6 months , who was the main person or entity that managed the record-keeping and prepared the accounts for your firm?	d7a
<input type="checkbox"/>	No one	1
<input type="checkbox"/>	Myself (the owner)	2
<input type="checkbox"/>	Another worker within my firm (who is dedicated to this job)	3
<input type="checkbox"/>	An outside accounting agency	4
<input type="checkbox"/>	DO NOT KNOW (or does not apply)	-9

This is a person who is dedicated to managing the records and the financial details for the business

D.7a1	What is the name of [automatically WORKER/ACCOUNTING AGENCY]?	d.7a1

<input type="checkbox"/>	DO NOT KNOW	-9

D.7b	Over the last 6 months , who was the main person or entity that managed the money and made financial decisions for your firm?	
<input type="checkbox"/>	No one	1
<input type="checkbox"/>	Myself (the owner)	2
<input type="checkbox"/>	Another worker within my firm (who is dedicated to this job)	3
<input type="checkbox"/>	An outside financial management agency	4
<input type="checkbox"/>	DO NOT KNOW (or does not apply)	-9

This includes the finance manager, an accountant, firm manager or the CEO of the firm who is decided on how the money will be spent in the firm.

D.7b1	What is the name of [automatically WORKER/FINANCIAL MANAGEMENT AGENCY]?	d.7b1

	<input type="checkbox"/> DO NOT KNOW	-9

D.7c	Over the last 6 months , who was the main person or entity that managed the marketing and communication activities of your firm?	d.7c
	<input type="checkbox"/> No one	1
	<input type="checkbox"/> Myself (the owner)	2
	<input type="checkbox"/> Another worker within my firm (who is dedicated to this job)	3
	<input type="checkbox"/> An outside marketing agency	4
<input type="checkbox"/> DO NOT KNOW (or does not apply)	-9	
D.7c1	What is the name of [automatically WORKER/MARKETING AGENCY]?	d7c1

	<input type="checkbox"/> DO NOT KNOW	-9

D.7d	Over the last 6 months , who was the main person or entity that managed the sales and customers of your firm?	d7d
	<input type="checkbox"/> No one	1
	<input type="checkbox"/> Myself (the owner)	2
	<input type="checkbox"/> Another worker within my firm (who is dedicated to this job)	3
	<input type="checkbox"/> An outside sales management agency	4
<input type="checkbox"/> DO NOT KNOW (or does not apply)		-9

D.7d1	What is the name of [automatically WORKER/OUTSIDE SALES MARKETING AGENCY]?	d7d1

	<input type="checkbox"/> DO NOT KNOW	-9

D.7e	Over the last 6 months , who was the main person or entity that recruited the employees and managed careers?	d7e
	<input type="checkbox"/> No one	1
	<input type="checkbox"/> Myself (the owner)	2
	<input type="checkbox"/> Another worker within my firm (who is dedicated to this job)	3
	<input type="checkbox"/> A HR agency	4
<input type="checkbox"/> DO NOT KNOW (or does not apply)		-9

D.7e1	What is the name of [automatically WORKER/HR AGENCY]?	d.7e1

	<input type="checkbox"/> DO NOT KNOW	-9

SECTION E: ACCESS TO FINANCE

In this section we shall focus on questions related to business funding, the sources of these funds and their proportions.

E.1	Over the last 12 months, please estimate the proportion of this business' working capital that is the funds used for day to day operations, that was financed from each of the following sources?		Don't know
	Internal funds or retained earnings	e1a %	-9
	Borrowed from banks: private and state-owned	e1b %	-9
	Borrowed from non-bank financial institutions which include microfinance institutions, credit cooperatives, credit unions, etc	e1c %	-9
	Purchases on credit from suppliers and advances from customers	e1d %	-9
	Friends and relatives	e1e %	-9
	Personal Savings	e1e %	-9
	DON'T KNOW WHAT WORKING CAPITAL IS		-7

*Emphasis you are only asking about **working capital**.*

Respondents may not know the different sources in percentages but may know it in raw figures. Help the respondent calculate by listing down the amount in figures from different sources and working out the percentages.

Source	Amount	Percentage
<i>Internal funds or retained earnings</i>	<i>10,000</i>	<i>60.6</i>
<i>Borrowed from banks: private and state-owned</i>	<i>1,000</i>	<i>6.1</i>
<i>Borrowed from non-bank financial institutions which include microfinance institutions, credit cooperatives, credit unions, etc</i>	<i>0</i>	<i>0.0</i>
<i>Purchases on credit from suppliers and advances from customers</i>	<i>5,000</i>	<i>30.3</i>
<i>Friends and relatives</i>	<i>500</i>	<i>3.0</i>
TOTAL	16,500	100

E.2	We want to know how much you invested in the past years. Over the last 12 months, how much did this business spend on purchases of: (in Naira)		Don't know
	Machinery, vehicles and equipment (new or used)	e2a	-9
	Land and building	e2b	-9

E.3	Over the last 12 months, please estimate the proportion of this business' capital investment, that is money used to purchase equipment, machinery, vehicles, land and/or building that was financed from each of the following sources?		Don't know
	Internal funds or retained earnings	e3a %	-9
	Borrowed from banks: private and state-owned	e3b %	-9
	Borrowed from non-bank financial institutions which include microfinance institutions, credit cooperatives, credit unions, etc.	e3c %	-9
	Purchases on credit from suppliers and advances from customers	e3d %	-9
	Friends and relatives	e3e %	-9
	No investment this year	0	

Be very careful on the tablet how you answer. You should only choose "No investment this year" when the rest of the options should be zero.

E.4	Over the last 12 months, did you apply for funding from any of the following sources? Select all that apply.	Yes	No	Don't know
	Debt or loan capital from financial institution e4a	1	2	-9
	Equity or investment capital from external investors (angel investors, venture capital, private equity fund, etc) e4b	1	2	-9
	Personal loan e14c	1	2	-9
	Grants e4d	1	2	-9
	Others e5e	1	2	-9

These could be applications to banks, microfinance, listing shares on stock exchange or loans from friends.

E.5	What was the outcome of these applications?	Approved	Rejected	Still in process	Don't know
	Debt or loan capital from financial institution e5a	1	2	-6	-9
	Equity or investment capital from external investors (angel investors, venture capital, private equity fund, etc.) e5b	1	2	-6	-9
	Personal loan e5c	1	2	-6	-9
	Grants e5d	1	2	-6	-9
	Others e5e	1	2	-6	-9

SECTION F: INDIVIDUAL CHARACTERISTICS

Attitudes

F.1 Please rate how much you agree/disagree with each statement below, using this scale:

- 1. Disagree strongly*
- 2. Disagree*
- 3. Neutral*
- 4. Agree*
- 5. Agree strongly*

F.1a	I would rather complete an entire project every day than complete parts of several projects f.1a	1	2	3	4	5
F.1.b	I like to juggle several activities at the same time					
F.1.c	Generally speaking, most people in this community are honest and can be trusted f.1.b					
F.1.d	It is difficult to find employees who are trustworthy f.1.d					
F.1.e	I think it is better to have an employee focus on a few tasks that are similar, rather than many tasks that are different. f.1.e					
F.1.f	It is hard to keep people accountable for completing the jobs they've been assigned to do. f.1.f					

SECTION G: ABOUT THE GEM PROGRAM

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

We want to better understand your expectations about this program. Please note that you would still be able to change this choice later on and after this questionnaire, you will need to attend a presentation that will provide details on the various type of activities offered by the GEM program and the BIG platform.

G.1. What type of training services are you most interested in receiving?	g.1
<input type="checkbox"/> Training in how to do a business plan	1
<input type="checkbox"/> Financial management training	2
<input type="checkbox"/> Marketing training	3
<input type="checkbox"/> Human resources training	4
<input type="checkbox"/> Networking with other businesses	5
Other (specify) _____	

G2.	Would you be interested in assistance to hire a new worker in your firm that could specialize on either accounting/finance or marketing/sales tasks?	g.2
------------	--	------------

<input type="checkbox"/> Yes	1
<input type="checkbox"/> No	2
<input type="checkbox"/> DO NOT KNOW (or does not apply)	-9
<input type="checkbox"/> NOT APPLICABLE	-7

G3.	Would you be interested in assistance to contract an outside company to handle the accounting/finance or marketing/sales functions of your firm?	g.3
<input type="checkbox"/> Yes		1
<input type="checkbox"/> No		2
<input type="checkbox"/> DO NOT KNOW (or does not apply)		-9
<input type="checkbox"/> NOT APPLICABLE		-7

G4.	Do you know of reliable accountants or marketers that you could contract to handle the accounting/finance or marketing/sales functions of your firm?	g.4
<input type="checkbox"/> Yes		1
<input type="checkbox"/> No		2
<input type="checkbox"/> DO NOT KNOW (or does not apply)		-9
<input type="checkbox"/> NOT APPLICABLE		-7

G5.	How long do you think it would take a worker or company experienced in working with typical firms in Nigeria to be able to understand how your business operates?	g.5
<input type="checkbox"/> At most a few days, my business does not operate that differently from most other firms		1
<input type="checkbox"/> A week or two, my business is somewhat similar to other firms, but has some differences in the way we operate that take some time to understand		2
<input type="checkbox"/> A month or more, my business is operated quite differently from many other firms and it would take time for someone to learn our system.		3