

Financial Crisis Survey
The World Bank
(2010)

A. CONTROL INFORMATION (to be filled out from the EXISTING information, EXCEPT for a4c)

A.0 Questionnaire a0	Module
Manufacturing	1
Services	2
Core	3

A.1 Country

a1

A.1a Language of the interview

a1a

A.2

	Sampling Region a2
Region 1	1
Region 2	2
Region 3	3
Region 4	4
Region 5	5

A.3x City/town/village

a3x

A.3 Size of locality

	a3
Capital city	1
City with population over 1 million – other than capital	2
Over 250.000 to 1 million	3
50.000 to 250.000	4
Less than 50.000	5

A.3a - a3a

	Region of the establishment a3a
Region 1	1
Region 2	2
Region 3	3
Region 4	4
Region 5	5

A.4 Industry

		Screener sector a4b	Revised sector a4c
Manufacturing :Section D	Food	15	15
	Textiles	17	17
	Garments	18	18
	Chemicals	24	24
	Plastics & rubber	25	25
	Non metallic mineral products	26	26
	Basic metals	27	27
	Fabricated metal products	28	28
	Machinery and equipment	29	29
	Electronics (31 & 32)	31	31
Service	Retail	52	52
Other	Other manufacturing	2	2
	Wholesale	51	51
	IT	72	72
	Hotel and restaurants: section H	55	55
	Services of motor vehicles	50	50
	Construction Section F:	45	45
	Transport Section I: (60-64)	60	60

A.6 Size

	Screener size a6b
Less than 6 (panel only)	0
Small >=6 and <=20	1
Medium >=21 and <=100	2
Large >=101	3

KZ.A.7 Sample Source

	a7
BEEPS 2009	1
BEEPS 2009 and FCS 1 st round	2
FCS 1 st round only	3
Other	4

READ THE FOLLOWING TO THE TARGET RESPONDENT

Good morning. I'm calling you from [Insert name of the contractor] to thank you for the participation in the survey for the World Bank that we undertook a few months ago and I would like to inform you that we are sending you a brief report of the results. We would like to take this opportunity to ask you a few questions to follow up on the effect of the current economic crisis on your establishment.

[The information obtained here will be held in the strictest confidentiality. Neither your name nor the name of your business will be used in any document based on this survey]

B. SALES AND SUPPLIES

b.1 If you compare this establishment's sales for the last completed month in 2010 with the same month in 2009, how did they change?

Increased	1	GO TO QUESTION b.2
Remained the same	2	
Decreased	3	
Don't know (spontaneous)	-9	GO TO QUESTION b.2
b1a		

	Percent	
Increased by how much?	b1b %	
Don't know (spontaneous)	-9	

	Percent	
Decreased by how much?	b1d %	
Don't know (spontaneous)	-9	

b.2 What do you expect will happen with this establishment's sales one year from now?

	Increased	1	GO TO QUESTION b.3
	Remained the same	2	
	Decreased	3	
	Don't know (spontaneous)	-9	GO TO QUESTION b.3
		b2a	

Percent

	Increased by how much?	b2b %
	Don't know (spontaneous)	-9

Percent

	Decreased by how much?	b2d %
	Don't know (spontaneous)	-9

b.3 In the last completed month, what percent of this establishment's sales were:

	Percent	Don't know (spontaneous)
National sales	b3a %	-9
Indirect exports (sold domestically to third party that exports products)	b3b %	-9
Direct exports	b3c %	-9
	100%	

b.4 In the last completed month, what was this establishment's output in comparison with the maximum output possible using all resources available (capacity utilization)?

	Percent
Capacity utilization	b4 %
Don't know (spontaneous)	-9

e.7 If you compare this establishment's sales for the fiscal year 2009 with fiscal year 2008, how did they change?

Increased	1
Remained the same	2
Decreased	3
Don't know (spontaneous)	-9
	e7a

GO TO QUESTION c.1

GO TO QUESTION c.1

	Percent
Increased by how much (%)?	e7b %
Don't know (spontaneous)	-9

	Percent
Decreased by how much (%)?	e7d %
Don't know (spontaneous)	-9

c. LABOR

c.1 At the end of the last completed month, how many permanent, full-time employees did this establishment employ? Please include all employees and managers (INTERVIEWER: include respondent if applicable).

INTERVIEWER: Permanent, full-time employees are defined as all paid employees that are contracted for a term of one or more fiscal years and/or have a guaranteed renewal of their employment contract and that work 8 or more hours per day.

	Number
Permanent, full-time employees end of last month	c1
Don't know (spontaneous)	-9

c.1b What do you expect will happen to the number of permanent full-time employees in the next 6 months?

Increase	1	GO TO QUESTION c.2
Remain the same	2	
Decrease	3	
Don't know (spontaneous)	-9	GO TO QUESTION c.2
c1b		

	Percent
Increase by how much?	c1b1 %
Don't know (spontaneous)	-9

	Percent
Decrease by how much?	c1b2 %
Don't know (spontaneous)	-9

c.2 How many full-time temporary employees worked in this establishment in the last 6 months?
(Interviewer: include all temporary workers not only new hires)

INTERVIEWER: Full-time, temporary workers are all paid short-term (i.e. for less than a fiscal year) employees with no guarantee of renewal of contract employment and work 8 or more hours per day.

	Number
Full-time seasonal/temporary workers employed last 6 months	c2
Don't know (spontaneous)	-9

c.3a	What do you expect will happen to the number of full-time seasonal/temporary employees in the next 6 months? (Interviewer: include all temporary workers not only new hires)
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Increase	1
Remain the same	2
Decrease	3
Don't know (spontaneous)	-9
	c3a

GO TO QUESTION d.1a

GO TO QUESTION d.1a

	Percent
Increase by how much (%)?	c3a1 %
Don't know (spontaneous)	-9

	Percent
Decrease by how much (%)?	c3a2 %
Don't know (spontaneous)	-9

D. FINANCE

d.1a	In the last completed month, did this establishment delay payments for more than one week for one of the following?
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	Yes	No	Don't know (spontaneous)	
Taxes i.e. VAT, excluding payroll taxes	1	2	-9	d1a1
Payroll tax and social security	1	2	-9	d1a2
Suppliers	1	2	-9	d1a3

d.4	In the last completed month, please estimate the proportion of this establishment's working capital that was financed from internal funds or retained earnings?
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	Percent
Proportion of working capital financed with internal funds or retained earnings	d4 %
Don't know (spontaneous)	-9

d.5	In the last completed month, please estimate the proportion of this establishment's working capital that was financed from banks or other financial institutions?
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	Percent
Proportion of working capital financed from banks	d5 %
Don't know (spontaneous)	-9

d.6	And going back to the end of fiscal year 2009, please estimate the proportion of this establishment's working capital financed from internal funds or retained earnings?
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	Percent
Proportion of working capital financed with internal funds or retained earnings at the end of fiscal year 2009	d6 %
Don't know (spontaneous)	-9

d.7	What is the current level of total liabilities (debt) of this establishment?
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	LCU	
Total current level of liabilities	d7	GO TO d.10a
No liabilities	0	GO TO d.10a
Refusal (spontaneous)	-8	GO TO d.10a
Don't know (spontaneous)	-9	GO TO d.10a

d.8	What percentage of the total level of liabilities (debt) of this establishment is denominated in foreign currency?
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	Percent
Share of debt in foreign currency	d8 %
Don't know (spontaneous)	-9

d.9	What percentage of the total level of liabilities (debt) of this establishment has a term to maturity of less than one year (short term)?
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	Percent
Share of short term liabilities	d9 %
Don't know (spontaneous)	-9

d.10a	Has this establishment been overdue on its obligations to any financial institution in the last 6 months?
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Yes	1	GO TO d.11a
No	2	GO TO d.15
Refuse to respond	-8	GO TO d.15
Don't know (spontaneous)	-9	GO TO d.15

d10a

d.11a	Has this establishment been overdue (to any financial institution) for 90 days or more in the last 6 months?
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Yes	1
No	2
Refuse to respond	-8
Don't know (spontaneous)	-9

d11a

d.15	Did this establishment restructure without going to courts any of its outstanding liabilities to financial institutions in the last 12 months?
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Yes	1	GO TO d.16
No	2	GO TO d.13
Not applicable (No liabilities)	-7	GO TO d.13
Don't know (spontaneous)	-9	GO TO d.13

d15

d.16 What was the main instrument of restructuring used by this establishment?
(single response)

Extension of grace period	1
Extension of maturity	2
Conversion of debt into equity	3
Reduction of debt	4
Full write-off of the debt	5
Other	6
Don't know (spontaneous)	-9

d16

d.13 Do you anticipate that this establishment will fall in arrears (**fall behind in payments**) in any of its outstanding liabilities in the course of the next 6 months?

Yes	1
No	2
Don't know (spontaneous)	-9

GO TO d.14

GO TO d.17

GO TO d.17

d13

d.14 Do you anticipate that this establishment will not be able to repay its outstanding liabilities that will be due in the course of the next 6 months?

Yes	1
No	2
Don't know (spontaneous)	-9
Not applicable (No liabilities)	-7

d14

d.17 Referring to the last 12 months, did this establishment apply for any loans or lines of credit?

Yes	1
No	2
Don't know (spontaneous)	-9

GO TO QUESTION d.18

GO TO QUESTION KZ.d.1

GO TO QUESTION KZ.d.1

d17

d.18 How much was approved as percentage from the originally requested loan/line of credit?

	Percent
Loan obtained as a proportion of the amount requested	d18 %

KZ.d.1	Does this establishment currently have a revolving line of credit (i.e overdraft, trade credit) with a bank or other financial institutions?
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Yes	1
No	2
Don't know (spontaneous)	-9

GO TO QUESTION KZ.d.6

KZ.d.2	Did this establishment have a revolving line of credit (i.e overdraft, trade credit) with a bank or other financial institution in the same month in 2009?
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Yes	1
No	2
Don't know (spontaneous)	-9

If answer to KZ.d.1 was Yes, go to **QUESTION KZ.d.3**

If answer to KZ.d.1 was No, KZ.d.3 = 3 and go to **QUESTION KZ.d.5**

If answer to KZ.d.1 was Yes, KZ.d.3 = 1 and go to **QUESTION KZ.d.4**

If answer to KZ.d.1 was No, go to **QUESTION KZ.d.6**

GO TO QUESTION KZ.d.6

KZ.d.3	If you compare the last completed month with the same month one year ago (2009), has your <i>amount of unused credit</i> changed?
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Increased	1
Remained the same	2
Decreased	3
Don't know (spontaneous)	-9

GO TO QUESTION KZ.d.4

GO TO QUESTION KZ.d.6

GO TO QUESTION KZ.d.5

GO TO QUESTION KZ.d.6

KZ.d.4	If the <i>amount of unused credit has increased</i> between the last completed month in 2010 and the same month one year ago (2009), what is the primary reason it has increased? (Single response)
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Banks provided new or additional line of credit	1
Paid off debt but total line of credit remains the same	2
Don't know (spontaneous)	-9

GO TO QUESTION e.2a

GO TO QUESTION e.2a

GO TO QUESTION e.2a

KZ.d.5	If the <i>amount of unused credit has decreased</i> between the last completed month in 2010 and the same month in 2009, what is the primary reason it has decreased? (Single response)
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Banks decreased line of credit	1
The company drew from the line of credit	2

Don't know (spontaneous)	-9
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KZ.d.6	Does this establishment currently have any other types of debt/loans (excluding lines of credit) from a bank or another <i>financial institution</i> ?
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Yes	1	GO TO QUESTION KZ.d.9
No	2	
Don't know (spontaneous)	-9	

KZ.d.7	Did this establishment have any other types of debt/loans (excluding lines of credit) from a bank or another financial institution the same month a year ago (2009)?
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Yes	1	If answer to KZ.d.6 was Yes, go to QUESTION KZ.d.8
No	2	If answer to KZ.d.6 was No, KZ.d.8 = 3 and go to QUESTION KZ.d.9
Don't know	-9	If answer to KZ.d.1 was Yes, KZ.d.3 = 1 and go to QUESTION KZ.d.9
		If answer to KZ.d.1 was also No, go to QUESTION KZ.d.9
		GO TO QUESTION e.2a

KZ.d.8	If you compare the last completed month in 2010 with the same month one year ago (2009), has the current level of this establishment's debt/loans (excluding lines of credit) from a bank or financial institutions changed?
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		GO TO QUESTION KZ.d.4 GO TO QUESTION e.2a GO TO QUESTION KZ.d.5
Increased	1	
Remained the same	2	
Decreased	3	
Don't know (spontaneous)	-9	

KZ.d.9	If you compare the last completed month in 2010 with the same month one year ago (2009), has the current level of this establishment's <i>total</i> debt (loans <i>and</i> lines of credit) from a bank or financial institutions changed?
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		GO TO QUESTION KZ.d.10 GO TO QUESTION e.2a GO TO QUESTION KZ.d.11
Increased	1	
Remained the same	2	
Decreased	3	
Don't know (spontaneous)	-9	

KZ.d.10	If total debt (lines of credit <i>and</i> other loans) to banks/financial institutions has increased between
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	the last completed month in 2010 with the same month one year ago (2009), what is the main reason it has increased? SINGLE RESPONSE
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Firm is making additional investments	1	Check with b.1
Debt was rescheduled to delay repayment (ie interest rolled over)	2	
Firm needs additional working capital because of increased production/sales	3	
Firm needs additional working capital because of slower inventory turnover due to lower customer demand	4	
Firm needs additional working capital because repayment time on receivables has increased	5	
Other Please Specify _____	6	
Don't Know	-9	

GO TO QUESTION e.2a

KZ.d.11	If total debt (lines of credit <i>and</i> other loans) to banks/financial institutions has decreased between the last completed month in 2010 with the same month one year ago (2009), what is the main reason the debt has decreased?SINGLE RESPONSE
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Firm does not need debt anymore / Paid off debt in accordance with original plans	1
Firm wants less debt because loan terms have become less favorable (higher interest rates, shorter maturity, more collateral requirement)	2
Financial institutions have recalled debt or accelerated debt repayment	3
Financial institutions will not issue new debt to company	4
Firm reduced investment	5
Firm needs less working capital due to lower production	6
Firm needs less working capital because repayment time on receivables has been reduced	7
Other Please specify _____	8
Don't Know	-9

E. FINANCIAL CRISIS

e.2a	How did this establishment's overall situation change compared to 6 months ago? INTERVIEWER: READ OUT
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Improved	1
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Remained the same	2
Worsened	3
Don't know (spontaneous)	-9
e2a	

GO TO QUESTION e4a1

GO TO QUESTION e4a1

What is the main reason that your establishment's situation improved?
(Single response)

Decreased level of debt	1
Decreased input cost	2
Increased access to credit	3
Increased demand for its products or services	4
Other	5
Don't know (spontaneous)	-9
e2a1	

What is the main reason that your establishment's situation worsened?
(Single response)

Increased level of debt	1
Increased input cost	2
Reduced access to credit	3
Drop in demand for its products or services	4
Other	5
Don't know (spontaneous)	-9
e2a2	

e.4a1 Has the establishment filed for reorganization in the last 12 months?

Yes	1
No	2
Don't know (spontaneous)	-9

e4a1

INTERVIEWER: Please, read if necessary. In the survey we use a more narrow definition of reorganization, i.e. readjustment of a firm's debt and capital structure after a bankruptcy or receivership order.

e.4a2 Was this establishment insolvent in the last 12 months?

Yes	1
No	2
Don't know (spontaneous)	-9

e4a2

INTERVIEWER: Please, read if necessary. By insolvency we mean the financial state when firm's liabilities (debts) exceeds firm's assets, or the firm can no longer meet its debt obligations on time as they become due.

e.4b Has the establishment filed for bankruptcy during the last 12 months?

Yes	1
No	2
Don't know (spontaneous)	-9

e4b

e.5 Has the establishment applied for direct state aid in the last 12 months?

Yes	1	GO TO e.8
No	2	GO TO e.6
Don't know (spontaneous)	-9	GO TO e.6

e5

e.8 Did the establishment receive state aid?

Yes	1	GO TO e.9
No	2	GO TO e.6
Don't know (spontaneous)	-9	GO TO e.6

e8

e.9 What was the main type of aid received by the establishment? (Single response)

State credit	1
State guarantee for loan(s)	2
Tax relief	3
Provision of capital through share acquisition	4
Research and development aid	5
Other	6
Don't know (spontaneous)	-9

e9

e.6 What were this establishment's total annual sales for fiscal year 2009?

	LCU
Total annual sales for fiscal year 2009	e6
Refuse to respond (spontaneous)	-8
Don't know (spontaneous)	-9

KZ.e.1	Have you benefited from the KZT 120 billion Samruk Kazyna sponsored scheme to support credit to SMEs intermediated by banks (<i>Стабилизационная программа финансирования проектов малого и среднего бизнеса</i>)?
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Yes	1	GO TO KZ.e.2
No	2	GO TO KZ.e.3
Don't know (spontaneous)	-9	GO TO KZ.e.3
KZ.e.1		

KZ.e.2	Why did you choose to borrow under the Samruk Kazyna sponsored scheme (<i>Стабилизационная программа финансирования проектов малого и среднего бизнеса</i>)? MULTIPLE RESPONSE
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It was my only option to get finance	1	GO TO e.6
It was cheaper than alternative options	2	GO TO e.6
It provided longer maturity than was otherwise available	3	GO TO e.6
Other – Specify _____	4	GO TO e.6
Don't know (spontaneous)	-9	GO TO e.6
KZ.e.2		

KZ.e.3	Why did you not choose to benefit from the Samruk Kazyna sponsored scheme (<i>Стабилизационная программа финансирования проектов малого и среднего бизнеса</i>)? MULTIPLE RESPONSE
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I was not aware of the program	1
I did not need new financing	2
I did not qualify	3
The cost was too high	4
The associated administrative burden was too high	5
Participation required informal payment to the lender	6
Other – Specify _____	7
Don't know (spontaneous)	-9

F. Research and Development

f.1	In the last 12 months how did your research and development spending change compared to 2008?
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Increased	1
Remained the same	2
Decreased	3
Don't know (spontaneous)	-9
Not applicable (spontaneous)	-7

f1

f.2	In the next 6 months do you expect your research and development spending to change?
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Increase	1
Remain the same	2
Decrease	3
Don't know (spontaneous)	-9
Not applicable (spontaneous)	-7

f2

THE SURVEY ENDS HERE

THANK YOU VERY MUCH FOR YOUR COOPERATION.

INTERVIEWER COMMENTS: (Problems occurred or extraordinary circumstances which could influence results)

a17x

INTERVIEW PROTOCOL

	Day (dd)	Month (mm)	Year (yyyy)
Date of the interview	a14d	a14m	a14y

Name of the respondent a20x

Position of the respondent a21x

a.22 Interviewee was the same person as in baseline survey?

Yes	1
No	2

a22

a.23 Gender of the respondent

Male	1
Female	2

a23

a.24 Number of minutes the interview lasted

Minutes a24

a.25 Respondent cooperation

Excellent	1
Fair	2
Average	3
Bad	4

a25

a.26 Interviewer number a26

a.27	Full Firm Contact information		
	Full address		
	Phone number(s)		
	Fax number		
	email		

a27ax
a27b
a27c
a27dx