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Businesses

Research ICT Africa (RIA) a non-profit, public interest research entity, is conducting research on how information and communication technologies are being accessed and used in Africa. The aim is to measure the impact on lifestyles and livelihoods of people and households and to understand how informal businesses can prosper through the use ICTs.

The information collected can be used to set universal service targets, evaluate policies and regulatory interventions designed to improve access, service quality and affordability of information and communication technologies.

I would like to appeal to you to participate in this important survey. It will help us understand the issues around access and usage of ICTs and provide advice to policy makers and regulators.

MODULE a: Admin (enumerator completes it before Interviewing the business)		
A. 1	EA_ID (12 digit)	
A. 2	Province	
A. 3	District	
A. 4	County Name	
A. 4b	Sub county Name	
A. 4c	Parish Name	
A. 5	Country	Uganda
A. 6	Location	1 = Urban 2=Rural
A. 7	Household Listing ID	
A. 8	Enumerator ID	

A. 9	Time Start (24 hr clock)			
A. 10	Time End (24 hr clock)			
A. 11	Date			
A. 15	ID and Signature of Enumerator		Date	
A. 16	ID and Signature of Field Manager		Date	
A. 17	ID and Signature of Data Typist		Date	

Note: All money values have to be entered in Local Currency~

MODULE D: Business Information (Owner or Manager - knows the financials)				
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 (Specify):	2	
D.2	Please describe in a few words the business activity:			
D.3	Is your Business registered with any local authority / municipality?	0 = No 1 = Yes		
D.4	Does your business pay tax on its profits (IRS)?	0 = No 1 = Yes		
D.5	Does Your Business pay local or municipal taxes (tax stamps)	0 = No 1 = Yes		
D.6	Is your business Registered for VAT or sales tax?	0 = No 1 = Yes		
D.7	In what year was this business established?			
D.8	How was the start up capital financed	1 = Own Savings 2 = Lending from Friends or Relatives 3 = Micro finance loan 4 = Bank 5 = Other sources (please specify)		
D.9 a	How many Employees does your business have (excluding owners)?	Full-time:		
D.9 b		Part-time:		
D.9 c		Occasional:		
D.9 d		Unpaid Family members:		
D.1 0a	How many Owners does your business have?	Men:		
D.1		Women:		

0b				
D.1 1	Does the business premises have electricity?	0 = No 1 = Yes		
D.1 2	Who manages the business? (Makes financial decisions)	1 = owner 2 = full time manager 3 = family member 4 = other (specify):		
D.1 3	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 4 = Vocational 5 = Self educated		
D.1 4	Highest formal educational level of the business manager?	1 = Primary 2 = Secondary 3 = Tertiary 4 = Vocational 5 = Self educated		
D.1 5	How many of your employees have a WRITTEN EMPLOYMENT contract?			
D.1 6	Does your business strictly separate business finances from personal finances?	0 = No 1 = Yes		
D.1 7	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 (please specify):		
D.1 8	Does your business keep financial records? (Read out)	0 = None 1 = Simple bookkeeping 2 = Double entry bookkeeping 3 = audit annual financial statements 4 = Other, specify:		
D.1 9	Are these records for your own planning or for the revenue authorities	1 = Own Planning 2 = Revenue Authorities 3 = Both		Skip D if D18-
D.2 0	Does your business have a postal box, can it receive mail?	0 = No 1 = Yes		
D.2 1	Does your business have a website?	0 = No 1 = Yes		
D.2 2	Does your business provide email addresses to employees?(Company email ID)	0 = No 1 = Yes		
D.2 3	How do you advertise? (Read out)	Radio	0 = No 1 = Yes	
D.2 4		TV	0 = No 1 = Yes	
D.2 5		Newspapers	0 = No 1 = Yes	
D.2 6		Mobile / SMS	0 = No 1 = Yes	
D.2 7		Twitter / Facebook	0 = No 1 = Yes	

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 key suppliers does your business have (where business is buying supplies from, receives services from)	
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S. 2	where are the most important suppliers located (if more than one and they are at different locations take the furthest away)	1 = within 50KM 2 = Between 50 and 150 km 3 = 150 km or more within the country 4= abroad	
S. 3	What is the size of the most important suppliers? (Read out)	1 = Informal business 2 = Small formal business 3 = Large formal business	
S. 4	Does the business have suppliers located in other countries	0 = No 1 = Yes	
S. 5	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. 6	How reliable are the suppliers? (READ OUT)	1 = not reliable at all 2 = not really reliable 3 = neither nor 4 = reliable 5 = very reliable	
S. 7	How does your business transact financially with SUPPLIERS (READ OUT)	A: Cash	0 = No 1 = Yes
		B: Check / Cheque	0 = No 1 = Yes
		C: Credit card	0 = No 1 = Yes
		D: Bank account transfer	0 = No 1 = Yes
		E: Online banking	0 = No 1 = Yes
		F: Mobile Money transfers	0 = No 1 = Yes
		G: Letter of Credit	0 = No 1 = Yes
		H: Western Union or Moneygram	0 = No 1 = Yes
	I: Business sends money with someone	0 = No 1 = Yes	
S. 8	How often do you communication with your most important suppliers (Read out)	1 = Daily 2 = Weekly 3 = Monthly 4= Occasionally	
S. 9	Does the Business communicate with the most important supplier with any of the following: (READ OUT)	A: Mobile Phone	0 = No 1 = Yes
		B: Land Line	0 = No 1 = Yes
		C: Email	0 = No 1 = Yes
		D: SMS	0 = No 1 = Yes
		E: Fax	0 = No 1 = Yes
		F: In person / Face to Face	0 = No 1 = Yes
S. 10	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 = Others (please specify)	
S. 11	Does the business have a line of credit facility with suppliers	0 = No 1 = Yes	

MODULE C: Customers

C.2	Where are the most important customers of the business located?	1 = within 50KM 2 = Between 50 and 150 km 3 = 150 km or more within the country 4= abroad	
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C.3	Does the business have customers located in other countries? (Selling goods or services abroad)	0 = No 1 = Yes	
C.4	Who are your customers? Are they.... (READ OUT)	1 = individuals mostly 2 = Small Enterprises mostly 3 = Big Enterprises mostly	
C.6	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.7a	How does the business transact financially with customers (READ OUT)	A: Cash	0 = No 1 = Yes
C.7b		B: Check / Cheque	0 = No 1 = Yes
C.7c		C: Credit card	0 = No 1 = Yes
C.7d		D: Bank account transfer	0 = No 1 = Yes
C.7e		E: Online banking	0 = No 1 = Yes
C.7f		F: Mobile Money transfers	0 = No 1 = Yes
C.7g		G: Letter of Credit	0 = No 1 = Yes
C.7h		H: Western Union/Moneygram	0 = No 1 = Yes
C.7i		I: send money with someone	0 = No 1 = Yes
C.9a	Does the Business communicate with the most important customers with any of the following: (READ OUT)	A: Mobile Phone	0 = No 1 = Yes
C.9b		B: Land Line	0 = No 1 = Yes
C.9c		C: Email	0 = No 1 = Yes
C.9d		D: SMS	0 = No 1 = Yes
C.9e		E: Fax	0 = No 1 = Yes
C.9f		F: In person	0 = No 1 = Yes
C.10	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 = Others (please specify)	
C.11	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	Does your business have a working Fixed-line telephone connection	0 = No 1 = Yes	Continue with Fi.6 if Does not have fixed-line (Fi.1=0)
Fi.2	how many working Fixed-line telephone connections does your business have?		
Fi.	How many working fax machines does your business have?		

3			
Fi.4	Monthly cost of Fixed-line Access and Usage		
Fi.5	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.6	If your business does not have a fixed-line phone why not?	1 = Too expensive 2 = No need 3 = Not available 4 = Other please specify:	Skip if business has fixed-line (Fi.1=1)
Fi.7	do you plan to use it in the future?	0 = No 1 = Yes	
Fi.8	How much would the business be willing and able to spend on a fixed-line phone in a month		

MODULE M: Mobile Access and USE			
M.1	Does your business use mobile phones for business purposes?	0 = No 1 = Yes	Continue with M.8 if business does not use mobile (M.1=0)
M.2	Does the business Manager have a mobile ?	0 = No 1 = Yes private mobile 2 = Yes business mobile 3 = Both	
M.3	Does the business send SMS or text messages for business purposes?	0 = No 1 = Yes	
M.4	Does the business receive SMS or text messages for business purposes?	0 = No 1 = Yes	
M.5	For what main purposes does the business use SMS or text messages (skip if M.3 is no)?	1 = communicate with colleagues 2 = communicate with suppliers 3 = communicate with customers 4 = get information, e.g. banking 5 = Other, please specify:	
M.6	How much does the business spend Monthly on the Mobile Phone?		
M.7	How important is the usage of the mobile phone for business activities?	1 = Very important 2 = Important 3 = Neither/ nor 4 = not important 5 =not important at all	
M.7b	Does the business compensate its employees for airtime used on personal phones for business purposes	0 = No 1 = Yes	
M.7c	How many employees have a mobile Phone		

No Mobile				
M.8	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 please specify:		Skip M.8 to M.10 if business uses a mobile (M.1=1)
M.9	Is your business planning to use mobile phones in future?	0 = No 1 = Yes 2 = maybe		
M.10	To conduct my business activities I prefer to use (READ OUT)	1- Fixed line phone 2- Fax 3- Internet café 4- Others?		

MODULE CO: Computer				
CO.1	Does the business own any computers	0 = No 1 = Yes		Skip CO.2 to CO.11 if CO.1=0
CO.2	How many working Computers does your business have?			
CO.3	Does your business have a local area network (LAN)	0 = No 1 = Yes		
CO.6	Does your company make use of Inventory Control Software/ Point of Sale Software?	0 = No 1 = Yes		
CO.7	Does you company use Anti-Virus software	0 = No 1 = Yes		
CO.8	How many persons employed in your business routinely used a computer at work	Number: Percent:		
CO.9A	Who can use it? (READ OUT)	owners	0 = No 1 = Yes	
CO.9B		managers	0 = No 1 = Yes	
CO.9C		employees	0 = No 1 = Yes	
CO.9D		customers	0 = No 1 = Yes	
CO.9E		Family and Friends	0 = No 1 = Yes	
CO.10	What is the Annual expenditure on Hardware and Software of the business? (local currency)			
CO.11	How important is the usage of computers for your business activities?	1=Very important 2=Important 3=Neither/ nor 4=not important 5=not important at all		
CO.11b	Do you have plans to purchase more computers in 2012?	0 = No 1 = Yes		
CO.11c	If YES, how many computer do you plan to buy in 2012?			
No Computer				
CO.12a	Why does the business not have computers?	A: Too expensive, B: No need C: other please specify:	0 = No 1 = Yes	Skip if CO.1=1
CO.12b			0 = No 1 = Yes	

CO. 12c			
CO. 13	Does your business plan to use it in the future?	0 = No	1 = Yes
CO. 14	How much would the business be willing and able to spend for a computer		

MODULE 12: Business Skills Training			
Bs. 1	Have you ever attended formal training to improve your business skills?	0 = No Yes	1 =
Bs. 2	who organised the training? (READ OUT)	NGO, non-for-profit organisation	0 = No Yes
Bs. 3		Government agency/Municipality	0 = No Yes
Bs. 4		Community centre	0 = No Yes
Bs. 5		Trade Union	0 = No Yes
Bs. 6		Other, please specify	
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
Bs. 8	Local NGO/Non-for-profit organisation		0 = No Yes
Bs. 9	Family & Friends		0 = No Yes
Bs. 10	TV		0 = No Yes
Bs. 11	Radio		0 = No Yes
Bs. 12	Internet		0 = No Yes
Bs. 13	Other (please specify)		

Continue with B7 if Bs.1 = No

MODULE I: Internet Access and USE			
I. 1	Does your business have internet access?	0 = No	1 = Yes
I. 1 a	What type of internet access?	Narrow Band (Modem dial up, ADSL 256K or below)	0 = No 1 = Yes
I. 1 b		Fixed Broadband (eg ADSL above 256k speed)	0 = No 1 = Yes
I.		Mobile Broadband (3G, wireless)	0 = No 1 = Yes

Skip I.1a to I.14 if I.1=0

1 c				
1 1 d	Other Please specify:			
1. 1 e	What is your current typical Internet download speed that you experience? (record in kbps or mbps)			
1. 1 f	Is this sufficient for your needs?		0 = not sufficient for business 1 = sufficient 2 = need at least double the speed 3 = need more than double the speed	
1. 2	Does the business Manager have an email address?		0 = No 1 = Yes	
1. 3	How many persons employed in your business routinely use the Internet at work?			
1. 4 a	Who can use it? (READ OUT)	Owners	0 = No 1 = Yes	
1. 4 b		Managers	0 = No 1 = Yes	
1. 4 c		Employees	0 = No 1 = Yes	
1. 4 d		Customers	0 = No 1 = Yes	
1. 4 e		Family and Friends	0 = No 1 = Yes	
1. 5	What do you use the Internet for: (READ OUT)	A: Sending and receiving email	0 = No 1 = Yes	
		B: Telephoning over the Internet/ VoIP /Skype	0 = No 1 = Yes	
		C: Getting information about goods and services	0 = No 1 = Yes	
		D: Getting information from government organisations	0 = No 1 = Yes	
		E: Interacting with government organisations	0 = No 1 = Yes	
		F: Internet banking	0 = No 1 = Yes	
		G: Providing customer services	0 = No 1 = Yes	
		H: Delivering products online	0 = No 1 = Yes	
		I: Internal or external recruitment	0 = No 1 = Yes	
		J: Staff training e-learning	0 = No 1 = Yes	
1. 6	Has the business received orders via the Internet?		0 = No 1 = Yes	
1. 7	Has the business purchased products/services via the Internet?		0 = No 1 = Yes	
1. 8	What are in your opinion the potential obstacles to a wider use of the Internet for business purposes (e-commerce)?			
1.	What are the	The Internet helps the businesses increase sales volume	1= agree 2= not sure 3= disagree	

9	perceived benefits of Internet use for you: I will read the following statements, please tell me (READ OUT)	and customers			
I. 1 1 0		The Internet helps the business keep pace with competition	1= agree 2= not sure 3= disagree		
I. 1 1 1		The Internet helps Widen the supplier network	1= agree 2= not sure 3= disagree		
I. 1 1 2		The Internet helps the business understand customers better	1= agree 2= not sure 3= disagree		
I. 1 1 3	can you estimate your Monthly cost of Internet Access and Usage				
I. 1 1 4	How important is the use of the Internet for your business activities?		1=Very important 2=Important 3=Neither/ nor, 4=not important 5=not important at all		
NO Internet Access & Use					
I. 1 1 5 a	Why does your business not have Internet Access?	Too expensive	0 = No 1 = Yes		Skip if I.1 =yes
I. 1 1 5 b		No need	0 = No 1 = Yes		
I. 1 1 5 c		Not available	0 = No 1 = Yes		
I. 1 1 5 d		Use Public Internet access: Internet cafe eg	0 = No 1 = Yes		
I. 1 1 5 e		Internet is too slow to use it	0 = No 1 = Yes		
I. 1 1 5 f		Other Please specify:			
I. 1 1 6	do you plan to use it in the future?		0 = No 1 = Yes		
I. 1 1 7	How much would the business be willing and able to spend on Internet access in a month				

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.20 if B.1=C
B. 2	What type of bank account	1 =Check account 2 =Savings account 3 =Other, please specify:		
B. 3	how long have you been banking with your current Bank	1= Less than 6 months 2 = 6 months to 12 months 3 = 1 to 2 years 4 = 2 to 3 years 5 = more than 3 years		
B. 4	Does the business have a corporate credit Card	0 = No 1 = Yes		
B. 5	Does the business currently have a business loan from a Bank	0 = No 1 = Yes		
B. 6	Was the business ever rejected FOR a business Loan from a Bank	0 = No 1 = Yes		
B. 7	If yes in B.6 why?			
B. 8	Did you ever decide not to accept a loan from a Bank	0 = No 1 = Yes		
B. 9	Does the business have an overdraft with the bank	0 = No 1 = Yes		
B. 10	How often do you communicate with your bank	1 = once a day 2 = Once a week 3 = once every two weeks 4 = once a month 5 = occasionally		
B. 11	Have you purchased an insurance for your BUSINESS	0 = No 1 = Yes		
B. 12	Does the bank used by the business offer internet banking services	0 = No 1 = Yes		
B. 13	Does the bank used by the business offer mobile Phone banking services	0 = No 1 = Yes		
B. 14	I will read some statements to you please tell me whether you agree or disagree	Our bank understands Our business Needs and offers the financial facilities we need	1= agree 2= not sure 3= disagree	
B. 16		We are unhappy with the services offered by my bank	1= agree 2= not sure 3= disagree	
B. 17		We are considering changing to another bank	1= agree 2= not sure 3= disagree	
B. 18		Our bank is expensive	1= agree 2= not sure 3= disagree	
B. 19		Our banks services are slow	1= agree 2= not sure 3= disagree	
B. 20		We spend too much time at our bank	1= agree 2= not sure 3= disagree	
B. 20 b		I don't understand the fees and charges	1= agree 2= not sure 3= disagree	
B. 20 c		The next branch is too far away	1= agree 2= not sure 3= disagree	
No Bank account				

B. 21	Why does your Business not use a bank account	A: business does not need a bank account	0 = No 1 = Yes	Skip if B.1=1
		B: banks would not provide my business with an account	0 = No 1 = Yes	
		C: bank accounts are too expensive to maintain	0 = No 1 = Yes	
		E: other, please specify		

MODULE MM: Mobile Money transfers and Banking Transactions				
MM.1 a		Mobile Money	0 = No 1 = Yes	
MM.1 b	what means of sending and receiving does the business use (READ OUT)	Post Office	0 = No 1 = Yes	
MM.1 c		Western Union/Moneygram etc	0 = No 1 = Yes	
MM.1 d		Bank	0 = No 1 = Yes	
MM.1 e		send cash with someone	0 = No 1 = Yes	
MM.1 f		Other, please specify		
MM.2		what means of sending and receiving Money does the business use the most?		1 = Mobile Money 2 = Post Office 3 = Western Union/Moneygram 4 = Bank 5 = send cash with someone 6 = pay myself (in person)
MM.3	does the business send or receive money via mobile phones (mobile money - mobile money transfer such as MPESA or e-wallet)		0 = No 1 = Yes	
MM.4	which mobile money providers does the business use			
MM.5	how long has the business been using mobile money transfers for transactions with Suppliers			months
MM.6 a	how long has the business been using mobile money transfers for transactions with customers			months
MM.6 b	What was the major reason that led to the business to start using Mobile Money?			
MM.7 a	The business uses mobile money for (READ OUT)	A: paying employees	0 = No 1 = Yes	
MM.7 b		B: paying insurance	0 = No 1 = Yes	
MM.7 c		C: paying suppliers	0 = No 1 = Yes	
MM.7		D: paying bills	0 = No 1 = Yes	

d																				
MM.7 e		e: paying taxes	0 = No	1 = Yes																
MM.7 f		F: paying pension fund contributions	0 = No	1 = Yes																
MM.7 g		G: receiving payments from customers	0 = No	1 = Yes																
MM.7 h		h: Other, please specify																		
MM.9	what is the largest amount sent with the mobile phone to settle business payments?																			
MM.1 0	what is the largest amount received through the mobile phone for business purposes?																			
MM.1 1		would the business send higher mobile amounts if that was allowed	0 = No	1 = Yes																
MM.1 2		would the business receive higher mobile money amounts if that was allowed	0 = No	1 = Yes																
MM.1 3		how much money does the business send on average per business transaction (Mobile money)																		
MM.1 4		how much money does the business receive on average per business transaction (Mobile money)																		
MM.1 5		How often does the business make payments by Mobile Phone (mobile Money)	0=never 1 = Daily 2 = Weekly 3 = Monthly 4 = Occasionally																	
MM.1 6		How often does the business receive payments through the Mobile phone (mobile Money)	0=never 1 = Daily 2 = Weekly 3 = Monthly 4 = Occasionally																	
MM.1 7		Does mobile Money transfer system responds to business needs	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.1 8	Mobile Money helps the business to save transport costs																			
MM.1 9	Mobile Money helps the Business get access to loans																			
MM.2 0	Mobile Money helps the business better manage the cash flow																			
MM.2 1	mobile money helps the business pay suppliers more easily																			
MM.2 2	if the supplier gets paid faster, the business gets the goods faster and hence can deliver to customers faster																			
MM.2 3	Mobile money did not make any difference in the way we conduct business																			
MM.2 4	mobile money helps the business recover money from customers much faster																			
MM.2 6	sales increased since the business used mobile money																			
MM.2	credit exposure to customers was reduced since the business started using mobile money																			

7		
MM.28	the business use mobile money to pay suppliers from outside my city	
MM.29	sending and receiving money with mobile money reduced banking transactions	
MM.30	it would help the business if i could use mobile money to pay suppliers from other countries.	
MM.31	I trust that my business information are safe with the use of mobile Money services	
MM.32	Agents capacity to hold cash and float are two main barriers for businesses	
MM.33	Agents are far from my location	
MM.34	mobile money allow s the business to reach more customers	
MM.35	Mobile money has improved the efficiency of the business	
MM.36	Agents opening hours are not convenient	
MM.37	Agents only allow me to make small transactions	
No Mobile Money		
MM.38	Why does the business not use mobile money:	
MM.39	Is the business planning to use mobile money in future	0 = No 1 = Yes

MODULE 6: Financials (local currency)				
Either weekly, monthly or annually: If audited statements use them and state reference period (financial year)		Week	Month	Year
F.1	What are your water, electricity costs?			
F.2	What is cost incurred for your premise in terms of rent, land taxes mortgage payments ?			
F.3	What does your business spend on telephone calls, fax, postage, internet on average? (check i.13, Fi.4, M.6)			
F.4	What is the wage bill (total salaries)?			
F.5	What are Direct Costs (raw materials and other intermediary inputs or goods bought for resale)?			

calculate total cost by adding F.1 to F.5 as a check, do not ask			
F .6	What is the Total Sales of your business ? (Turnover=total sales= revenues money received by the businesses)		
F .7	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: F7= F6-F5-F4-F3-F2-F1			
F .8	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 .9	What is the AVERAGE amount owed by the business to suppliers in a month?		
F .10	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 (2011)?	1 = Very Bad 2 = Bad 3 = Fair 4= Good 5 = very good
BC. 2	How do you expect your business to perform in 2012?	1 = Very Bad 2 = Bad 3 = Fair 4 = Good 5 = very good
BC. 3	Do you plan to employ more or less in 2012?	1 = Much less 2 = less 3 =same 4 = more 5 = much more
BC. 4	Do you plan to invest more or less in 2012?	1 = much less 2= less 3 =same 4= more 5 = much more
BC. 5	What do you consider your major business obstacles:	
BC. 6	What do you consider your major obstacle for using ICTs for Business:	