

Businesses 2017

MODULE A: Admin (enumerator completes it before Interviewing the Household)		
A.1	EA_ID (10 OR MORE DIGITS)	
A.2	COUNTY	Automated based on selection of EA Code
A.3	DISTRICT	Automated based on selection of EA Code
A.4	DEVISION	Automated based on selection of EA Code
A.4B	LOCATION	Automated based on selection of EA Code
A.4S	SUB LOCATION	Automated based on selection of EA Code
A.5	COUNTRY	Set Automatically by Service provider
A.6	RESIDENCE	1 = Urban 0= Rural
A.7	BUSINESS LISTING ID	
A.8	ENUMERATOR ID	
A.9	DATE	
A.10	TIME START (24 HR CLOCK)	
A.11	TIME END (24 HR CLOCK)	
A.12	GPS COORDINATES	
A.13	DEVICE ID	
A.14	SIM SERIAL NUMBER	

NOTE: ALL MONEY VALUES HAVE TO BE ENTERED IN LOCAL CURRENCY

MODULE D: BUSINESS INFORMATION (OWNER OR MANAGER - KNOWS THE FINANCIALS)

D.01	NAME OF PERSON THAT IS BEING INTERVIEWED		
D.02	POSITION OF PERSON INTERVIEWED	1 = owner 2 = manager 3 = person is owner and manager	
D.1	WHAT IS THE FORM OF OWNERSHIP OF YOUR BUSINESS?	1 = Sole proprietor 2 = Partnership 3 = Closed corporation (limited liability) 4 = Business (Pty limited) (limited liability) 5 = Other	
D.2	ARE YOU PRODUCING AGRICULTURAL PRODUCTS (LIVESTOCK, CROPS, VEGETABLES), IF YES WHICH ONES (INTER 0 IF THE DON'T)		
D.3	ARE YOU MANUFACTURING PRODUCTS, IF YES WHICH ONES (INTER 0 IF THE DON'T)		
D.4	ARE YOU SELLING GOODS / TRADING? IF YES WHICH ONE? (INTER 0 IF THE DON'T)		
D.5	ARE YOU PROVIDING A SERVICE, IF YES WHICH ONES (INTER 0 IF THE DON'T)		
D.6	IS YOUR BUSINESS REGISTERED WITH ANY LOCAL AUTHORITY / MUNICIPALITY?	0 = No 1 = Yes	
D.7	IS YOUR BUSINESS REGISTERED COUNTRY REVENUE AUTHORITY?	0 = No 1 = Yes	
D.8	DOES YOUR BUSINESS PAY LOCAL OR MUNICIPAL TAXES (TAX STAMPS)	0 = No 1 = Yes	
D.9	IS YOUR BUSINESS REGISTERED FOR VAT OR SALES TAX?	0 = No 1 = Yes	
D.10	IN WHAT YEAR WAS THIS BUSINESS ESTABLISHED?		
D.11	HOW WAS THE START UP CAPITAL FINANCED (MAIN SOURCE)	1 = Own Savings 2 = Loan from Friends or Relatives 3 = Micro finance loan 4 = Bank 5 = Other sources 6 = Don't know	
D.12	HOW MANY EMPLOYEES DOES YOUR BUSINESS HAVE (EXCLUDING OWNERS)?	Full-time:	Fix 0 limitation
D.13		Part-time:	
D.14		Occasional:	
D.15		Unpaid Family members:	
D.16	HOW MANY OWNERS DOES YOUR BUSINESS HAVE?	Men:	
D.17		Women:	
D.18	DOES THE BUSINESS PREMISES HAVE ELECTRICITY?	0 = No 1 = Yes	
D.19	WHO MANAGES THE BUSINESS? (MAKES FINANCIAL DECISIONS)	1 = owner 2 = full time manager 3 = family member 4 = other	
D.20A	HIGHEST FORMAL EDUCATIONAL LEVEL OF THE BUSINESS OWNERS? (IF MORE THAN 1 OWNER, CHOOSE THE OWNER WITH THE HIGHEST EDUCATION LEVEL)	1 = Primary 2 = Secondary 3 = Tertiary 5 = Self educated	

D.20B	DO BUSINESS OWNERS HAVE VOCATIONAL TRAINING CERTIFICATES?	0 = No 1 = Yes	
D.20c	WHAT IS THE OWNER'S AGE? (YOUNGEST IF MULTIPLE OWNERS)		
D.21A	HIGHEST FORMAL EDUCATIONAL LEVEL OF THE BUSINESS MANAGER?	1 = Primary 2 = Secondary 3 = Tertiary 5 = Self educated	
D.21B	DOES THE BUSINESS MANAGER HAVE VOCATIONAL TRAINING CERTIFICATES?	0 = No 1 = Yes	
D.21c	WHAT IS THE MANAGER'S AGE? (YOUNGEST IF MULTIPLE OWNERS)		
D.22	HOW MANY OF YOUR EMPLOYEES HAVE A WRITTEN EMPLOYMENT CONTRACT?		
D.23	DOES YOUR BUSINESS STRICTLY SEPARATE BUSINESS FINANCES FROM PERSONAL FINANCES?	0 = No 1 = Yes	
D.24	WHAT WERE THE MAIN REASON TO START A BUSINESS FOR YOU? (READ OUT)	1 = My own business pays more than being employed 2 = To make money additional to my salary 3 = Otherwise I would have been unemployed 4 = Other	
D.25	DOES YOUR BUSINESS KEEP FINANCIAL RECORDS? (READ OUT)	0 = None 1 = Simple bookkeeping 2 = Double entry bookkeeping 3 = audit annual financial statements 4 = Other	
D.26	DOES YOUR BUSINESS HAVE A PO BOX , CAN IT RECEIVE MAIL?	0 = No 1 = Yes	
D.27	DOES YOUR BUSINESS HAVE A WEBSITE?	0 = No 1 = Yes	
D.28	DOES YOUR BUSINESS MAINTAIN A SOCIAL MEDIA PRESENCE (FACEBOOK EG)?	0 = No 1 = Yes	
D.29	HOW DOES THE BUSINESS ADVERTISE? (READ OUT)	RADIO	0 = No 1 = Yes
D.30		TV	0 = No 1 = Yes
D.31		NEWSPAPERS	0 = No 1 = Yes
D.32		MOBILE / SMS	0 = No 1 = Yes
D.33		SOCIAL MEDIA (FACEBOOK EG)	0 = No 1 = Yes
D.34		WEBSITE	0 = No 1 = Yes
D.35		ONLINE ADDS	0 = No 1 = Yes
D.36		OTHER, PLEASE SPECIFY	

MODULE S: SUPPLY CHAIN (IN EXCEPTIONAL CASES THERE MAY BE NO SUPPLIERS, ENTER 0 IN S.1 AND SKIP REST OF MODULE)

S.1	HOW MANY SUPPLIERS DOES YOUR BUSINESS HAVE (WHERE BUSINESS IS BUYING SUPPLIES FROM, RECEIVES SERVICES FROM)	
S.2	HOW MANY SUPPLIERS HAVE YOU MET FACE TO FACE? (0 IF NONE)	

S.3		Locally (surrounding towns and villages)	0 = No 1 = Yes	
S.4	WHERE ARE THE MOST IMPORTANT SUPPLIERS LOCATED (IF MORE THAN ONE AND THEY ARE AT DIFFERENT LOCATIONS TAKE THE FURTHEST AWAY)	From all over the country	0 = No 1 = Yes	
S.5		Abroad	0 = No 1 = Yes	
S.6		Informal business	0 = No 1 = Yes	
S.7	WHO ARE YOUR MAIN SUPPLIERS? (READ OUT)	Small formal business	0 = No 1 = Yes	
S.8		Large formal business	0 = No 1 = Yes	
S.9	HOW LONG HAVE YOU BEEN DOING BUSINESS WITH THE MOST IMPORTANT SUPPLIERS		1 = Less than 6 months 2 = Less than 1 year 3 = Less than 2 years 4 = 2 to 3 years 5 = more than 3 years	
S.10	HOW RELIABLE ARE THE MOST IMPORTANT SUPPLIERS? (READ OUT)		1 = not reliable at all 2 = not really reliable 3 = neither nor 4 = reliable 5 = very reliable	
S.11	HOW OFTEN DO YOU COMMUNICATION WITH YOUR MOST IMPORTANT SUPPLIERS (READ OUT)		1 = Daily 2 = Weekly 3 = Monthly 4 = Occasionally	
S.12	HOW DOES THE BUSINESS USUALLY COMMUNICATE WITH ITS SUPPLIERS? (READ OUT)	Mobile Phone	0 = No 1 = Yes	
S.13		Land Line	0 = No 1 = Yes	
S.14		Email	0 = No 1 = Yes	
S.15		SMS	0 = No 1 = Yes	
S.16		Fax	0 = No 1 = Yes	
S.17		In person / Face to Face	0 = No 1 = Yes	
S.18		Social Media	0 = No 1 = Yes	
S.19	WHAT IS THE PREFERRED MODE OF COMMUNICATING OF THE BUSINESS WITH SUPPLIERS?		1 = Mobile Phone 2 = Land Line 3 = Email 4 = SMS 5 = Fax 6 = In person 7 = Social Media 8 = Others	
S.20	DOES THE BUSINESS HAVE A LINE OF CREDIT / CREDIT FACILITY WITH SUPPLIERS		0 = No 1 = Yes	

MODULE C: CUSTOMERS

C.1	HOW MANY CUSTOMERS DOES YOUR BUSINESS HAVE ON AVERAGE IN A MONTH		
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C.2	HOW MANY CUSTOMERS HAVE YOU MET FACE TO FACE? (0 IF NONE)		0 = none 1 = few 2= most 3= all of them	
C.3	WHERE ARE THE MOST IMPORTANT CUSTOMERS OF THE BUSINESS LOCATED?	1= Locally (surrounding towns and villages) 2= From all over the country 3= I don't know		
C.7	DOES THE BUSINESS HAVE CUSTOMERS LOCATED IN OTHER COUNTRIES?(SELLING GOODS OR SERVICES ABROAD)		0 = No 1 = Yes	
C.8	WHO ARE YOUR CUSTOMERS? ARE THEY.... (READ OUT)	individuals	0 = No 1 = Yes	
C.9		Small Enterprises	0 = No 1 = Yes	
C.10		Big Enterprises	0 = No 1 = Yes	
C.10a		Public institutions (government or schools)	0 = No 1 = Yes	
C.10b		Other	0 = No 1 = Yes	
C.11	HOW LONG HAVE YOU BEEN DOING BUSINESS WITH YOUR MOST IMPORTANT CUSTOMERS		1 = Less than 6 months 2 = Less than 1 year 3 = Less than 2 years 4 = 2 to 3 years 5 = more than 3 years	
C.12	How does the business usually communicate with its customers? (READ OUT)	A: Mobile Phone	0 = No 1 = Yes	
C.13		B: Land Line	0 = No 1 = Yes	
C.14		C: Email	0 = No 1 = Yes	
C.15		D: SMS	0 = No 1 = Yes	
C.16		E: Fax	0 = No 1 = Yes	
C.17		F: In person	0 = No 1 = Yes	
C.18		Social Media	0 = No 1 = Yes	
C.19	WHAT IS THE PREFERRED MODE OF COMMUNICATING OF THE BUSINESS WITH CUSTOMERS?		1 = Mobile Phone 2 = Land Line 3 = Email 4 = SMS 5 = Fax 6 = In person 7 = Social Media 8= Others	
C.20	DO YOU OFFER YOUR CUSTOMERS A CREDIT LINE FACILITY		0 = No 1 = To most of my customers, 2 = Only trusted and creditworthy customers 3 = Only Family Members and friends 4 = Only lay buy (goods remains at business until fully paid - instalments)	

MODULE FI: FIXED-LINE ACCESS AND USE				
Fi.1	HOW MANY WORKING FIXED-LINE TELEPHONE CONNECTIONS DOES YOUR BUSINESS HAVE? (0 IF NO)			CONTINUE WITH Fi.4 IF DOES NOT HAVE FIXED-LINE (Fi.1=0)
Fi.2	DOES THE BUSINESS HAVE A FAX?	0 = No 1 = Yes		
Fi.3	HOW IMPORTANT IS THE USAGE OF A FIXED-LINE PHONE FOR YOUR BUSINESS ACTIVITIES?		1 = Very important 2 = Important 3 = Neither/ nor 4 = not important 5 = not important at all	

NO FIXED-LINE ACCESS				
Fi.4	IF YOUR BUSINESS DOES NOT HAVE A FIXED-LINE PHONE WHY NOT?	1 = Too expensive 2 = No need 3 = Not available 4 = Other		SKIP IF BUSINESS HAS FIXED-LINE (Fi.1=>1)
Fi.5	DO YOU PLAN TO USE IT IN THE FUTURE?	0 = No 1 = Yes		

MODULE M: MOBILE ACCESS AND USE				
M.1	DOES THE BUSINESS MANAGER HAVE A MOBILE ?	0 = No 1 = Yes, private mobile 2 = Yes, business mobile 3 = Both		SKIP TO M.4 IF No
M.2	HOW MANY EMPLOYEES HAVE A MOBILE PHONE			
M.2A	ARE EMPLOYEES USING THEIR PERSONAL MOBILE PHONES FOR BUSINESS PURPOSES	0 = No 1 = Yes 2 = NA		
M.3	DOES THE BUSINESS COMPENSATE ITS EMPLOYEES FOR AIRTIME USED ON PERSONAL PHONES FOR BUSINESS PURPOSES	0 = No 1 = Yes 2 = NA		
NO MOBILE				
M.4	IF YOUR BUSINESS DOES NOT USE MOBILES FOR BUSINESS PURPOSES, WHAT IS THE MAIN REASON?	1 = Too expensive, 2 = No need 3 = Not available, 4 = Other		ONLY IF M.1 =0
M.5	IS YOUR BUSINESS PLANNING TO USE MOBILE PHONES IN FUTURE?	0 = No 1 = Yes 2 = maybe		

MODULE CO: COMPUTER				
CO.2	HOW MANY WORKING COMPUTERS DOES YOUR BUSINESS HAVE?			SKIP CO.3 TO CO.5 IF CO.2=0
CO.3	DOES YOUR COMPANY MAKE USE OF INVENTORY CONTROL SOFTWARE/ POINT OF SALE SOFTWARE?	0 = No 1 = Yes		
CO.4	DOES YOU COMPANY USE ACCOUNTING SOFTWARE	0 = No 1 = Yes		
CO.5	DOES THE BUSINESS HAVE A WORKING PRINTER	0 = No 1 = Yes		
NO COMPUTER				
CO.6	Why does the business not have computers?	Too expensive	0 = No 1 = Yes	SKIP IF CO.2>0
CO.7		No need	0 = No 1 = Yes	
CO.7B		Do not know who to use them	0 = No 1 = Yes	
CO.8		other	0 = No 1 = Yes	

MODULE 12: BUSINESS SKILLS TRAINING					
Bs.1	Have you received training?	HOW TO IMPROVE YOUR BUSINESS SKILLS?	0 = No	1 = Yes	
Bs.2		HOW TO USE COMPUTERS FOR YOUR BUSINESSES	0 = No	1 = Yes	
Bs.3		HOW TO SET UP A WEBPAGE	0 = No	1 = Yes	
Bs.4		HOW TO SET UP A SOCIAL MEDIA	0 = No	1 = Yes	
Bs.5		USE OF ACCOUNTING OR POINT OF SALE SOFTWARE	0 = No	1 = Yes	
Bs.6		OTHER	0 = No	1 = Yes	
Bs.7	WHO DO YOU RELY ON FOR TIPS AND ADVISES ON HOW TO RUN AND IMPROVE YOUR BUSINESS? (READ OUT)	Business centre/Incubator/Community centre	0 = No	1 = Yes	
Bs.8		Government programmes			
Bs.9		Local NGO/Non-for-profit organisation	0 = No	1 = Yes	
Bs.10		Family & Friends	0 = No	1 = Yes	
Bs.10B		Peers, working in similar business that you know	0 = No	1 = Yes	
Bs.11		TV	0 = No	1 = Yes	
Bs.12		Radio	0 = No	1 = Yes	
Bs.13		Internet	0 = No	1 = Yes	
Bs.14		Social Media (facebook etc)	0 = No	1 = Yes	
Bs.15		Customers	0 = No	1 = Yes	
Bs.16		Suppliers	0 = No	1 = Yes	
Bs.17	Other	0 = No	1 = Yes		

MODULE I: INTERNET / SOCIAL MEDIA

I.1	ARE YOU USING THE INTERNET / SOCIAL MEDIA FOR BUSINESS PURPOSES		0 = No 1 = Yes	SKIP TO I.30 IF I.1=0
I.29	HOW IMPORTANT IS THE USE OF THE INTERNET / SOCIAL MEDIA (LIKE FACEBOOK) FOR YOUR BUSINESS ACTIVITIES?		1=Very important 2=Important 3=Neither/ nor, 4=not important 5=not important at all	
I.2	HOW DOES THE BUSINESS ACCESS THE INTERNET	Fixed Broadband (ADSL or Fibre)	0 = No 1 = Yes	
I.3		Mobile Broadband (3G/ 4G, wireless)	0 = No 1 = Yes	
I.4		Use Public Internet access: Internet cafe eg	0 = No 1 = Yes	
I.5		Other	0 = No 1 = Yes	
I.6	WHAT DO YOU USE THE INTERNET FOR: (READ OUT)	SENDING AND RECEIVING EMAIL	0 = No 1 = Yes	
I.7		TELEPHONING OVER THE INTERNET/ VOIP /SKYPE	0 = No 1 = Yes	
I.8		GETTING INFORMATION ABOUT GOODS AND SERVICES	0 = No 1 = Yes	
I.9		GETTING INFORMATION FROM GOVERNMENT ORGANISATIONS	0 = No 1 = Yes	
I.10		INTERACTING WITH GOVERNMENT ORGANISATIONS	0 = No 1 = Yes	
I.11		INTERNET / ONLINE BANKING	0 = No 1 = Yes	
I.12		E-COMMERCE (SELLING PRODUCT AND SERVICES ONLINE)	0 = No 1 = Yes	
I.13		RECRUITMENT	0 = No 1 = Yes	
I.14		STAFF TRAINING E-LEARNING	0 = No 1 = Yes	
I.15		LOOKING FOR SUPPLIERS ONLINE	0 = No 1 = Yes	
I.16	HOW MANY ORDERS DOES THE BUSINESS RECEIVE VIA THE INTERNET IN A MONTH? (0 IF NONE)			
I.17	HOW OFTEN DOES THE BUSINESS ORDER SUPPLIES ONLINE IN A MONTH? (0 IF NONE)			
I.18	REGARDING THE INTERNET / SOCIAL MEDIA FOR BUSINESS USE I WILL READ THE FOLLOWING STATEMENTS, PLEASE TELL ME (READ OUT)	IT INCREASES OUR SALES VOLUME	1= agree 2= not sure 3= disagree	
I.19		IT EXPOSES THE BUSINESS TO RISK AND FRAUD	1= agree 2= not sure 3= disagree	
I.20		IT HELPS MY BUSINESS TO KEEP PACE WITH COMPETITION	1= agree 2= not sure 3= disagree	
I.21		IT POSES A RISK TO THE REPUTATION OF MY BUSINESS	1= agree 2= not sure 3= disagree	
I.22		IT HELPS TO WIDEN OUR SUPPLIER NETWORK	1= agree 2= not sure 3= disagree	
I.23		IT HELPS TO IMPROVE STAFF SKILLS	1= agree 2= not sure 3= disagree	
I.24		IT IS NOT WORTH IT. TOO EXPENSIVE	1= agree 2= not sure 3= disagree	

I.25		IT HELPS TO UNDERSTAND OUR CUSTOMERS BETTER	1= agree 2= not sure 3= disagree	
I.26		NONE OF MY CUSTOMERS ARE ON THE INTERNET	1= agree 2= not sure 3= disagree	
I.27		IT PROVIDES IDEAS FOR NEW OR IMPROVED SERVICES	1= agree 2= not sure 3= disagree	

NO Internet / Social Media Access and Use

I.30	WHY DOES YOUR BUSINESS NOT HAVE INTERNET ACCESS?	Too expensive	0 = No 1 = Yes	SKIP IF I.1=1
I.31		No need	0 = No 1 = Yes	
I.32		Not available	0 = No 1 = Yes	
I.33		I dont know how to use it	0 = No 1 = Yes	
I.34		Other	0 = No 1 = Yes	
I.35	DO YOU PLAN TO USE INTERNET OR SOCIAL MEDIA FOR YOU BUSINESS IN THE FUTURE?		0 = No 1 = Yes	

MODULE 5: BANKING

B.1	DOES YOUR BUSINESS HAVE A BANK ACCOUNT?	0 = No 1 = Yes, dedicated business account 2 = Yes, use private account for business purposes		SKIP B 2 TO B.10 IF B.1=0
B.2	WHAT TYPE OF BANK ACCOUNT	1=Check account 2=Savings account 3=Other		
B.3	DOES THE BUSINESS HAVE A CORPORATE CREDIT CARD	0 = No 1 = Yes		
B.4	DOES THE BUSINESS EVER HAD A BUSINESS LOAN FROM A BANK	0 = No 1 = Yes		
B.5	WAS THE BUSINESS EVER REJECTED FOR A BUSINESS LOAN FROM A BANK	0 = No 1 = Yes		
B.6	DID YOU EVER DECIDE NOT TO ACCEPT A LOAN FROM A BANK	0 = No 1 = Yes		
B.7	DOES THE BUSINESS HAVE AN OVERDRAFT WITH THE BANK	0 = No 1 = Yes		
B.8	HAVE YOU PURCHASED AN INSURANCE FOR YOUR BUSINESS	0 = No 1 = Yes		
B.9	HAVE YOU USED ONLINE BANKING (FOR BUSINESS)	0 = No 1 = Yes		
B.10	HAVE YOU USED MOBILE PHONE BANKING (FOR BUSINESS)	0 = No 1 = Yes		

No BANK ACCOUNT

B.11	WHY DOES YOUR BUSINESS NOT USE A BANK ACCOUNT	BUSINESS DOES NOT NEED A BANK ACCOUNT	0 = No 1 = Yes	SKIP IF B.1=1
B.12		BANKS WOULD NOT PROVIDE MY BUSINESS WITH AN ACCOUNT	0 = No 1 = Yes	
B.13		BANK ACCOUNTS ARE TOO EXPENSIVE TO MAINTAIN	0 = No 1 = Yes	
B.14		I DON'T UNDERSTAND THE FEES AND CHARGES	0 = No 1 = Yes	

B.15		I DO NOT TRUST BANKS WITH MY MONEY	0 = No 1 = Yes		
B.16		THE NEXT BRANCH IS TOO FAR AWAY	0 = No 1 = Yes		
B.17		OTHER	0 = No 1 = Yes		

MODULE T: TRANSACTIONS					
T.1	HOW DOES THE BUSINESS TRANSACT FINANCIALLY(READ OUT)	Cash	0 = No 1 = Yes, suppliers, 2 = Yes customers, 3 = yes, both		No filter
T.2		Check / Cheque	0 = No 1 = Yes, suppliers, 2 = Yes customers, 3 = yes, both		
T.3		Credit card	0 = No 1 = Yes, suppliers, 2 = Yes customers, 3 = yes, both		
T.4		Bank account transfer	0 = No 1 = Yes, suppliers, 2 = Yes customers, 3 = yes, both		
T.5		Online banking	0 = No 1 = Yes, suppliers, 2 = Yes customers, 3 = yes, both		
T.6		Mobile Money transfers	0 = No 1 = Yes, suppliers, 2 = Yes customers, 3 = yes, both		
T.7		USING POST OFFICES	0 = No 1 = Yes, suppliers, 2 = Yes customers, 3 = yes, both		
T.8		Western Union / Moneygram	0 = No 1 = Yes, suppliers, 2 = Yes customers, 3 = yes, both		
T.9		SENDING money with someone	0 = No 1 = Yes, suppliers, 2 = Yes customers, 3 = yes, both		

MODULE MM: MOBILE MONEY					
MM.1	DOES THE BUSINESS SEND OR RECEIVE MOBILE MONEY (EG MPESA)		0 = No 1 = Yes		SKIP TO MM. 20 IF MM.1=0
MM.2	DOES THE BUSINESS USES MOBILE MONEY FOR... (READ OUT)	paying employees	0 = No 1 = Yes		
MM.3		paying insurance and pension fund contributions	0 = No 1 = Yes		
MM.4		paying suppliers	0 = No 1 = Yes		
MM.5		paying bills	0 = No 1 = Yes		
MM.6		PAYING TAXES	0 = No 1 = Yes		
MM.7		receiving payments from customers	0 = No 1 = Yes		
MM.8		OTHER	0 = No 1 = Yes		
MM.9		HOW OFTEN ON AVERAGE DOES THE BUSINESS MAKE PAYMENTS USING MOBILE MONEY		0 = never 1 = Daily 2 = Weekly 3 = Monthly 4 = Occasionally	

MM.10	HOW OFTEN ON AVERAGE DOES THE BUSINESS RECEIVE MOBILE MONEY PAYMENTS	0 = never 1 = Daily 2 = Weekly 3 = Monthly 4 = Occasionally			
MM.11	WOULD THE BUSINESS SEND HIGHER MOBILE MONEY AMOUNTS IF THAT WAS ALLOWED ?	0 = No 1 = Yes			
MM.12	WOULD THE BUSINESS RECEIVE HIGHER MOBILE MONEY AMOUNTS IF THAT WAS ALLOWED ?	0 = No 1 = Yes			
I WILL READ SOME STATEMENTS TO YOU PLEASE TELL ME WHETHER YOU AGREE OR DISAGREE 1= disagree 2= not sure 3= agree					
MM.13	MOBILE MONEY IS IMPORTANT FOR TRANSACTIONS WITH SUPPLIERS				
MM.14	MOBILE MONEY IS IMPORTANT FOR TRANSACTIONS WITH CUSTOMERS				
MM.15	MOBILE MONEY HELPS THE BUSINESS TO MANAGE THE CASH FLOW				
MM.16	MOBILE MONEY DID NOT MAKE ANY DIFFERENCE IN THE WAY WE CONDUCT BUSINESS				
MM.17	I TRUST THAT MY BUSINESS INFORMATION ARE SAFE WITH MOBILE MONEY SERVICES PROVIDERS				
MM.18	I FIRST USED MOBILE MONEY PRIVATELY AND THEN DISCOVERED BUSINESS FOR IT				
MM.19	I TRUST MOBILE MONEY MORE THAN BANKS				
No MOBILE MONEY					
MM.20	WHY DOES THE BUSINESS NOT USE MOBILE MONEY:	TOO EXPENSIVE/I CANNOT AFFORD	0 = No 1 = Yes		SKIP IF MM.1=1
MM.21		NO NEED TO USE MOBILE MONEY	0 = No 1 = Yes		
MM.22		NOT AVAILABLE IN MY AREA	0 = No 1 = Yes		
MM.23		I DO NOT KNOW WHAT MOBILE MONEY IS	0 = No 1 = Yes		
MM.24		OTHER	0 = No 1 = Yes		
MM.25	IS THE BUSINESS PLANNING TO USE MOBILE MONEY IN FUTURE	0 = No 1 = Yes			

MODULE 6: FINANCIALS (LOCAL CURRENCY)		
IN A TYPICAL MONTH, WHAT ARE YOUR EXPENSES FOR... ?		MONTH
F.1	FIXED-LINE ACCESS AND USAGE	0
F.2	MOBILE PHONE	2100
F.3	INTERNET ACCESS	1500
F.4	WATER, ELECTRICITY COSTS	0
F.5	RENT, LAND TAXES MORTGAGE PAYMENTS	1500

F.6	SALARY AND WAGES	4300
F.7	INPUT COSTS / DIRECT COSTS (RAW MATERIALS AND OTHER INTERMEDIARY INPUTS OR GOODS BOUGHT FOR RESALE)	1433
BUSINESS REVENUES / PROFIT		10833
IF AUDITED STATEMENTS USE THEM AND STATE REFERENCE PERIOD (FINANCIAL YEAR) AND DIVIDE BY 12 FOR MONTHLY BREAKDOWN		
F.8	WHAT IS THE TOTAL SALES OF YOUR BUSINESS ? (TURNOVER=TOTAL SALES= REVENUES MONEY RECEIVED BY THE BUSINESSES)	40750
F.9	WHAT IS THE NET PROFIT OF YOUR BUSINESS? (AFTER TAX) (PROFIT IS WHAT IS LEFT FROM TURNOVER AFTER ALL COST HAVE BEEN DEDUCTED)	
CALCULATE ALL FIGURES ANNUALLY(52* WEEKLY DATA OR 12* MONTHLY DATA) CROSS CHECK:		
F.10	WHAT IS THE TOTAL VALUE OF FIXED ASSETS (VEHICLES, FURNITURE, MACHINERY) EXCLUDING ICT EQUIPMENT? (EITHER PRICE IF BUYING SECONDHAND OR VALUE BUSINESS GETS IF SOLD)	
F.11	WHAT IS THE VALUE OF THE ICT EQUIPMENT OF YOUR BUSINESS (COMPUTERS, TELEPHONES, PRINTERS, SCANNERS, FAX MACHINES ETC.)?	
F.12	HOW MUCH WAS INVESTED DURING THE LAST 12 MONTHS, (EXCLUDING INVESTMENTS INTO ICT)?	
F.13	HOW MUCH WAS INVESTED INTO ICT EQUIPMENT DURING THE LAST 12 MONTHS?	
F.14	WHAT IS THE AVERAGE AMOUNT OWED BY THE BUSINESS TO SUPPLIERS IN A MONTH?	
F.15	WHAT IS THE AVERAGE AMOUNT OWED BY CUSTOMERS TO THE BUSINESS IN A MONTH?	

MODULE 12: BUSINESS CLIMATE		
BC.1	HOW DO YOU RATE THE CURRENT PERFORMANCE OF YOUR BUSINESS?	1 = Very Bad 2 = Bad 3 = Fair 4= Good 5 = very good
BC.2	HOW DO YOU EXPECT YOUR BUSINESS TO PERFORM IN 2018?	1 = Very Bad 2 = Bad 3 = Fair 4 = Good 5 = very good
BC.3	DO YOU PLAN TO EMPLOY MORE OR LESS IN 2018?	1 = Much less 2 = less 3 =same 4 = more 5 = much more
BC.4	DO YOU PLAN TO INVEST MORE OR LESS 2018?	1 = much less 2= less 3 =same 4= more 5 = much more