

For Office Use Only

# PANEL STUDY OF ENTREPRENEURIAL DYNAMICS



The University of Michigan  
Survey Research Center  
Institute for Social Research  
Ann Arbor, MI 48106

## PSED2 WAVE B

1. SampleID:

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2. Interviewer's ID No. \_\_\_\_\_

3. Date IW Began \_\_\_\_\_

4. Date IW Completed \_\_\_\_\_

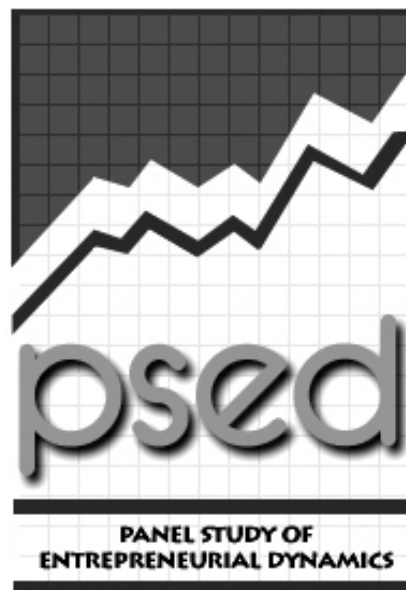
5. Length of IW \_\_\_\_\_ (minutes)

6. **INTERVIEWER CHECKPOINT**

COMPLETE

1. IW COMPLETED WITH NO  
INTERRUPTION REQUIRING CALLBACK

2. IW COMPLETED WITH ONE OR MORE  
INTERRUPTIONS REQUIRING CALLBACK



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A0a. [RESPONDENT'S NAME]  
[RESPONDENT'S ADDRESS]

[R'S AGE]  
[R'S SEX]  
[R'S PHONE]

Hello, my name is [Your first, last name]. May I speak to [RESPONDENT'S NAME]?

(Hello,) I am calling from the University of Michigan. About a year ago you agreed to be part of a study of new business start-ups being conducted by the University of Michigan. We would like to talk with you once again about the business you are starting. This interview will provide you with a review of the current status of your new business. There are no identified risks of participation. We can offer you twenty-five dollars as a token of our appreciation for completing the interview. I was hoping that now would be a good time for you.

[IF R VOLUNTEERS HE/SHE HAS QUIT WORKING ON THE BUSINESS, STATE:  
We would still like to speak with you about this business and how your involvement ended.]

1. CONTINUE WITH  
INTERVIEW

2. QUIT BUSINESS (IF VOL.),  
CONTINUE WITH INTERVIEW

3. SUSPEND  
INTERVIEW

A0b. Before we begin, I would like to assure you that the interview is confidential and completely voluntary. If we should come to any question that you don't want to answer, just let me know and we'll go on to the next question.

The survey contains questions regarding your new business. The questionnaire will take approximately (20 to 40 minutes/10 minutes) to complete.

1. CONTINUE

A0c. For quality control and research purposes this call is recorded.

1. CONTINUE

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## SECTION A: TYPE OF NEW BUSINESS

## A3x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF NAME OF BUSINESS NOT MISSING (TXAA3 NOT EMPTY) --> GO TO A3c
<input type="checkbox"/>	2. IF NAME OF BUSINESS MISSING (TXAA3 EMPTY) --> GO TO A3



A3c. During the last interview, you stated the name of the new business was [TXAA3 BUSINESS NAME]. (Is this still correct?/Was this still correct before your involvement with the new business ended?)

1. YES

GO TO A3v

5. NO



A3. What (is/was) the name of this new business?  
 [PROBE: What name can we use to refer to this new business in this interview?]  
 [RECORD JUST THE NAME ONLY, USE F2 FOR COMMENTS]  
 [USE CTRL+R ONLY IF R DOES NOT HAVE ANY NAME AT ALL]

NAME OF BUSINESS: \_\_\_\_\_

A3v. During this interview I'll be asking questions regarding this (new) business, [TXAA3/A3].

1. CONTINUE

IF A3x = 1 AND A3c = YES/NA, GO TO A4x  
 IF A3c = NO, GO TO A4  
 IF A3x = 1 AND A3 NOT REFUSED, GO TO A4

# 6

## A4x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF BUSINESS NAME <u>NOT</u> REGISTERED (AA4=5,DK/NA) --> GO TO A4
<input type="checkbox"/>	2. IF BUSINESS NAME REGISTERED (AA4=1) --> GO TO A5
<input type="checkbox"/>	3. OTHERS --> GO TO A12



A4. (Was/Has) this name, [TXAA3 BUSINESS NAME], (been) registered with the appropriate government agency (before your involvement ended)?

1. YES



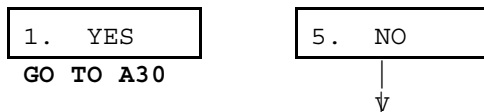
5. NO

GO TO A12

A5(A11). In what month and year was the name registered?  
[PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_/\_\_\_\_\_  
MONTH YEAR

A12. Last year, you told us that your business, [TXAA3/A3 BUSINESS NAME], was engaged in (a/the) [TXAA1 NATURE OF BUSINESS ACTIVITY]. (Is/Was) this still an accurate description of the business activity (before your involvement ended)?



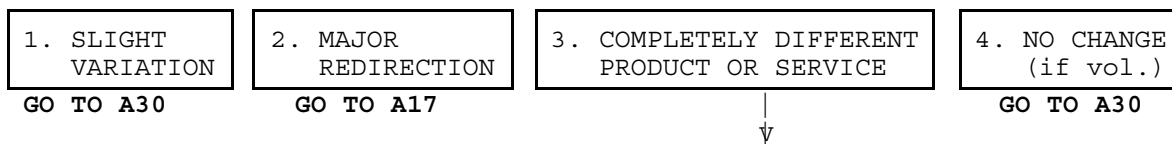
A13(A1). How would you (now) describe the major product or service of this new business (before your involvement ended)? (Could you tell me a little more about the product or service you intend(ed) to provide?)

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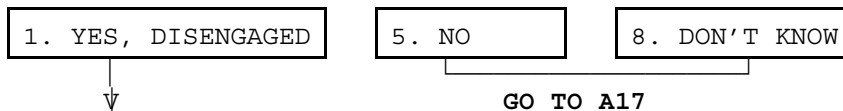


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A14. Would you consider this a slight variation from the emphasis of a year ago, a major redirection, or (would/did) this new business provide a completely different product or service?



A15. Would you consider yourself to be disengaged from the original business effort that we discussed a year ago?



A16. In what month and year did you end your active role in working on this business start-up?

\_\_\_\_\_ / \_\_\_\_\_  
MONTH YEAR

GO TO A50

A17. Why was the business emphasis changed from a year ago? (Any other reasons?)

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A21(B1). Which of the following now best describes this new business -- would you say it is a retail store, a restaurant, tavern, bar, or nightclub, customer or consumer service, health, education or social service, manufacturing, construction, agriculture, mining, wholesale distribution, transportation, utilities, communications, finance, insurance, real estate, some type of business consulting or service, or something else?  
 [PROBE: What is the primary type of this new business?]

01. RETAIL STORE	02. RESTAURANT TAVERN, BAR, OR NIGHTCLUB	03. CUSTOMER OR CONSUMER SERVICE
04. HEALTH, EDUCATION OR SOCIAL SERVICES	05. MANUFACTURING	06. CONSTRUCTION
07. AGRICULTURE	08. MINING	09. WHOLESALE DISTRIBUTION
10. TRANSPORTATION	11. UTILITIES	12. COMMUNICATIONS
13. FINANCE	14. INSURANCE	15. REAL ESTATE
16. BUSINESS CONSULTING OR SERVICE	17. SOMETHING ELSE	



## A22 (B2) . INTERVIEWER CHECKPOINT

1. IF NEW BUSINESS IS IN MANUFACTURING (A21 (B1) = 5) --> GO TO A23 (B3)
2. OTHERS --> GO TO A24 (B4)



A23 (B3) . Would you say this new manufacturing business is making a product that is durable, designed to last at least three years, or non-durable, designed to last less than three years?

1. DURABLE

5. NON-DURABLE

## A24 (B4) . INTERVIEWER CHECKPOINT

1. IF NEW BUSINESS IS IN BUSINESS CONSULTING OR SERVICE (A21 (B1) = 16) --> GO TO A25 (B5)
2. OTHERS --> GO TO A26 (B6)



A25 (B5) . Would you say this new business service or consulting business will be a law or accounting practice, a computer or world wide web programming business, a business consulting provider, or will this new business be a business services provider, such as bookkeeping, credit bureaus, temporary help agencies, or copy services?

1. LAW OR ACCOUNTING PRACTICE

2. COMPUTER/WEB PROGRAMMING

3. BUSINESS CONSULTING

4. BUSINESS SERVICES

7. OTHER (SPECIFY) : \_\_\_\_\_

# 10

A26 (B6) .      **INTERVIEWER CHECKPOINT**

- |   |
|---|
| <input type="checkbox"/> 1. IF NEW BUSINESS IS SOMETHING ELSE (B1 = 17) --> <b>GO TO A27 (B7)</b> |
| <input type="checkbox"/> 2. OTHERS --> <b>GO TO A30</b>   |



A27(B7) .      Your new business does not seem to fit into any of these categories, how would you describe it? (Anything else?)  
[PROBE DK OR "doesn't fit a category" WITH: Please describe your new business.]

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SECTION A: BUSINESS STATUS

A30(E13). (Has/Did) this new business, [TXAA3/A3], receive(d) any money, income, or fees from the sale of goods or services for more than six of the past twelve months (before your involvement ended)?

1. YES	5. NO	8. DON'T KNOW
↓	GO TO A36	

A31(E14). In what month and year was the first revenue received from the sale of goods or services for this new business?  
[PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_/\_\_\_\_\_  
MONTH                      YEAR

A32(E15). (Has/Was) the monthly revenue (been) more than the monthly expenses for more than six of the past twelve months (before your involvement ended)?

1. YES	5. NO	8. DON'T KNOW
↓	GO TO A36	

A33(E16). In what month and year did monthly revenue first exceed monthly expenses for this new business?  
[PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_/\_\_\_\_\_  
MONTH                      YEAR

A34(E17). Were salaries or wages of the owners who were active in managing the business included in the monthly expenses for more than six of the past twelve months?

1. YES	5. NO	6. PARTIAL SALARY (IF VOL.)	8. DON'T KNOW
↓	GO TO A36	↓	GO TO A36

A35. What was the first month and year in which monthly revenue was greater than all monthly expenses, including salaries for the owners active in managing the business?

\_\_\_\_\_/\_\_\_\_\_  
MONTH                      YEAR

# 12

## A36. INTERVIEWER CHECKPOINT

<input type="checkbox"/> 1. IF "NO" OR "DK" IN ANY A30,A32,A34 --> GO TO A37
<input type="checkbox"/> 2. IF "YES" IN ALL A30,A32,A34 --> GO TO A41

↓

A37. In the past twelve months, since the first interview, (have you devoted/did you devote) more than one hundred sixty hours -- four weeks of full time work -- to this business start-up?

1. YES	5. NO	8. DON'T KNOW
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A38. Over the next six months, do you expect to spend more than eighty hours -- two weeks of full time work -- on this business start-up?

1. YES	5. NO	8. DON'T KNOW
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## A39. INTERVIEWER CHECKPOINT

<input type="checkbox"/> 1. IF A37= YES <u>AND</u> A38= YES --> GO TO A50
<input type="checkbox"/> 2. OTHERS --> GO TO A40

↓

A40. Do you consider this business start-up to be a major focus of your work career over the next twelve months?

1. YES GO TO A50	5. NO	8. DON'T KNOW GO TO A42
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A41. It would appear that you are (IF ONE OWNER: managing /IF TWO OR MORE OWNERS: helping to manage) an operating business -- one with sales and revenue greater than the ongoing expenses including salaries. Would you agree with this description of the current status?

1. YES GO TO A50	5. NO ↓	8. DON'T KNOW GO TO A50
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A42. Do you consider yourself to be actively involved with the new business start-up or disengaged from it?

1. ACTIVELY INVOLVED GO TO A50	5. DISENGAGED ↓	8. DON'T KNOW GO TO A50
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A43. In what month and year did you end your active role in working on this business start-up?

\_\_\_\_\_/\_\_\_\_\_  
MONTH                      YEAR

## A50. INTERVIEWER CHECKPOINT

- 1. IF NEW FIRM (A41=YES/DK/NA) --> **GO TO B8x**
- 2. IF ACTIVE START-UP (A39=1 OR A40=YES OR A42=ACTIVELY INVOLVED/DK/NA)  
--> **GO TO B8x**
- 3. IF QUIT (A15 = YES OR A42 = DISENGAGED) --> **GO TO B8x**

SECTION B

B8x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF BUSINESS LOCATION <u>NOT</u> MISSING (AB8) --> GO TO B8c
<input type="checkbox"/>	2. IF BUSINESS LOCATION MISSING (AB8=DK/NA) --> GO TO B8



B8c. I am now going to repeat some of the information you provided during the last interview. For each item I'd like you to say whether or not what you said then (is still true today/was still true before your involvement ended).

Last year,  
 (you described the location where this new business, [TXAA3/A3 BUSINESS NAME], was being developed as [AB8 LOCATION DESCRIPTION] / the location for this new business, [TXAA3/A3 BUSINESS NAME], was not yet used or developed).  
 (Is/Was) this still correct (before your involvement ended)?

1. YES	5. NO	8. DON'T KNOW
GO TO B10x	↓	GO TO B10x

B8. How would you (now) describe the location where ([TXAA3/A3]/the new business) (is/was) being developed (before your involvement ended)? Would you say it (is/was) a residence or personal property, the site of an existing business, or (do/did) you have a separate location for this new business, like rented space, an incubator, or something like that, or would you say the business (is/was) not developed to the point where a specific location (is/was) used?

1. RESIDENCE OR PERSONAL PROPERTY	2. SITE OF EXISTING BUSINESS	3. SPECIAL LOCATION FOR START-UP	4. SPECIFIC LOCATION NOT YET USED
			GO TO B10x
7. OTHER (SPECIFY) : _____			

B9. In what month and year was any physical space first used for the new business?  
 [PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_ / \_\_\_\_\_  
 MONTH                      YEAR

B10x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF NUMBER OF LOCATIONS <u>NOT</u> MISSING (AB10/11) --> GO TO B10c
<input type="checkbox"/>	2. IF NUMBER OF LOCATIONS MISSING (AB10/11=DK/NA) --> GO TO B10



B10c. (Last year, you reported that) once established, the new business would have [AB11 NUMBER OF LOCATIONS]. (Is/Was) this still correct (before your involvement ended)?

<input type="checkbox"/> 1. YES GO TO B12x	<input type="checkbox"/> 5. NO ↓	<input type="checkbox"/> 8. DON'T KNOW GO TO B12x
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B10. Once established, would you say that the new business (will/did) have one physical location, several physical locations, or no specific location (before your involvement ended)?

<input type="checkbox"/> 1. ONE PHYSICAL LOCATION GO TO B12x	<input type="checkbox"/> 5. SEVERAL PHYSICAL LOCATIONS ↓	<input type="checkbox"/> 6. NO SPECIFIC LOCATION GO TO B12x
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B11. How many physical locations (will/did) the new business have (before your involvement ended)?

\_\_\_\_\_ # OF LOCATIONS       998. DON'T KNOW



## B12x. INTERVIEWER CHECKPOINT

- |  |  |
|--|--|
|  | 1. IF MORE THAN ONE LOCATION (AB10/B10=5) AND UNIT ASSOCIATION <u>NOT</u> MISSING (AB12=1,5,6) --> <b>GO TO B12c</b> |
|  | 2. IF MORE THAN ONE LOCATION (AB10/B10=5) AND UNIT ASSOCIATION MISSING (AB12=DK/NA,MISSING) --> <b>GO TO B12</b>     |
|  | 3. IF ONE OR NO LOCATION (AB10/B10 NE 5) --> <b>GO TO C1x</b>  |

B12c. Last year, you reported that you would be associated with the location or unit that [AB12 (coordinated the overall management/focused on production/both coordinated the overall management and focused on production)]. (Is/Was) this still correct (before your involvement ended)?

- |           |       |               |
|-----------|-------|---------------|
| 1. YES    | 5. NO | 8. DON'T KNOW |
| GO TO C1x | ↓     | GO TO C1x     |

B12. (Will you be/Were you) associated with the location or unit that coordinates the overall management of the entire business or with a unit that focuses on production of a good or service for this new business (before your involvement ended)?

- |               |               |   |
|---------------|---------------|---|
| 1. MANAGEMENT | 5. PRODUCTION | 6. BOTH MANAGEMENT AND PRODUCTION (IF VOL.) |
|---------------|---------------|---|

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SECTION C: LEGAL FORM OF BUSINESS

C1x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF LEGAL FORM (AC1) <u>NOT</u> MISSING --> GO TO C1c
<input type="checkbox"/>	2. IF LEGAL FORM MISSING (AC1=96,DK/NA) --> GO TO C1



C1c. Last year, you reported that the legal form of this new business, [TXAA3/AA3], was a [AC1 LEGAL FORM]. (Is/Was) this still the current form of the new business (before your involvement ended)?

1. YES	5. NO	8. DON'T KNOW
GO TO C2x	↓	GO TO C2x

C1. What is the current legal form of ([TXAA3/A3]/this new business) -- would you say it is a sole proprietorship, a general partnership, a limited partnership, a limited liability corporation or LLC, a sub-chapter S corporation with no more than twenty shareholders, a general corporation, or has the legal form not been determined yet?

1. SOLE PROPRIETORSHIP	2. GENERAL PARTNERSHIP	3. LIMITED PARTNERSHIP
4. LIMITED LIABILITY CORPORATION OR LLC	5. SUB-CHAPTER S CORPORATION	6. GENERAL CORPORATION
96. NOT YET DETERMINED --> GO TO C4x		

C2x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF C1x=1 AND C1c=YES/DK/NA AND LEGAL FORM REGISTERED <u>NOT</u> MISSING --> GO TO C2c
<input type="checkbox"/>	2. IF C1x=1 AND C1c=YES/DK/NA AND LEGAL FORM REGISTERED MISSING --> GO TO C2
<input type="checkbox"/>	3. IF C1c=NO AND C1 IN (1,6) --> GO TO C2
<input type="checkbox"/>	4. OTHERS --> GO TO C4x

C2c. (Last year, you reported that) the legal form of this new business [AC2 (was/was not)] formally established by registering with the appropriate government agency. (Is/Was) this still correct (before your involvement ended)?

1. YES	5. NO	8. DON'T KNOW
GO TO C4x	↓	GO TO C4x

C2. (Has/Had) this legal form been formally established by registering with the appropriate government agency (before your involvement ended)?

1. YES	5. NO; NO, NOT YET
↓	GO TO C4x

C3. In what month and year was it registered?  
[PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_ / \_\_\_\_\_  
MONTH                      YEAR

C4x. INTERVIEWER CHECKPOINT

<input type="checkbox"/> 1. IF LIABILITY INSURANCE <u>NOT</u> CARRIED (AC4=2,5,DK/NA) --> GO TO C4
<input type="checkbox"/> 2. IF LIABILITY INSURANCE CARRIED (AC4=1) --> GO TO D1x



C4. (Does/Did) this new business carry liability insurance, (will liability insurance be obtained in the future,) or (is/was) this not relevant for this new business (before your involvement ended)?

1. YES

2. NO, NOT YET;  
WILL IN FUTURE

5. NO, NOT RELEVANT



GO TO D1x

C5. In what month and year was liability insurance for this new business first purchased?  
[PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_/\_\_\_\_\_  
MONTH YEAR

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## SECTION D: START-UP ACTIVITIES

## D1x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF BUSINESS PLAN <u>NOT</u> BEGUN (AD1=2,5,DK/NA) --> GO TO D1
<input type="checkbox"/>	2. IF BUSINESS PLAN BEGUN (AD1=1) --> GO TO D2x

↓

- D1. Please answer the following questions as they are directly related to (the launch of) this new business, [TXAA3/A3], and not other businesses or ventures you may have helped to start.

A business plan usually outlines the markets to be served, the products or services to be provided, the resources required -- including money -- and the expected growth and profit for the new business. (Have/Had) you already begun preparation of a business plan for this new business, (will you prepare one in the future), or (is/was) a business plan not relevant for this new business (before your involvement ended)?

1. YES	2. NO, NOT YET; WILL IN FUTURE	5. NO, NOT RELEVANT
↓	GO TO D5x	

D2x. **INTERVIEWER CHECKPOINT**

<input type="checkbox"/>	1. IF FORM OF BUSINESS PLAN <u>NOT</u> MISSING (AD2=1,2,3) --> <b>GO TO D2c</b>
<input type="checkbox"/>	2. IF FORM OF BUSINESS PLAN MISSING (AD2=DK/NA/MISSING) --> <b>GO TO D2</b>



D2c. Again, I am going to repeat some of the information you provided during the last interview. Please tell me whether or not each item (is/was) still true (today/before your involvement ended).

Last year, you reported that the form of your business plan was (AD2 unwritten/informally written/formally prepared). (Is/Was) this still correct (before your involvement ended)?

1. YES	5. NO	8. DON'T KNOW
<b>GO TO D5a</b>	↓	<b>GO TO D5a</b>

D2. What (is/was) the current form of your business plan (before your involvement ended) -- (is/was) it unwritten or in your head, informally written, or formally prepared?

1. UNWRITTEN	2. INFORMALLY WRITTEN	3. FORMALLY PREPARED
--------------	-----------------------	----------------------

D3. In what month and year did you start preparing the business plan?  
[PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_ / \_\_\_\_\_  
 MONTH                      YEAR

D4. [IF D2 = 2 OR 3] In what month and year was the first version of the business plan completed?  
[PROBE FOR SEASON IF DK MONTH]

_____ / _____ MONTH                      YEAR	17. STILL IN PROCESS (IF VOL.)
--	--------------------------------

**GO TO D5x**



D5a(D30). Since last year, (has/had) the business plan been modified or updated (before your involvement ended)?

1. YES	5. NO GO TO D5x	8. DON'T KNOW GO TO D5x
--------	--------------------	----------------------------

↓

D5b(D31). What was the primary reason for modifying or updating the business plan -- to obtain financing, to assist with organizing the business itself, to better reflect changes in current markets or competition, or some other reason?

1. OBTAIN FINANCING	2. ASSIST WITH ORGANIZING	3. BETTER REFLECT MARKETS/COMPETITION
7. OTHER (SPECIFY) : _____		8. DON'T KNOW

D5x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF PRODUCT DEVELOPMENT <u>NOT</u> WORKED ON (AD6=4,DK/NA) --> GO TO D5
<input type="checkbox"/>	2. IF PRODUCT DEVELOPMENT WORKED ON (AD6=1,2,3) --> GO TO D6c

↓

D5. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF INDEPENDENT NEW BUSINESS (AA10 = 1) OR NEW BUSINESS SPONSORED BY EXISTING BUSINESS (AA10 = 5) --> GO TO D6
<input type="checkbox"/>	2. OTHERS --> GO TO D9x

D6c. (In the last interview, you reported that) the product or service ([TXAA3/A3]/this new business) would sell was [AD6 (completely developed and ready for sale or delivery/tested with customers as a prototype or procedure/being developed as a model or procedure)]. (Is/Was) this still correct (before your involvement ended)?

1. YES	5. NO	8. DON'T KNOW
GO TO D9x	↓	GO TO D9x

D6. ([IF AA10 NOT EQUAL TO 1] If this new business is affiliated with a parent company such as a distributor, multi-level marketer, franchise, or reseller, please answer for the new business being created and not the established business.)

(Is/Was) the product or service that this new business will sell completely developed and ready for sale or delivery, (has/had) it been tested with customers as a prototype or procedure, (is/was) it being developed as a model or procedure, or (is/was) the product or service still in the idea stage (before your involvement ended)?

1. COMPLETED AND READY FOR SALE OR DELIVERY	2. PROTOTYPE/PROCEDURE TESTED WITH CUSTOMERS
3. MODEL/PROCEDURE IS BEING DEVELOPED	4. STILL IN THE IDEA STAGE; NO WORK DONE YET
GO TO D9x	

D7. In what month and year did the development of this product or service begin?  
 [PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_/\_\_\_\_\_  
 MONTH YEAR

D8. [IF D6=1] In what month and year was the product or service completed and ready for sale?  
 [PROBE FOR SEASON IF DK MONTH]

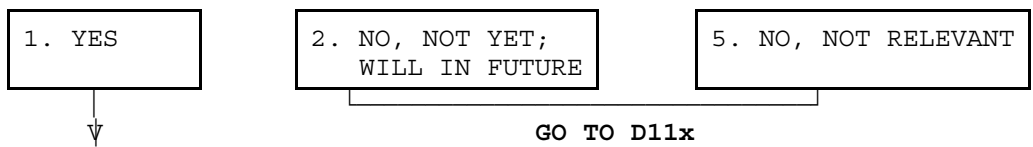
\_\_\_\_\_/\_\_\_\_\_  
 MONTH YEAR

D9x. **INTERVIEWER CHECKPOINT**

<input type="checkbox"/>	1. IF MARKETING EFFORTS <u>NOT</u> STARTED (AD9=2,5,DK/NA) --> <b>GO TO D9</b>
<input type="checkbox"/>	2. IF MARKETING EFFORTS STARTED (AD9=1) --> <b>GO TO D11x</b>



D9. (Have/Had) marketing or promotional efforts been started for the product or service this new business will be selling, (will marketing or promotional efforts begin for the product or service this new business will be selling,) or (is/was) this not relevant to the new business (before your involvement ended)?



D10. In what month and year did marketing or promotional efforts begin?  
 [PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_/\_\_\_\_\_  
 MONTH YEAR

D11x. INTERVIEWER CHECKPOINT

<input style="width: 20px; height: 20px;" type="checkbox"/>	1. IF PROPRIETARY TECHNOLOGY <u>NOT</u> DEVELOPED (AD11=2,5,DK/NA) --> GO TO D11
<input style="width: 20px; height: 20px;" type="checkbox"/>	2. IF PROPRIETARY TECHNOLOGY DEVELOPED (AD11=1) --> GO TO D13x



D11. (Has/Had) this new business developed any proprietary technology, processes, or procedures that no other company can use, (will it develop proprietary technology, processes, or procedures in the future,) or (is/was) this not relevant to the new business (before your involvement ended)?

1. YES	2. NO, NOT YET; WILL IN FUTURE	5. NO, NOT RELEVANT

D12. In what month and year was the proprietary technology or process developed for this new business?  
 [PROBE FOR SEASON IF DK MONTH]

_____ / _____ MONTH                      YEAR	17. STILL IN PROCESS (IF VOL.)
--	--------------------------------

D13x. INTERVIEWER CHECKPOINT

<input style="width: 30px; height: 30px;" type="checkbox"/>	1. IF PATENT, COPYRIGHT, OR TRADEMARK APPLICATION <u>NOT</u> SUBMITTED (AD13=2,5,DK/NA) --> <b>GO TO D13</b>
<input style="width: 30px; height: 30px;" type="checkbox"/>	2. IF PATENT, COPYRIGHT, OR TRADEMARK APPLICATION SUBMITTED (AD13=1) --> <b>GO TO D16x</b>



D13. (Has/Had) an application for a patent, copyright, or trademark relevant to this new business been submitted, (will an application be submitted in the future,) or (is/was) this not relevant for the new business (before your involvement ended)?

1. YES

2. NO, NOT YET;  
WILL IN FUTURE

5. NO, NOT RELEVANT



**GO TO D16x**

D14. In what month and year did preparation begin for an application of a patent, copyright, or trademark?  
 [PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_ / \_\_\_\_\_  
 MONTH                      YEAR

D15. In what month and year was a patent, copyright, or trademark granted?  
 [PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_ / \_\_\_\_\_  
 MONTH                      YEAR

17. STILL IN PROCESS (IF VOL.)

D16x. INTERVIEWER CHECKPOINT

<input type="checkbox"/> 1. IF MAJOR ITEMS <u>NOT</u> PURCHASED (AD16=2,5,DK/NA) --> GO TO D16
<input type="checkbox"/> 2. IF MAJOR ITEMS PURCHASED (AD16=1) --> GO TO D18x



D16. (Have/Had) any major items like equipment, facilities, or property been purchased, leased, or rented specifically for ([TXAA3/A3]/this new business), (will major items be purchased, leased, or rented in the future,) or (is/was) this not relevant for the new business (before your involvement ended)?

1. YES

2. NO, NOT YET;  
WILL IN FUTURE

5. NO, NOT RELEVANT



GO TO D18x

D17. In what month and year did these purchases, leases, or rental agreements begin specifically for this new business?  
[PROBE FOR SEASON IF DK MONTH]

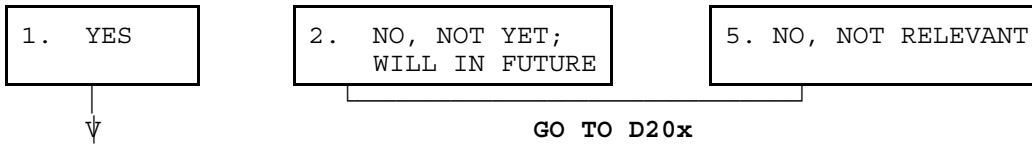
\_\_\_\_\_/\_\_\_\_\_  
MONTH                      YEAR

D18x. INTERVIEWER CHECKPOINT

<input type="checkbox"/> 1. IF INVENTORY <u>NOT</u> PURCHASED (AD18=2,5,DK/NA) --> GO TO D18
<input type="checkbox"/> 2. IF INVENTORY PURCHASED (AD18=1) --> GO TO D20x



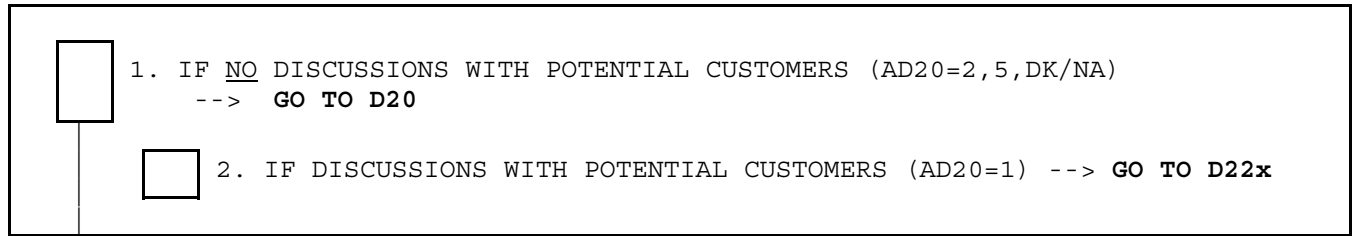
D18. (Have/Had) purchases been made of any raw materials, inventory, supplies, or components specifically for this new business, (will such purchases be made in the future,) or (is/was) it not relevant to the new business (before your involvement ended)?



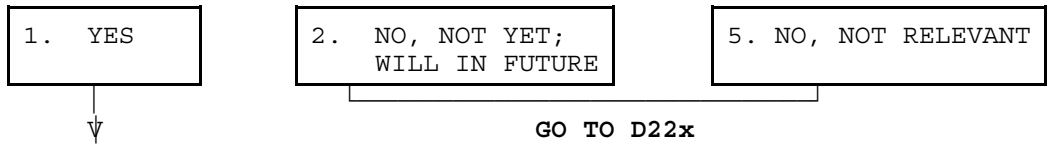
D19. In what month and year did these purchases begin specifically for this new business?  
[PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_/\_\_\_\_\_  
MONTH                  YEAR

D20x. INTERVIEWER CHECKPOINT



D20. (Has/Had) an effort been made to talk with potential customers about the product or service of this new business, (will an effort be made to talk to potential customers in the future,) or (is/was) this not relevant for the new business (before your involvement ended)?



D21. In what month and year did these discussions begin?  
[PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_ / \_\_\_\_\_  
MONTH YEAR



D22x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF COMPETITOR INFORMATION <u>NOT</u> COLLECTED (AD22=2,5,DK/NA) --> GO TO D22
<input type="checkbox"/>	2. IF COMPETITOR INFORMATION COLLECTED (AD22=1) --> GO TO D24x



D22. (Has/Had) an effort been made to collect information about the competitors of this new business, (will an effort be made to collect information about competitors in the future,) or (is/was) this not relevant to the new business (before your involvement ended)?

1. YES	2. NO, NOT YET; WILL IN FUTURE	5. NO, NOT RELEVANT
↓	GO TO D24x	

D23. In what month and year did collecting this information begin?  
[PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_ / \_\_\_\_\_  
 MONTH                      YEAR

D24x. INTERVIEWER CHECKPOINT

<input type="checkbox"/> 1. IF MARKET OPPORTUNITIES <u>NOT</u> DEFINED (AD24=2,5,DK/NA) --> GO TO D24
<input type="checkbox"/> 2. IF MARKET OPPORTUNITIES DEFINED (AD24=1) --> GO TO D26x



D24. (Has/Had) an effort been made to define the market opportunities for ([TXAA3/A3]/this new business), (will an effort be made to define market opportunities,) or (is/was) this not relevant for this new business (before your involvement ended)?

1. YES

2. NO, NOT YET;  
WILL IN FUTURE

5. NO, NOT RELEVANT



GO TO D26x

D25. In what month and year did defining the market opportunities begin for this new business?  
[PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_/\_\_\_\_\_  
MONTH                  YEAR

D26x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF FINANCIAL PROJECTIONS <u>NOT</u> DEVELOPED (AD26=2,5,DK/NA) --> GO TO D26
<input type="checkbox"/>	2. IF FINANCIAL PROJECTIONS DEVELOPED (AD26=1) --> GO TO D28x



D26. (Have/Had) financial projections, such as income or cash flow statements or break-even analyses, been developed, (will financial projections be developed in the future,) or (is/was) this not relevant for the new business (before your involvement ended)?

1. YES

2. NO, NOT YET;  
WILL IN FUTURE

5. NO, NOT RELEVANT



GO TO D28x

D27. In what month and year did these financial projections begin for this new business?  
[PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_ / \_\_\_\_\_  
 MONTH                      YEAR

D28x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF REGULATORY REQUIREMENTS <u>NOT</u> DETERMINED (AD28=2,5,DK/NA) --> GO TO D28
<input type="checkbox"/>	2. IF REGULATORY REQUIREMENTS DETERMINED (AD28=1) --> GO TO NEXT SECTION



D28. (Has/Had) an effort been made to determine the regulatory requirements for this new business, such as operating licenses, permits, or health and safety regulations, (will an effort be made to determine the regulatory requirements in the future,) or (is/was) this not relevant to the new business (before your involvement ended)?

1. YES

2. NO, NOT YET;  
WILL IN FUTURE

5. NO, NOT RELEVANT



GO TO NEXT SECTION

D29. In what month and year were the regulatory requirements for this new business determined?  
[PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_/\_\_\_\_\_  
MONTH YEAR

17. STILL IN PROCESS (IF VOL.)

SECTION E: START-UP FINANCES

E1x. INTERVIEWER CHECKPOINT

<input style="width: 30px; height: 30px;" type="checkbox"/>	1. IF FINANCIAL INSTITUTIONS <u>NOT</u> ASKED FOR FUNDING (AE1=2,5,DK/NA) --> GO TO E1
<input style="width: 30px; height: 30px;" type="checkbox"/>	2. IF FINANCIAL INSTITUTIONS ASKED FOR FUNDING (AE1=1) --> GO TO E3x



E1. (Have/Had) financial institutions or other people been asked for funds for this new business, [TXAA3/A3], (do you expect to ask for funds in the future,) or (is/was) outside financial support not relevant for this new business (before your involvement ended)?

1. YES

2. NO, NOT YET;  
EXPECT TO ASK

5. NO, NOT RELEVANT



GO TO E5x

E2. In what month and year did you first seek outside funding for this new business?  
 [PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_ / \_\_\_\_\_  
 MONTH                      YEAR

E3x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF FIRST OUTSIDE FUNDING <u>NOT</u> RECEIVED (AE3=5,DK/NA/MISSING) --> GO TO E3
<input type="checkbox"/>	2. IF FIRST OUTSIDE FUNDING RECEIVED (AE3=1) --> GO TO E5x



E3. (Have/Had) you received the first outside funding from financial institutions or other people for this new business (before your involvement ended)?

1. YES



5. NO

GO TO E5x

E4. In what month and year did the first outside funding begin for this new business?  
[PROBE FOR SEASON IF DK MONTH]

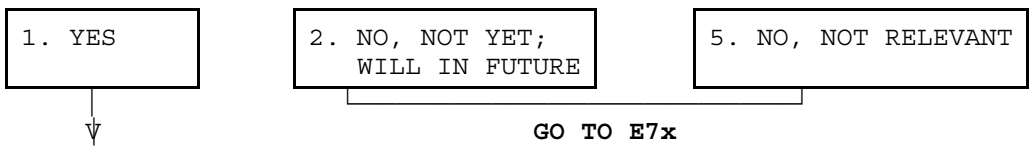
\_\_\_\_\_/\_\_\_\_\_  
MONTH YEAR

E5x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF CREDIT WITH SUPPLIER <u>NOT</u> ESTABLISHED (AE5=2,5,DK/NA) --> GO TO E5
<input type="checkbox"/>	2. IF CREDIT WITH SUPPLIER ESTABLISHED (AE5=1) --> GO TO E7x



E5. (Has/Had) credit with a supplier been established, (will credit with a supplier be established,) or (is/was) this not relevant to the new business (before your involvement ended)?



E6. In what month and year was supplier credit first established?  
[PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_ / \_\_\_\_\_  
 MONTH                      YEAR

E7x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF EMPLOYEES <u>NOT</u> WORKING FOR PAY (AE7=2,5,DK/NA) --> GO TO E7
<input type="checkbox"/>	2. IF EMPLOYEES WORKING FOR PAY (AE7=1) --> GO TO E9



E7. (Are/Were) any managers or employees, including exclusive subcontractors, (now) working for pay who would not share ownership (before your involvement ended), (will any be hired in the future,) or (is/was) this not relevant for ([TXAA3/A3]/the new business)?

1. YES	2. NO, NOT YET; WILL IN FUTURE	5. NO, NOT RELEVANT
	GO TO E11x	

E8. In what month and year was the first person hired for this new business?  
[PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_ / \_\_\_\_\_  
 MONTH                      YEAR

E9. How many managers or employees, including exclusive subcontractors, (currently) work(ed) 35 hours or more per week for this new business, not counting the owners (before your involvement ended)?

\_\_\_\_\_ # OF PEOPLE      999998. DON'T KNOW

E10. How many managers or employees, including exclusive subcontractors, (currently) work(ed) less than 35 hours per week for this new business, not counting the owners (before your involvement ended)?

\_\_\_\_\_ # OF PEOPLE      999998. DON'T KNOW



E11x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF BANK ACCOUNT OPENED (AE11=1,6) --> GO TO E11c
<input type="checkbox"/>	2. IF BANK ACCOUNT <u>NOT</u> OPENED (AE11=2,5,DK/NA) --> GO TO E11



E11c. In the last interview, you stated that you [AE11 (had opened a bank account to use exclusively for this new business/were using an existing bank account for this new business)]. (Is/Was) this still correct (before your involvement ended)?

1. YES	5. NO	8. DON'T KNOW
GO TO E18x	↓	GO TO E18x

E11. (Has/Had) a bank account already been opened to use exclusively for this new business, (do you expect to open one in the future,) or (is/was) this not relevant for this new business (before your involvement ended)?

1. YES	2. NO, NOT YET; WILL IN FUTURE	5. NO, NOT RELEVANT	6. USING AN EXISTING ACCOUNT (IF VOL.)
↓	GO TO E18x	GO TO E18x	↓

E12. In what month and year (was the first exclusive account opened/was an existing account first used) for this new business?  
[PROBE FOR SEASON IF DK MONTH]

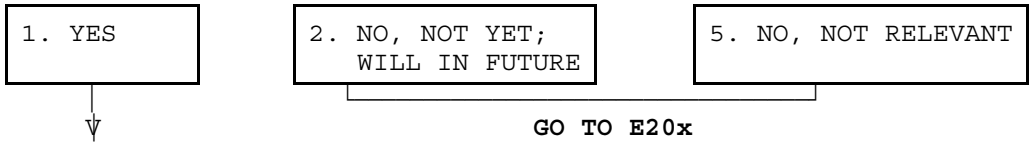
\_\_\_\_\_ / \_\_\_\_\_  
MONTH                      YEAR

E18x. INTERVIEWER CHECKPOINT

<input type="checkbox"/> 1. IF ACCOUNTANT <u>NOT</u> RETAINED (AE18=2,5,DK/NA) --> GO TO E18
<input type="checkbox"/> 2. IF ACCOUNTANT RETAINED (AE18=1) --> GO TO E20x



E18. (Has/Had) an accountant been retained for this new business, (will an accountant be retained in the future,) or (is/was) this not relevant for this new business (before your involvement ended)?



E19. In what month and year was an accountant retained for this new business?  
[PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_/\_\_\_\_\_  
MONTH YEAR

E20x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF LAWYER <u>NOT</u> RETAINED (AE20=2,5,DK/NA) --> GO TO E20
<input type="checkbox"/>	2. IF LAWYER RETAINED (AE20=1) --> GO TO E22x



E20. (Has/Had) a lawyer been retained for this new business, (will a lawyer be retained in the future,) or (is/was) this not relevant for this new business (before your involvement ended)?

1. YES	2. NO, NOT YET; WILL IN FUTURE	5. NO, NOT RELEVANT

E21. In what month and year was a lawyer retained for this new business?  
[PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_ / \_\_\_\_\_  
 MONTH                      YEAR

E22x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF <u>NOT</u> MEMBER OF TRADE/INDUSTRY ORGANIZATION (AE22=2,5,DK/NA) --> GO TO E22
<input type="checkbox"/>	2. IF MEMBER OF TRADE/INDUSTRY ORGANIZATION (AE22=1) --> GO TO E24x



E22. (Has/Had) ([TXAA3/A3]/this new business) become a member of a trade or industry association, (will this new business become a member of a trade or industry association in the future,) or (is/was) this not relevant to this new business (before your involvement ended)?

1. YES
--------

2. NO, NOT YET; WILL IN FUTURE
-----------------------------------

5. NO, NOT RELEVANT
---------------------

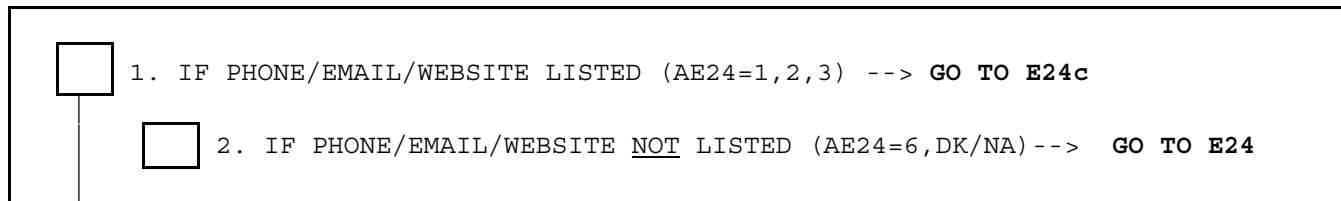


GO TO E24x

E23. In what month and year did the new business first become a member of a trade or industry association?  
[PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_/\_\_\_\_\_  
MONTH                      YEAR

E24x. INTERVIEWER CHECKPOINT



E24c. In the last interview, you stated that the new business, [TXAA3/A3], had [AE24 (a listing in the phone book but not a business email or website/a business e-mail or website but not a listing in the phonebook/a listing in the phone book and a business e-mail or website)]. (Is/Was) this still correct or (do/did) you (now) have different or additional means for customers to contact the new business (before your involvement ended)?

1. YES, CORRECT

**GO TO E26x**

2. NO, INCORRECT  
(IF VOL.)



5. ADDITIONAL  
CONTACT METHODS



E24. (Does/Did) ([TXAA3/A3]/this new business) have a listing in the phone book, a business email or business website, or both a listing in the phone book and a business email or website (before your involvement ended)?  
 [IF R ASKS, INTERNET INCLUDES WEB OR EMAIL]  
 [INTERESTED IN CURRENT CONTACT METHODS AVAILABLE NOW]  
 [DO NOT INCLUDE PERSONAL PHONE LINES]

1. PHONE

2. INTERNET

3. BOTH

6. NEITHER (IF VOL.)

**GO TO E26x**



E25. In what month and year did this new business first get (a listing in the phone book/a business e-mail or website/a listing in the phone book or a business e-mail or website)?  
 [PROBE FOR SEASON IF DK MONTH]  
 [DO NOT INCLUDE PERSONAL PHONE LINES]

\_\_\_\_\_ / \_\_\_\_\_  
 MONTH                      YEAR

E26x. INTERVIEWER CHECKPOINT

<input type="checkbox"/> 1. IF EIN <u>NOT</u> APPLIED FOR (AE26=2,5,DK/NA) --> GO TO E26
<input type="checkbox"/> 2. IF EIN APPLIED FOR (AE26=1) --> GO TO E28x



E26. (Has/Had) an application for a federal EIN or employer identification number been made for this new business, (will an application be made in the future,) or (is/was) this not relevant for the new business (before your involvement ended)?

1. YES

2. NO, NOT YET;  
WILL IN FUTURE

5. NO, NOT RELEVANT



GO TO E28x

E27. And in what month and year was the application for a Federal EIN made?  
[PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_/\_\_\_\_\_  
MONTH YEAR

E28x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF DBA <u>NOT</u> FILED (AE28=2,5,DK/NA) --> GO TO E28
<input type="checkbox"/>	2. IF DBA FILED (AE28=1) --> GO TO E30x



E28. (Has/Had) a DBA or "doing business as" name been filed with any government agencies for this new business, [TXAA3/A3], (will a DBA be filed,) or (is/was this not relevant for this new business (before your involvement ended)?)

1. YES	2. NO, NOT YET WILL IN FUTURE	5. NO, NOT RELEVANT
↓	GO TO E30x	

E29. And in what month and year was the application for a "doing business as" name filed?  
[PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_ / \_\_\_\_\_  
 MONTH                      YEAR

E30x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF UNEMPLOYMENT INSURANCE PAYMENTS <u>NOT</u> MADE (AE30=5,DK/NA) --> GO TO E30
<input type="checkbox"/>	2. IF UNEMPLOYMENT INSURANCE PAYMENTS MADE (AE30=1) --> GO TO E32x



E30. For this new business, (have/had) any payments been made to a state unemployment insurance fund (before your involvement ended)?

1. YES



5. NO

GO TO E32x

E31. And in what month and year was the first state unemployment insurance payment made for this new business?  
[PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_/\_\_\_\_\_  
MONTH YEAR



## E32x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF FICA PAYMENTS <u>NOT</u> MADE (AE32=5,DK/NA) --> GO TO E32
<input type="checkbox"/>	2. IF FICA PAYMENTS MADE (AE32=1) --> GO TO E34x



E32. For this new business, (have/had) any payments been made to the federal social security system, also known as FICA (before your involvement ended)?

1. YES



5. NO

**GO TO E34x**

E33. And in what month and year was the first federal social security payment made for this new business?  
[PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_ / \_\_\_\_\_  
MONTH                      YEAR

E34x. INTERVIEWER CHECKPOINT

<input type="checkbox"/> 1. IF FEDERAL INCOME TAX <u>NOT</u> FILED (AE34=5,DK/NA) --> GO TO E34
<input type="checkbox"/> 2. IF FEDERAL INCOME TAX FILED (AE34=1)--> GO TO E36x



E34. (Has/Had) a federal income tax return ever been filed for this new business, whether or not it reported a profit and tax payments, such as a Schedule C or C-EZ for a sole proprietorship, Form 1065 for a partnership, or one of the corporate Form 1120s (before your involvement ended)?

1. YES

5. NO

GO TO E36x



E35. And in what month and year was the first federal income tax return filed for this new business?  
[PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_/\_\_\_\_\_  
MONTH YEAR

## E36x. INTERVIEWER CHECKPOINT

1. IF NOT LISTED WITH DUN AND BRADSTREET (AE36=5,DK/NA) --> GO TO E36

2. IF LISTED WITH DUN AND BRADSTREET (AE36=1) --> GO TO NEXT SECTION



E36. To the best of your knowledge, (has/had) ([TXAA3/A3]/this new business) been listed with Dun and Bradstreet, the credit rating agency (before your involvement ended)?

1. YES

5. NO

GO TO NEXT SECTION



E37. And in what month and year was this new business first listed with Dun and Bradstreet?  
[PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_/\_\_\_\_\_  
MONTH                      YEAR

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## SECTION E: TERMINATION

## E50. INTERVIEWER CHECKPOINT

1. IF NEW FIRM (A50=1) --> GO TO NEXT SECTION
2. IF ACTIVE START-UP (A50=2) --> GO TO NEXT SECTION
3. IF QUIT (A50=3) --> GO TO E51



E51. You reported that you are no longer working on this new business start-up, [TXAA3/A3 NAME OF BUSINESS]. Are there any other people still involved?

1. YES

5. NO

E52. What is the most important reason you stopped working on creating this new business?

---



---

E53. Now that you are no longer involved in this start-up effort, are you -- going back to or continuing your old job, working at a new job, working on another start-up, looking for work, or doing something else?  
[CHECK ALL THAT APPLY]

1. OLD JOB

2. NEW JOB

3. ANOTHER START-UP

4. LOOKING FOR WORK

7. SOMETHING ELSE: \_\_\_\_\_

8. DON'T KNOW

E54. INTERVIEWER CHECKPOINT

<input type="checkbox"/> 1. IF YES AT E51 --> GO TO E55
<input type="checkbox"/> 2. IF NO AT E51 --> EXIT INTERVIEW -- GO TO Z49

↓

E55. Why are others still working on the start-up? (Are there any other reasons?)  
[PROBE: "Why do they think it is worthwhile?"]

---

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E56. To your knowledge, what would be the most accurate description of the current status of this new business start-up effort -- others are still working on the start-up effort, others have an operating business, the start-up effort or business has been sold, or something else?

1. OTHERS STILL WORKING ON START-UP	2. OTHERS HAVE GOING BUSINESS	3. START-UP WAS SOLD	4. NO LONGER WORKED ON BY ANYONE
7. SOMETHING ELSE: _____			8. DON'T KNOW

E57. In what month and year did you have this information about the status of the new business start-up?

\_\_\_\_\_/\_\_\_\_\_  
MONTH YEAR

**EXIT INTERVIEW -- GO TO Z49**

## SECTION F: ATTITUDES TOWARD COMPETITION

## F1x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF NEW FIRM (A50=1) --> GO TO F1
<input type="checkbox"/>	2. OTHERS --> GO TO NEXT SECTION

↓

- F1. Please indicate whether you strongly agree, agree, neither agree nor disagree, disagree or strongly disagree with each of the following statements as it applies to this new business.

Lower prices are important for this new business to be an effective competitor. Would you say you strongly agree, agree, neither agree nor disagree, disagree, strongly disagree or is it not relevant as it applies to this new business?

1. STRONGLY AGREE	2. AGREE	3. NEITHER	4. DISAGREE	5. STRONGLY DISAGREE	6. NOT RELEVANT
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- F2. Quality products or services are important for this new business to be an effective competitor. Would you say you strongly agree, agree, neither agree nor disagree, disagree, strongly disagree or is it not relevant as it applies to this new business?

1. STRONGLY AGREE	2. AGREE	3. NEITHER	4. DISAGREE	5. STRONGLY DISAGREE	6. NOT RELEVANT
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- F3. Serving those missed by others is important for this new business to be an effective competitor. Would you say you strongly agree, agree, neither agree nor disagree, disagree, strongly disagree or is it not relevant as it applies to this new business?

1. STRONGLY AGREE	2. AGREE	3. NEITHER	4. DISAGREE	5. STRONGLY DISAGREE	6. NOT RELEVANT
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- F4. Being first to market a new product or service (is important for this new business to be an effective competitor. Would you say you strongly agree, agree, neither agree nor disagree, disagree, strongly disagree or is it not relevant as it applies to this new business?)

1. STRONGLY AGREE	2. AGREE	3. NEITHER	4. DISAGREE	5. STRONGLY DISAGREE	6. NOT RELEVANT
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F5. Doing a better job of marketing and promotion (is important for this new business to be an effective competitor. Would you say you strongly agree, agree, neither agree nor disagree, disagree, strongly disagree or is it not relevant as it applies to this new business?)

1. STRONGLY AGREE	2. AGREE	3. NEITHER	4. DISAGREE	5. STRONGLY DISAGREE	6. NOT RELEVANT
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F6. A superior location and customer convenience (are important for this new business to be an effective competitor. Would you say you strongly agree, agree, neither agree nor disagree, disagree, strongly disagree or is it not relevant as it applies to this new business?)

1. STRONGLY AGREE	2. AGREE	3. NEITHER	4. DISAGREE	5. STRONGLY DISAGREE	6. NOT RELEVANT
-------------------	----------	------------	-------------	----------------------	-----------------

F7. More contemporary, attractive products (are important for this new business to be an effective competitor. Would you say you strongly agree, agree, neither agree nor disagree, disagree, strongly disagree or is it not relevant as it applies to this new business?)

1. STRONGLY AGREE	2. AGREE	3. NEITHER	4. DISAGREE	5. STRONGLY DISAGREE	6. NOT RELEVANT
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F8. The technical and scientific expertise of the start-up team (is important for this new business to be an effective competitor. Would you say you strongly agree, agree, neither agree nor disagree, disagree, strongly disagree or is it not relevant as it applies to this new business?)

1. STRONGLY AGREE	2. AGREE	3. NEITHER	4. DISAGREE	5. STRONGLY DISAGREE	6. NOT RELEVANT
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F9. Developing new or advanced product technology or process technology for creating goods or services (is important for this new business to be an effective competitor. Would you say you strongly agree, agree, neither agree nor disagree, disagree, strongly disagree or is it not relevant as it applies to this new business?)

1. STRONGLY AGREE	2. AGREE	3. NEITHER	4. DISAGREE	5. STRONGLY DISAGREE	6. NOT RELEVANT
-------------------	----------	------------	-------------	----------------------	-----------------

F10. Development of intellectual property such as a patent, copyright or trademark (is important for this new business to be an effective competitor. Would you say you strongly agree, agree, neither agree nor disagree, disagree, strongly disagree or is it not relevant as it applies to this new business?)

1. STRONGLY AGREE	2. AGREE	3. NEITHER	4. DISAGREE	5. STRONGLY DISAGREE	6. NOT RELEVANT
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F11. [ONLY ASK IF MORE THAN ONE AGREE F1-F10]

You have mentioned a number of things that might be important for this new business to be competitive. Which of these is the single most critical thing for the survival of this new business: [READ F1-F10 THAT R STRONGLY AGREED OR AGREED TO]?

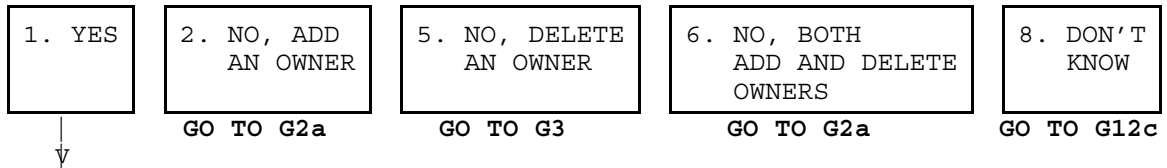
1. LOWER PRICES	2. QUALITY PRODUCTS/ SERVICES	3. SERVING THOSE MISSED BY OTHERS	4. FIRST TO MARKET NEW PROD/SERV.	5. BETTER MARKETING/ PROMOTION
6. LOCATION CUSTOMER CONVENIENCE	7. MORE CONTEMP. PRODUCTS	8. TECHNICAL EXPERTISE	9. DEVELOPING ADVANCED TECHNOLOGY	10. DEVELOPING INTELLECT. PROPERTY

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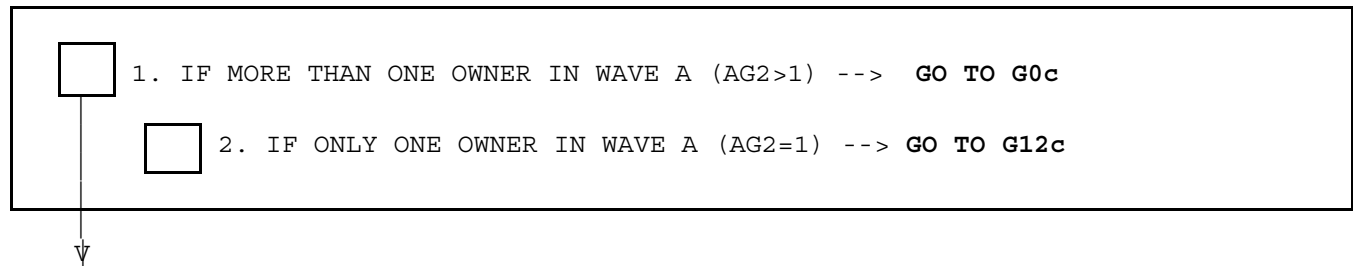
SECTION G: OWNERS, KEY NON-OWNERS, AND HELPERS

NOTE: USE "would" FOR ACTIVE START-UPS

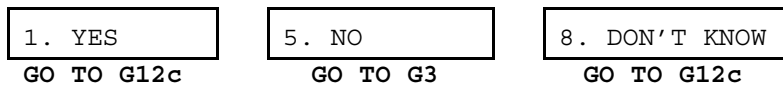
G0a. In our previous interview, you indicated that you (alone/and [NAMES TXAG4\_n]) (would) own the new business. Is this still correct?



G0b. INTERVIEWER CHECKPOINT



G0c. In our previous interview, you indicated that you (would) own approximately [AG6\_1] percent of the new business (and ([NAMES TXAG4\_n] (would own/owns) approximately [PERCENTS AG6\_n] percent)). Is this still correct?



G2a. How many additional people or other businesses or financial institutions, not including the [AG2] reported last time, currently share ownership of the new business?

\_\_\_\_\_ # OF PEOPLE AND BUSINESSES

G3. Has a new formal agreement regarding shares of ownership been developed for the new business, [TXAA3/AA3]?



PGM: IF 5 or fewer owners in waveA, then may take up to 5 new owners as individuals. IF 6 or more owners in waveA, then lump in "Owner #5" with others.

	OWNER #1 (R)	OWNER #2				
G4c. [IF OLD OWNER] Is [OWNER NAME] still an owner?	N/A	<table border="1"> <tr> <td>1. YES</td> <td>5. NO</td> </tr> </table> <p>GO TO G5                      GO TO OWNER #3 OR G12c</p>	1. YES	5. NO		
1. YES	5. NO					
G4. [IF NEW OWNER] What is the <u>first</u> name of the (first/next) new owner?	N/A	_____ FIRST NAME				
G5. Is [NAME] acting on their own behalf or does [NAME] represent a business, financial institution, government agency, or other legal entity?	N/A	<table border="1"> <tr> <td>1. OWN BEHALF</td> </tr> <tr> <td>2. REPRESENT INSTITUTION</td> </tr> </table>	1. OWN BEHALF	2. REPRESENT INSTITUTION		
1. OWN BEHALF						
2. REPRESENT INSTITUTION						
G6. [IF AG2 NOT EQUAL TO 1]  Once this business is operational, what proportion of the ownership will (you/[NAME]/all the others) have?  (Please remember that the total ownership should add up to one hundred percent).	_____ %	_____ %				
G7. [IF G3 EQUAL TO 1]  (Have you/Has [NAME]/Have all the others) signed an agreement regarding this ownership share?	<table border="1"> <tr> <td>1. YES</td> <td>5. NO</td> </tr> </table> <p>↓                      GO TO OWNER #2 G4c</p>	1. YES	5. NO	<table border="1"> <tr> <td>1. YES</td> <td>5. NO</td> </tr> </table> <p>↓                      GO TO OWNER #3 G4c</p>	1. YES	5. NO
1. YES	5. NO					
1. YES	5. NO					
G8. In what month and year did (you/[NAME]/all the others first) sign this agreement?	_____/_____ MONTH                      YEAR	_____/_____ MONTH                      YEAR				

GO TO OWNER #2 G4c  
OR GO TO G9

GO TO OWNER #3 G4c  
OR GO TO G9

OWNER #3	OWNER #4	OWNER #5
<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> </div> <p style="text-align: center;">GO TO G5      GO TO OWNER #3 OR G12c</p>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> </div> <p style="text-align: center;">GO TO G5      GO TO OWNER #3 OR G12c</p>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> </div> <p style="text-align: center;">GO TO G5      GO TO OWNER #3 OR G12c</p>
<p>_____</p> <p>FIRST NAME</p>	<p>_____</p> <p>FIRST NAME</p>	<p>_____</p> <p>FIRST NAME</p>
<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">1. OWN BEHALF</div> <div style="border: 1px solid black; padding: 2px;">2. REPRESENT INSTITUTION</div>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">1. OWN BEHALF</div> <div style="border: 1px solid black; padding: 2px;">2. REPRESENT INSTITUTION</div>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">1. OWN BEHALF</div> <div style="border: 1px solid black; padding: 2px;">2. REPRESENT INSTITUTION</div>
<p>_____ %</p>	<p>_____ %</p>	<p>_____ %</p>
<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> </div> <p style="text-align: center;">↓      GO TO OWNER #4 G4c</p>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> </div> <p style="text-align: center;">↓      GO TO OWNER #5 G4c</p>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> </div> <p style="text-align: center;">↓      GO TO OWNER #6 G4c</p>
<p>_____/_____ MONTH      YEAR</p>	<p>_____/_____ MONTH      YEAR</p>	<p>_____/_____ MONTH      YEAR</p>

GO TO OWNER #4 G4c  
OR GO TO G9

GO TO OWNER #5 G4c  
OR GO TO G9

GO TO OWNER #6 G4c  
OR GO TO G9

	OWNER #6	OWNER #7
G4c. [IF OLD OWNER] Is [OWNER NAME] still an owner?	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> </div> <p style="text-align: center;">GO TO G5      GO TO OWNER #3 OR G12c</p>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> </div> <p style="text-align: center;">GO TO G5      GO TO OWNER #3 OR G12c</p>
G4. [IF NEW OWNER] What is the <u>first</u> name of the (first/next) new owner?	_____	_____
G5. Is [NAME] acting on their own behalf or does [NAME] represent a business, financial institution, government agency, or other legal entity?	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">1. OWN BEHALF</div> <div style="border: 1px solid black; padding: 2px;">2. REPRESENT INSTITUTION</div>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">1. OWN BEHALF</div> <div style="border: 1px solid black; padding: 2px;">2. REPRESENT INSTITUTION</div>
G6. [IF G1 NOT EQUAL TO 1]  Once this business is operational, what proportion of the ownership will (you/[NAME]/all the others) have?  (Please remember that the total ownership should add up to one hundred percent).	_____ %	_____ %
G7. [IF G3 EQUAL TO 1]  (Have you/Has [NAME]/Have all the others) signed an agreement regarding this ownership share?	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> </div> <p style="text-align: center;">↓      GO TO OWNER #7 G4c</p>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> </div> <p style="text-align: center;">↓      GO TO OWNER #8 G4c</p>
G8. In what month and year did (you/[NAME]/all the others first) sign this agreement?	_____/_____ MONTH      YEAR	_____/_____ MONTH      YEAR

GO TO OWNER #7 G4c  
OR GO TO G9

GO TO OWNER #8 G4c  
OR GO TO G9

OWNER #8	OWNER #9	OWNER #10
<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> </div> <p style="text-align: center;">GO TO G5      GO TO OWNER #3 OR G12c</p>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> </div> <p style="text-align: center;">GO TO G5      GO TO OWNER #3 OR G12c</p>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> </div> <p style="text-align: center;">GO TO G5      GO TO OWNER #3 OR G12c</p>
<p>_____</p> <p>FIRST NAME</p>	<p>_____</p> <p>FIRST NAME</p>	<p>_____</p> <p>FIRST NAME</p>
<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">1. OWN BEHALF</div> <div style="border: 1px solid black; padding: 2px;">2. REPRESENT INSTITUTION</div>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">1. OWN BEHALF</div> <div style="border: 1px solid black; padding: 2px;">2. REPRESENT INSTITUTION</div>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">1. OWN BEHALF</div> <div style="border: 1px solid black; padding: 2px;">2. REPRESENT INSTITUTION</div>
<p>_____ %</p>	<p>_____ %</p>	<p>_____ %</p>
<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> </div> <p style="text-align: center;">↓      GO TO OWNER #9 G4c</p>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> </div> <p style="text-align: center;">↓      GO TO OWNER #10 G4c</p>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> </div> <p style="text-align: center;">↓      GO TO G9</p>
<p>_____/____</p>	<p>_____/____</p>	<p>_____/____</p>

GO TO OWNER #9 G4c  
OR GO TO G9

GO TO OWNER #10 G4c  
OR GO TO G9

GO TO G9

# 64

CALCULATE BG2: AG2+G2a-COUNT OF DELETED OWNERS or COUNT OF YES's IN G4c+G2a

## G9. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. TOTAL OF G6 <u>NOT</u> EQUAL TO 100% ---> GO TO G10
<input type="checkbox"/>	2. TOTAL OF G6 EQUAL TO 100% ---> GO TO G11



G10. The total ownership percentage does not equal one hundred percent. Please help me determine the error. You reported that (G4 OWNERS #1-#10) will own (G6 OWNERS #1-#10) percent. Which is incorrect?

1. OWNER #1	2. OWNER #2	3. OWNER #3	4. OWNER #4	5. OWNER #5
6. OWNER #6	7. OWNER #7	8. OWNER #8	9. OWNER #9	10. OWNER #10

## G11. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF MORE THAN ONE OWNER ((BG2 > 1) ---> GO TO G12
<input type="checkbox"/>	2. OTHERS ---> GO TO G12c



G12. Which of the owners would be considered in charge of day to day operations of the new business -- you or (G4 OWNERS #2-#10)?

1. OWNER #1	2. OWNER #2	3. OWNER #3	4. OWNER #4	5. OWNER #5
6. OWNER #6	7. OWNER #7	8. OWNER #8	9. OWNER #9	10. OWNER #10
96. ALL EQUALLY (IF VOL.)				



G12c. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF NUMBER OF KEY NON-OWNERS >=1 (AG13 NOT = 0/DK/NA) ---> GO TO G12x
<input type="checkbox"/>	2. IF NO KEY NON-OWNERS (AG13=0/DK/NA) ---> GO TO G13c



PGM: REPEAT FOR THE ONE, TWO, OR THREE KEY NON-OWNERS FROM WAVE A  
G12x(AM17) .

(IF KEY NON-OWNER ONE: In our previous interview, you indicated that there were [AG13 NUMBER KEY NON-OWNERS] other people --including [NAMES TXAG14\_n]-- that made a distinctive contribution to the founding of the new business, such as planning, development, financial resources, materials, training, or business services.)

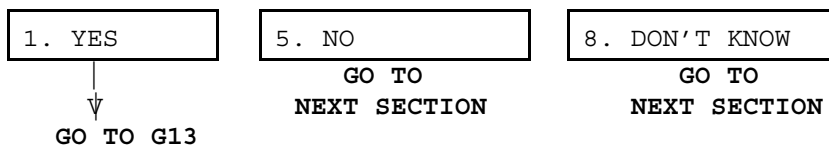
In what month and year, prior to your last interview in [IW MONTH YEAR], did [NAME TXAG14\_n] begin making a distinctive contribution to the new business?

G12x_1 (AM17_1)	G12x_2 (AM17_2)	G12x_3 (AM17_3)
_____/_____ MONTH                  YEAR	_____/_____ MONTH                  YEAR	_____/_____ MONTH                  YEAR

PGM: USE Q FILL IF G12c=1

G13c. (IF G12c=2: In our previous interview, you indicated that there were no other people that made a distinctive contribution to the founding of the new business, such as planning, development, financial resources, materials, training, or business services.)

Since the last interview, have any (more) people made a distinctive contribution (to the founding of the new business, such as planning, development, financial resources, materials, training, or business services)?





SECTION H: NEW OWNERS' DEMOGRAPHICS

	OWNER #6	OWNER #7
H0. INTERVIEW CHECKPOINT	<input type="checkbox"/> 1. G5=1 AND NEW OWNER --> GO TO H1  <input type="checkbox"/> 2. OTHERS --> GO TO OWNER #7 H0	<input type="checkbox"/> 1. G5=1 AND NEW OWNER --> GO TO H1  <input type="checkbox"/> 2. OTHERS --> GO TO OWNER #8 H0
H1. Is [NAME] male or female?	<input type="checkbox"/> 1. MALE <input type="checkbox"/> 2. FEMALE	<input type="checkbox"/> 1. MALE <input type="checkbox"/> 2. FEMALE
H2. Now I would like to ask some questions about the new owners. (First,) How old is [NAME]?	<p>_____</p> <p style="text-align: center;">AGE</p>	<p>_____</p> <p style="text-align: center;">AGE</p>
H3. Is [NAME] Hispanic or Latino?	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO
H4. (In addition to being Hispanic or Latino,) Is [NAME] White, Black or African American, American Indian, Asian, Pacific Islander, or is [NAME] of mixed racial background? [CHECK ALL THAT APPLY]	<input type="checkbox"/> A. WHITE <input type="checkbox"/> B. BLACK/AFRICAN AMERICAN <input type="checkbox"/> D. AMERICAN INDIAN <input type="checkbox"/> E. ASIAN <input type="checkbox"/> F. PACIFIC ISLANDER <input type="checkbox"/> Z. OTHER: _____	<input type="checkbox"/> A. WHITE <input type="checkbox"/> B. BLACK/AFRICAN AMERICAN <input type="checkbox"/> D. AMERICAN INDIAN <input type="checkbox"/> E. ASIAN <input type="checkbox"/> F. PACIFIC ISLANDER <input type="checkbox"/> Z. OTHER: _____

GO TO H5 FOR OWNER #6

GO TO H5 FOR OWNER #7

OWNER #8	OWNER #9	OWNER #10
<input type="checkbox"/> 1. G5=1 AND NEW OWNER --> GO TO H1  <input type="checkbox"/> 2. OTHERS --> GO TO OWNER #9 H0	<input type="checkbox"/> 1. G5=1 AND NEW OWNER --> GO TO H1  <input type="checkbox"/> 2. OTHERS --> GO TO OWNER #10 H0	<input type="checkbox"/> 1. G5=1 AND NEW OWNER --> GO TO H1  <input type="checkbox"/> 2. OTHERS --> GO TO NEXT SECTION
<input type="checkbox"/> 1. MALE <input type="checkbox"/> 2. FEMALE	<input type="checkbox"/> 1. MALE <input type="checkbox"/> 2. FEMALE	<input type="checkbox"/> 1. MALE <input type="checkbox"/> 2. FEMALE
<p>_____</p> <p>AGE</p>	<p>_____</p> <p>AGE</p>	<p>_____</p> <p>AGE</p>
<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO
<input type="checkbox"/> A. WHITE <input type="checkbox"/> B. BLACK/AFRICAN AMERICAN <input type="checkbox"/> D. AMERICAN INDIAN <input type="checkbox"/> E. ASIAN <input type="checkbox"/> F. PACIFIC ISLANDER <input type="checkbox"/> Z. OTHER: _____	<input type="checkbox"/> A. WHITE <input type="checkbox"/> B. BLACK/AFRICAN AMERICAN <input type="checkbox"/> D. AMERICAN INDIAN <input type="checkbox"/> E. ASIAN <input type="checkbox"/> F. PACIFIC ISLANDER <input type="checkbox"/> Z. OTHER: _____	<input type="checkbox"/> A. WHITE <input type="checkbox"/> B. BLACK/AFRICAN AMERICAN <input type="checkbox"/> D. AMERICAN INDIAN <input type="checkbox"/> E. ASIAN <input type="checkbox"/> F. PACIFIC ISLANDER <input type="checkbox"/> Z. OTHER: _____

GO TO H5 FOR OWNER #8

GO TO H5 FOR OWNER #9

GO TO H5 FOR OWNER #10

	OWNER #6	OWNER #7
H5. What is [NAME]'s current marital status or living arrangement -- is [NAME] married, living with a partner but not married, separated, divorced, widowed, or never married?	<input type="text" value="1. MARRIED"/> <input type="text" value="2. LIVING WITH A PARTNER"/> <input type="text" value="3. SEPARATED"/> <input type="text" value="4. DIVORCED"/> <input type="text" value="5. WIDOWED"/> <input type="text" value="6. NEVER MARRIED"/>	<input type="text" value="1. MARRIED"/> <input type="text" value="2. LIVING WITH A PARTNER"/> <input type="text" value="3. SEPARATED"/> <input type="text" value="4. DIVORCED"/> <input type="text" value="5. WIDOWED"/> <input type="text" value="6. NEVER MARRIED"/>
H6. What is the highest level of education [NAME] has completed -- (up to the eighth grade, some high school, high school degree, technical or vocational degree, some college, community college degree, a bachelor's degree, some graduate training, a master's degree, or a law degree, medical degree, or Doctorate?)	<input type="text" value="1. UP TO EIGHTH GRADE"/> <input type="text" value="2. SOME HIGH SCHOOL"/> <input type="text" value="3. HIGH SCHOOL DEGREE"/> <input type="text" value="4. TECH. OR VOC. DEGREE"/> <input type="text" value="5. SOME COLLEGE"/> <input type="text" value="6. COMM. COLLEGE DEGREE"/> <input type="text" value="7. BACHELORS DEGREE"/> <input type="text" value="8. SOME GRADUATE TRAINING"/> <input type="text" value="9. MASTERS DEGREE"/> <input type="text" value="10. LAW, MD, PHD, EDD DEGREE"/>	<input type="text" value="1. UP TO EIGHTH GRADE"/> <input type="text" value="2. SOME HIGH SCHOOL"/> <input type="text" value="3. HIGH SCHOOL DEGREE"/> <input type="text" value="4. TECH. OR VOC. DEGREE"/> <input type="text" value="5. SOME COLLEGE"/> <input type="text" value="6. COMM. COLLEGE DEGREE"/> <input type="text" value="7. BACHELORS DEGREE"/> <input type="text" value="8. SOME GRADUATE TRAINING"/> <input type="text" value="9. MASTERS DEGREE"/> <input type="text" value="10. LAW, MD, PHD, EDD DEGREE"/>

GO TO H7 FOR OWNER #6

GO TO H7 FOR OWNER #7

OWNER #8	OWNER #9	OWNER #10
1. MARRIED	1. MARRIED	1. MARRIED
2. LIVING WITH A PARTNER	2. LIVING WITH A PARTNER	2. LIVING WITH A PARTNER
3. SEPARATED	3. SEPARATED	3. SEPARATED
4. DIVORCED	4. DIVORCED	4. DIVORCED
5. WIDOWED	5. WIDOWED	5. WIDOWED
6. NEVER MARRIED	6. NEVER MARRIED	6. NEVER MARRIED
1. UP TO EIGHTH GRADE	1. UP TO EIGHTH GRADE	1. UP TO EIGHTH GRADE
2. SOME HIGH SCHOOL	2. SOME HIGH SCHOOL	2. SOME HIGH SCHOOL
3. HIGH SCHOOL DEGREE	3. HIGH SCHOOL DEGREE	3. HIGH SCHOOL DEGREE
4. TECH. OR VOC. DEGREE	4. TECH. OR VOC. DEGREE	4. TECH. OR VOC. DEGREE
5. SOME COLLEGE	5. SOME COLLEGE	5. SOME COLLEGE
6. COMM. COLLEGE DEGREE	6. COMM. COLLEGE DEGREE	6. COMM. COLLEGE DEGREE
7. BACHELORS DEGREE	7. BACHELORS DEGREE	7. BACHELORS DEGREE
8. SOME GRADUATE TRAINING	8. SOME GRADUATE TRAINING	8. SOME GRADUATE TRAINING
9. MASTERS DEGREE	9. MASTERS DEGREE	9. MASTERS DEGREE
10. LAW, MD, PHD, EDD DEGREE	10. LAW, MD, PHD, EDD DEGREE	10. LAW, MD, PHD, EDD DEGREE

GO TO H7 FOR OWNER #8

GO TO H7 FOR OWNER #9

GO TO H7 FOR OWNER #10

	OWNER #6	OWNER #7
H7. How many years have you known [NAME]? [ENTER "1" FOR LESS THAN ONE YEAR] [DO NOT ACCEPT "ALL MY LIFE" AS RESPONSE]	_____ # OF YEARS	_____ # OF YEARS
H8. How would you describe your relationship with [NAME] -- are you spouses, partners sharing a household, relatives living in the same household, relatives living in different households, friends or acquaintances from work, friends or acquaintances you have not worked with, strangers before joining the new business team, or do you have some other type of relationship?	<div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">1. SPOUSES</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">2. PARTNERS SHARING A HOUSEHOLD</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">3. RELATIVES LIVING IN THE SAME HOUSEHOLD</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">4. RELATIVES LIVING IN DIFFERENT HOUSEHOLDS</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">5. FRIENDS OR ACQUAINTANCES FROM WORK</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">6. FRIENDS OR ACQUAINTANCES YOU HAVE NOT WORKED WITH</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">7. STRANGERS BEFORE JOINING THE NEW BUSINESS TEAM</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">97. SOME OTHER TYPE OF RELATIONSHIP [SPECIFY _____]</div>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">1. SPOUSES</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">2. PARTNERS SHARING A HOUSEHOLD</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">3. RELATIVES LIVING IN THE SAME HOUSEHOLD</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">4. RELATIVES LIVING IN DIFFERENT HOUSEHOLDS</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">5. FRIENDS OR ACQUAINTANCES FROM WORK</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">6. FRIENDS OR ACQUAINTANCES YOU HAVE NOT WORKED WITH</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">7. STRANGERS BEFORE JOINING THE NEW BUSINESS TEAM</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">97. SOME OTHER TYPE OF RELATIONSHIP [SPECIFY _____]</div>

GO TO H9 FOR OWNER #6

GO TO H9 FOR OWNER #7

OWNER #8	OWNER #9	OWNER #10
_____ # OF YEARS	_____ # OF YEARS	_____ # OF YEARS
1. SPOUSES	1. SPOUSES	1. SPOUSES
2. PARTNERS SHARING A HOUSEHOLD	2. PARTNERS SHARING A HOUSEHOLD	2. PARTNERS SHARING A HOUSEHOLD
3. RELATIVES LIVING IN THE SAME HOUSEHOLD	3. RELATIVES LIVING IN THE SAME HOUSEHOLD	3. RELATIVES LIVING IN THE SAME HOUSEHOLD
4. RELATIVES LIVING IN DIFFERENT HOUSEHOLDS	4. RELATIVES LIVING IN DIFFERENT HOUSEHOLDS	4. RELATIVES LIVING IN DIFFERENT HOUSEHOLDS
5. FRIENDS OR ACQUAINTANCES FROM WORK	5. FRIENDS OR ACQUAINTANCES FROM WORK	5. FRIENDS OR ACQUAINTANCES FROM WORK
6. FRIENDS OR ACQUAINTANCES YOU HAVE NOT WORKED WITH	6. FRIENDS OR ACQUAINTANCES YOU HAVE NOT WORKED WITH	6. FRIENDS OR ACQUAINTANCES YOU HAVE NOT WORKED WITH
7. STRANGERS BEFORE JOINING THE NEW BUSINESS TEAM	7. STRANGERS BEFORE JOINING THE NEW BUSINESS TEAM	7. STRANGERS BEFORE JOINING THE NEW BUSINESS TEAM
97. SOME OTHER TYPE OF RELATIONSHIP [SPECIFY _____]	97. SOME OTHER TYPE OF RELATIONSHIP [SPECIFY _____]	97. SOME OTHER TYPE OF RELATIONSHIP [SPECIFY _____]

GO TO H9 FOR OWNER #8

GO TO H9 FOR OWNER #9

GO TO H9 FOR OWNER #10



	OWNER #6	OWNER #7
H9. In what month and year did [NAME] become involved as an owner of this new business?	_____/_____ MONTH YEAR	_____/_____ MONTH YEAR
H10. What is [NAME]'s primary occupation? [IF RETIRED: What was [NAME]'s primary occupation?]	_____	_____
H11. How many years of work experience has [NAME] had in the industry where this new business will compete? [ENTER "1" FOR ONE YEAR OR LESS, EXCLUDING ZERO]	_____ # OF YEARS	_____ # OF YEARS
H12. How many other businesses has [NAME] helped to start as an owner or part-owner?	_____ # OF BUSINESSES	_____ # OF BUSINESSES
H13. Besides the new business discussed in this interview, how many other businesses does [NAME] own?	_____ # OF BUSINESSES	_____ # OF BUSINESSES

GO TO H14 FOR OWNER #6

GO TO H14 FOR OWNER #7

OWNER #8	OWNER #9	OWNER #10
<p>_____/_____ MONTH                  YEAR</p>	<p>_____/_____ MONTH                  YEAR</p>	<p>_____/_____ MONTH                  YEAR</p>
<p>_____</p>	<p>_____</p>	<p>_____</p>
<p>_____ # OF YEARS</p>	<p>_____ # OF YEARS</p>	<p>_____ # OF YEARS</p>
<p>_____ # OF BUSINESSES</p>	<p>_____ # OF BUSINESSES</p>	<p>_____ # OF BUSINESSES</p>
<p>_____ # OF BUSINESSES</p>	<p>_____ # OF BUSINESSES</p>	<p>_____ # OF BUSINESSES</p>

GO TO H14 FOR OWNER #8

GO TO H14 FOR OWNER #9

GO TO H14 FOR OWNER #10

	OWNER #6	OWNER #7
H14. How many hours in total has [NAME] devoted to this new business?	_____ NUMBER OF HOURS	_____ NUMBER OF HOURS
H15. In terms of current work activity, is [NAME] working for others for pay?	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; width: 40px; text-align: center;">1. YES</div> <div style="border: 1px solid black; padding: 5px; width: 40px; text-align: center;">5. NO</div> </div> <div style="display: flex; justify-content: space-around; margin-top: 5px;"> <div style="text-align: center;">↓</div> <div style="text-align: center;">GO TO H17</div> </div>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; width: 40px; text-align: center;">1. YES</div> <div style="border: 1px solid black; padding: 5px; width: 40px; text-align: center;">5. NO</div> </div> <div style="display: flex; justify-content: space-around; margin-top: 5px;"> <div style="text-align: center;">↓</div> <div style="text-align: center;">GO TO H17</div> </div>
H16. is [NAME] working for others 35 hours or more per week, or less than 35 hours per week?	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; width: 60px; text-align: center;">1. 35 HOURS OR MORE PER WEEK</div> <div style="border: 1px solid black; padding: 5px; width: 60px; text-align: center;">5. LESS THAN 35 HOURS PER WEEK</div> </div>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; width: 60px; text-align: center;">1. 35 HOURS OR MORE PER WEEK</div> <div style="border: 1px solid black; padding: 5px; width: 60px; text-align: center;">5. LESS THAN 35 HOURS PER WEEK</div> </div>
H17. Has [NAME] begun to work 35 hours or more per week on this new business?	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; width: 40px; text-align: center;">1. YES</div> <div style="border: 1px solid black; padding: 5px; width: 40px; text-align: center;">5. NO</div> </div> <div style="display: flex; justify-content: space-around; margin-top: 5px;"> <div style="text-align: center;">↓</div> <div style="text-align: center;">GO TO H19</div> </div>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; width: 40px; text-align: center;">1. YES</div> <div style="border: 1px solid black; padding: 5px; width: 40px; text-align: center;">5. NO</div> </div> <div style="display: flex; justify-content: space-around; margin-top: 5px;"> <div style="text-align: center;">↓</div> <div style="text-align: center;">GO TO H19</div> </div>
H18. In what month and year did [NAME] begin working 35 hours or more per week on this new business?	_____/_____ MONTH YEAR	_____/_____ MONTH YEAR

GO TO H19 FOR OWNER #6

GO TO H19 FOR OWNER #7

OWNER #8	OWNER #9	OWNER #10												
<p style="text-align: center;">_____ NUMBER OF HOURS</p>	<p style="text-align: center;">_____ NUMBER OF HOURS</p>	<p style="text-align: center;">_____ NUMBER OF HOURS</p>												
<table border="0"> <tr> <td style="border: 1px solid black; padding: 5px;">1. YES</td> <td style="border: 1px solid black; padding: 5px;">5. NO</td> </tr> <tr> <td style="text-align: center;">↓</td> <td style="text-align: center;">GO TO H17</td> </tr> </table>	1. YES	5. NO	↓	GO TO H17	<table border="0"> <tr> <td style="border: 1px solid black; padding: 5px;">1. YES</td> <td style="border: 1px solid black; padding: 5px;">5. NO</td> </tr> <tr> <td style="text-align: center;">↓</td> <td style="text-align: center;">GO TO H17</td> </tr> </table>	1. YES	5. NO	↓	GO TO H17	<table border="0"> <tr> <td style="border: 1px solid black; padding: 5px;">1. YES</td> <td style="border: 1px solid black; padding: 5px;">5. NO</td> </tr> <tr> <td style="text-align: center;">↓</td> <td style="text-align: center;">GO TO H17</td> </tr> </table>	1. YES	5. NO	↓	GO TO H17
1. YES	5. NO													
↓	GO TO H17													
1. YES	5. NO													
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1. YES	5. NO													
↓	GO TO H17													
<table border="0"> <tr> <td style="border: 1px solid black; padding: 5px;">1. 35 HOURS OR MORE PER WEEK</td> <td style="border: 1px solid black; padding: 5px;">5. LESS THAN 35 HOURS PER WEEK</td> </tr> </table>	1. 35 HOURS OR MORE PER WEEK	5. LESS THAN 35 HOURS PER WEEK	<table border="0"> <tr> <td style="border: 1px solid black; padding: 5px;">1. 35 HOURS OR MORE PER WEEK</td> <td style="border: 1px solid black; padding: 5px;">5. LESS THAN 35 HOURS PER WEEK</td> </tr> </table>	1. 35 HOURS OR MORE PER WEEK	5. LESS THAN 35 HOURS PER WEEK	<table border="0"> <tr> <td style="border: 1px solid black; padding: 5px;">1. 35 HOURS OR MORE PER WEEK</td> <td style="border: 1px solid black; padding: 5px;">5. LESS THAN 35 HOURS PER WEEK</td> </tr> </table>	1. 35 HOURS OR MORE PER WEEK	5. LESS THAN 35 HOURS PER WEEK						
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<table border="0"> <tr> <td style="border: 1px solid black; padding: 5px;">1. YES</td> <td style="border: 1px solid black; padding: 5px;">5. NO</td> </tr> <tr> <td style="text-align: center;">↓</td> <td style="text-align: center;">GO TO H19</td> </tr> </table>	1. YES	5. NO	↓	GO TO H19	<table border="0"> <tr> <td style="border: 1px solid black; padding: 5px;">1. YES</td> <td style="border: 1px solid black; padding: 5px;">5. NO</td> </tr> <tr> <td style="text-align: center;">↓</td> <td style="text-align: center;">GO TO H19</td> </tr> </table>	1. YES	5. NO	↓	GO TO H19	<table border="0"> <tr> <td style="border: 1px solid black; padding: 5px;">1. YES</td> <td style="border: 1px solid black; padding: 5px;">5. NO</td> </tr> <tr> <td style="text-align: center;">↓</td> <td style="text-align: center;">GO TO H19</td> </tr> </table>	1. YES	5. NO	↓	GO TO H19
1. YES	5. NO													
↓	GO TO H19													
1. YES	5. NO													
↓	GO TO H19													
1. YES	5. NO													
↓	GO TO H19													
<p style="text-align: center;">_____/_____ MONTH                      YEAR</p>	<p style="text-align: center;">_____/_____ MONTH                      YEAR</p>	<p style="text-align: center;">_____/_____ MONTH                      YEAR</p>												

GO TO H19 FOR OWNER #8

GO TO H19 FOR OWNER #9

GO TO H19 FOR OWNER #10

	OWNER #6	OWNER #7
H19. [IF MORE THAN ONE OWNER] What is [NAME]'s primary role in the new business -- would you say it is general management, sales, marketing, or customer service, finance or accounting, technical or science related, such as research or engineering, manufacturing or operations, or is it administration or human resource management?	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">1. GENERAL MANAGEMENT; "EVERYTHING"</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">2. SALES/MARKETING/ CUSTOMER SERVICE</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">3. FINANCE/ACCOUNTING</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">4. TECHNICAL/RESEARCH/ SCIENCE/ENGINEERING</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">5. MANUFACTURING/ OPERATIONS</div> <div style="border: 1px solid black; padding: 2px;">6. ADMINISTRATION/ HUMAN RESOURCE MANAGEMENT</div>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">1. GENERAL MANAGEMENT; "EVERYTHING"</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">2. SALES/MARKETING/ CUSTOMER SERVICE</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">3. FINANCE/ACCOUNTING</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">4. TECHNICAL/RESEARCH/ SCIENCE/ENGINEERING</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">5. MANUFACTURING/ OPERATIONS</div> <div style="border: 1px solid black; padding: 2px;">6. ADMINISTRATION/ HUMAN RESOURCE MANAGEMENT</div>
H20. How many years of full time, paid work experience has [NAME] had? [ENTER "1" FOR LESS THAN ONE YEAR]	_____ # OF YEARS	_____ # OF YEARS
H21. For how many years, if any, has [NAME] had managerial, supervisory, or administrative responsibilities?	_____ # OF YEARS	_____ # OF YEARS

GO TO H23 FOR OWNER #6

GO TO H23 FOR OWNER #7

OWNER #8	OWNER #9	OWNER #10
1. GENERAL MANAGEMENT; "EVERYTHING"	1. GENERAL MANAGEMENT; "EVERYTHING"	1. GENERAL MANAGEMENT; "EVERYTHING"
2. SALES/MARKETING/ CUSTOMER SERVICE	2. SALES/MARKETING/ CUSTOMER SERVICE	2. SALES/MARKETING/ CUSTOMER SERVICE
3. FINANCE/ACCOUNTING	3. FINANCE/ACCOUNTING	3. FINANCE/ACCOUNTING
4. TECHNICAL/RESEARCH/ SCIENCE/ENGINEERING	4. TECHNICAL/RESEARCH/ SCIENCE/ENGINEERING	4. TECHNICAL/RESEARCH/ SCIENCE/ENGINEERING
5. MANUFACTURING/ OPERATIONS	5. MANUFACTURING/ OPERATIONS	5. MANUFACTURING/ OPERATIONS
6. ADMINISTRATION/ HUMAN RESOURCE MANAGEMENT	6. ADMINISTRATION/ HUMAN RESOURCE MANAGEMENT	6. ADMINISTRATION/ HUMAN RESOURCE MANAGEMENT
_____ # OF YEARS	_____ # OF YEARS	_____ # OF YEARS
_____ # OF YEARS	_____ # OF YEARS	_____ # OF YEARS

GO TO H23 FOR OWNER #8

GO TO H23 FOR OWNER #9

GO TO H23 FOR OWNER #10

	OWNER #6		OWNER #7	
H23. In addition to time and personal investments of money, in what other ways has [NAME] helped with this new business? First, has [NAME] provided introductions to other people?	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO
H24. Has [NAME] provided information or advice to help with this new business?	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO
H25. Has [NAME] provided training in business related tasks or skills (to help with this new business)?	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO
H26. Has [NAME] provided access to financial assistance, like equity, loans, or loan guarantees (to help with this new business)?	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO
H27. Has [NAME] provided physical resources, use of land, space, buildings or equipment (to help with this new business)?	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO
H28. Has [NAME] provided business services, such as legal, accounting or clerical assistance (to help with this new business)?	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO

GO TO H29 FOR OWNER #6

GO TO H29 FOR OWNER #7

OWNER #8	OWNER #9	OWNER #10
<input data-bbox="138 380 310 535" type="checkbox"/> 1. YES <input data-bbox="358 380 531 535" type="checkbox"/> 5. NO	<input data-bbox="571 380 743 535" type="checkbox"/> 1. YES <input data-bbox="792 380 964 535" type="checkbox"/> 5. NO	<input data-bbox="1005 380 1177 535" type="checkbox"/> 1. YES <input data-bbox="1226 380 1398 535" type="checkbox"/> 5. NO
<input data-bbox="138 611 310 724" type="checkbox"/> 1. YES <input data-bbox="358 611 531 724" type="checkbox"/> 5. NO	<input data-bbox="571 611 743 724" type="checkbox"/> 1. YES <input data-bbox="792 611 964 724" type="checkbox"/> 5. NO	<input data-bbox="1005 611 1177 724" type="checkbox"/> 1. YES <input data-bbox="1226 611 1398 724" type="checkbox"/> 5. NO
<input data-bbox="138 766 310 900" type="checkbox"/> 1. YES <input data-bbox="358 766 531 900" type="checkbox"/> 5. NO	<input data-bbox="571 766 743 900" type="checkbox"/> 1. YES <input data-bbox="792 766 964 900" type="checkbox"/> 5. NO	<input data-bbox="1005 766 1177 900" type="checkbox"/> 1. YES <input data-bbox="1226 766 1398 900" type="checkbox"/> 5. NO
<input data-bbox="138 976 310 1110" type="checkbox"/> 1. YES <input data-bbox="358 976 531 1110" type="checkbox"/> 5. NO	<input data-bbox="571 976 743 1110" type="checkbox"/> 1. YES <input data-bbox="792 976 964 1110" type="checkbox"/> 5. NO	<input data-bbox="1005 976 1177 1110" type="checkbox"/> 1. YES <input data-bbox="1226 976 1398 1110" type="checkbox"/> 5. NO
<input data-bbox="138 1186 310 1320" type="checkbox"/> 1. YES <input data-bbox="358 1186 531 1320" type="checkbox"/> 5. NO	<input data-bbox="571 1186 743 1320" type="checkbox"/> 1. YES <input data-bbox="792 1186 964 1320" type="checkbox"/> 5. NO	<input data-bbox="1005 1186 1177 1320" type="checkbox"/> 1. YES <input data-bbox="1226 1186 1398 1320" type="checkbox"/> 5. NO
<input data-bbox="138 1396 310 1530" type="checkbox"/> 1. YES <input data-bbox="358 1396 531 1530" type="checkbox"/> 5. NO	<input data-bbox="571 1396 743 1530" type="checkbox"/> 1. YES <input data-bbox="792 1396 964 1530" type="checkbox"/> 5. NO	<input data-bbox="1005 1396 1177 1530" type="checkbox"/> 1. YES <input data-bbox="1226 1396 1398 1530" type="checkbox"/> 5. NO

GO TO H29 FOR OWNER #8

GO TO H29 FOR OWNER #9

GO TO H29 FOR OWNER #10



	OWNER #6	OWNER #7
H29. MARITAL STATUS CHECKPOINT	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">1. IF MARRIED OR LIVING WITH PARTNER (H5 = 1 OR 2)--&gt; GO TO H30</div> <div style="border: 1px solid black; padding: 2px;">2. ELSE --&gt; GO TO OWNER #7 H1</div>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">1. IF MARRIED OR LIVING WITH PARTNER (H5 = 1 OR 2)--&gt; GO TO H30</div> <div style="border: 1px solid black; padding: 2px;">2. ELSE --&gt; GO TO OWNER #8 H1</div>
H30. Apart from this business, is (NAME's) (spouse/partner) employed? [REFERS TO ROMANTIC PARTNER R IS LIVING WITH]	<div style="border: 1px solid black; padding: 10px; width: 50px; height: 100px; display: flex; align-items: center; justify-content: center;">1. YES</div> <div style="border: 1px solid black; padding: 10px; width: 50px; height: 100px; display: flex; align-items: center; justify-content: center;">5. NO</div>	<div style="border: 1px solid black; padding: 10px; width: 50px; height: 100px; display: flex; align-items: center; justify-content: center;">1. YES</div> <div style="border: 1px solid black; padding: 10px; width: 50px; height: 100px; display: flex; align-items: center; justify-content: center;">5. NO</div>

GO TO H1 FOR OWNER #7  
OR NEXT SECTION

GO TO H1 FOR OWNER #8  
OR NEXT SECTION

OWNER #8	OWNER #9	OWNER #10
<p>1. IF MARRIED OR LIVING WITH PARTNER (H5 = 1 OR 2)--&gt; GO TO H30</p> <p>2. ELSE --&gt; GO TO OWNER #9 H1</p>	<p>1. IF MARRIED OR LIVING WITH PARTNER (H5 = 1 OR 2)--&gt; GO TO H30</p> <p>2. ELSE --&gt; GO TO OWNER #10 H1</p>	<p>1. IF MARRIED OR LIVING WITH PARTNER (H5 = 1 OR 2)--&gt; GO TO H30</p> <p>2. ELSE --&gt; GO TO NEXT SECTION</p>
<p>1. YES</p> <p>5. NO</p>	<p>1. YES</p> <p>5. NO</p>	<p>1. YES</p> <p>5. NO</p>
<p>GO TO H1 FOR OWNER #9 OR NEXT SECTION</p>	<p>GO TO H1 FOR OWNER #10 OR NEXT SECTION</p>	<p>GO TO NEXT SECTION</p>

SECTION J

J0. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF ONE OR TWO OWNERS ((AG2+G2a-DELETED OWNERS) <3) --> GO TO NEXT SECTION
<input type="checkbox"/>	2. IF 3 OR MORE OWNERS --> GO TO J1

REPEAT FOR ALL COMBINATIONS	OWNER #X AND #Y								
J1. INTERVIEWER CHECKPOINT	<table border="1"> <tr> <td style="width: 50px; text-align: center;"><input type="checkbox"/></td> <td>1. IF BOTH OWNERS #X AND #Y ARE PEOPLE AND AT LEAST ONE IS A NEW OWNER --&gt; GO TO J2</td> </tr> <tr> <td style="width: 50px; text-align: center;"><input type="checkbox"/></td> <td>2. ELSE --&gt; GO TO NEXT J2</td> </tr> </table>	<input type="checkbox"/>	1. IF BOTH OWNERS #X AND #Y ARE PEOPLE AND AT LEAST ONE IS A NEW OWNER --> GO TO J2	<input type="checkbox"/>	2. ELSE --> GO TO NEXT J2				
<input type="checkbox"/>	1. IF BOTH OWNERS #X AND #Y ARE PEOPLE AND AT LEAST ONE IS A NEW OWNER --> GO TO J2								
<input type="checkbox"/>	2. ELSE --> GO TO NEXT J2								
J2. How would you describe [NAME X]'s relationship with [NAME Y] -- are they spouses, partners sharing a household, relatives living in the same household, relatives living in different households, friends or acquaintances from work, friends or acquaintances who have not worked together, strangers before joining the new business team, or do they have some other type of relationship?	<table border="1"> <tr><td>1. SPOUSES</td></tr> <tr><td>2. PARTNERS SHARING A HOUSEHOLD</td></tr> <tr><td>3. RELATIVES LIVING IN THE SAME HOUSEHOLD</td></tr> <tr><td>4. RELATIVES LIVING IN DIFFERENT HOUSEHOLDS</td></tr> <tr><td>5. FRIENDS OR ACQUAINTANCES FROM WORK</td></tr> <tr><td>6. FRIENDS OR ACQUAINTANCES WHO HAVE NOT WORKED TOGETHER</td></tr> <tr><td>7. STRANGERS BEFORE JOINING THE NEW BUSINESS TEAM</td></tr> <tr><td>97. SOME OTHER TYPE OF RELATIONSHIP [SPECIFY _____]</td></tr> </table>	1. SPOUSES	2. PARTNERS SHARING A HOUSEHOLD	3. RELATIVES LIVING IN THE SAME HOUSEHOLD	4. RELATIVES LIVING IN DIFFERENT HOUSEHOLDS	5. FRIENDS OR ACQUAINTANCES FROM WORK	6. FRIENDS OR ACQUAINTANCES WHO HAVE NOT WORKED TOGETHER	7. STRANGERS BEFORE JOINING THE NEW BUSINESS TEAM	97. SOME OTHER TYPE OF RELATIONSHIP [SPECIFY _____]
1. SPOUSES									
2. PARTNERS SHARING A HOUSEHOLD									
3. RELATIVES LIVING IN THE SAME HOUSEHOLD									
4. RELATIVES LIVING IN DIFFERENT HOUSEHOLDS									
5. FRIENDS OR ACQUAINTANCES FROM WORK									
6. FRIENDS OR ACQUAINTANCES WHO HAVE NOT WORKED TOGETHER									
7. STRANGERS BEFORE JOINING THE NEW BUSINESS TEAM									
97. SOME OTHER TYPE OF RELATIONSHIP [SPECIFY _____]									

GO TO NEXT J2

POSSIBLE COMBINATIONS:

- OWNER #2 AND OWNER #3, 2 AND 4, 2 AND 5, 2 AND 6, 2 AND 7, 2 AND 8, 2 AND 9, 2 AND 10
- OWNER #3 AND OWNER #4, 3 AND 5, 3 AND 6, 3 AND 7, 3 AND 8, 3 AND 9, 3 AND 10
- OWNER #4 AND OWNER #5, 4 AND 6, 4 AND 7, 4 AND 8, 4 AND 9, 4 AND 10
- OWNER #5 AND OWNER #6, 5 AND 7, 5 AND 8, 5 AND 9, 5 AND 10
- OWNER #6 AND OWNER #7, 6 AND 8, 6 AND 9, 6 AND 10
- OWNER #7 AND OWNER #8, 8 AND 9, 9 AND 10
- OWNER #8 AND OWNER #9, 8 AND 10
- OWNER #9 AND OWNER #10

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SECTION K: NEW LEGAL ENTITY OWNERS

	LEGAL ENTITY #6	LEGAL ENTITY #7
K0. INTERVIEWER CHECKPOINT	<p>1. IF G5=2 AND NEW OWNER --&gt; GO TO K1</p> <p>2. OTHERS --&gt; GO TO LEGAL ENTITY #7 K0</p>	<p>1. IF G5=2 AND NEW OWNER --&gt; GO TO K1</p> <p>2. OTHERS --&gt; GO TO LEGAL ENTITY #8 K0</p>
K1. How was contact made with the institution [NAME] represents? Did it involve a formal application, a referral, an existing business relationship, an existing personal relationship, or in some other way?	<p>1. FORMAL APPLICATION</p> <p>2. REFERRAL</p> <p>3. EXISTING BUSINESS RELATIONSHIP</p> <p>4. EXISTING PERSONAL RELATIONSHIP</p> <p>5. SOME OTHER WAY</p>	<p>1. FORMAL APPLICATION</p> <p>2. REFERRAL</p> <p>3. EXISTING BUSINESS RELATIONSHIP</p> <p>4. EXISTING PERSONAL RELATIONSHIP</p> <p>5. SOME OTHER WAY</p>
K2. Was the decision to provide financial support based mainly on the merits of an application, on a pre-existing personal or business relationship, or some combination?	<p>1. MERITS OF APPLICATION</p> <p>2. PRE-EXISTING RELATIONSHIP</p> <p>3. COMBINATION</p>	<p>1. MERITS OF APPLICATION</p> <p>2. PRE-EXISTING RELATIONSHIP</p> <p>3. COMBINATION</p>
K3. Will a person representing this legal owner have an active role in the management team, have a formal advisory role, such as the Board of Directors, or will they be passive and receive progress reports prepared by others?	<p>1. ACTIVE PART OF DECISION MAKING TEAM</p> <p>2. ADVISORY ROLE</p> <p>3. PASSIVE RECIPIENT OF PROGRESS REPORT</p>	<p>1. ACTIVE PART OF DECISION MAKING TEAM</p> <p>2. ADVISORY ROLE</p> <p>3. PASSIVE RECIPIENT OF PROGRESS REPORT</p>
K4. Is the institution [NAME] represents a bank, a venture capital firm, a government agency, or some other type of institution?	<p>1. BANK</p> <p>2. VENTURE CAPITAL FIRM</p> <p>3. GOVERNMENT AGENCY</p> <p>7. OTHER [SPECIFY]</p>	<p>1. BANK</p> <p>2. VENTURE CAPITAL FIRM</p> <p>3. GOVERNMENT AGENCY</p> <p>7. OTHER [SPECIFY]</p>

GO TO K5 FOR LEGAL ENTITY #6

GO TO K5 FOR LEGAL ENTITY #7

LEGAL ENTITY #8	LEGAL ENTITY #9	LEGAL ENTITY #10
<p>1. IF G5=2 AND NEW OWNER --&gt; GO TO K1</p> <p>2. OTHERS --&gt; GO TO LEGAL ENTITY #9 K0</p>	<p>1. IF G5=2 AND NEW OWNER --&gt; GO TO K1</p> <p>2. OTHERS --&gt; GO TO LEGAL ENTITY #10 K0</p>	<p>1. IF G5=2 AND NEW OWNER --&gt; GO TO K1</p> <p>2. OTHERS --&gt; GO TO NEXT SECTION</p>
<p>1. FORMAL APPLICATION</p> <p>2. REFERRAL</p> <p>3. EXISTING BUSINESS RELATIONSHIP</p> <p>4. EXISTING PERSONAL RELATIONSHIP</p> <p>5. SOME OTHER WAY</p>	<p>1. FORMAL APPLICATION</p> <p>2. REFERRAL</p> <p>3. EXISTING BUSINESS RELATIONSHIP</p> <p>4. EXISTING PERSONAL RELATIONSHIP</p> <p>5. SOME OTHER WAY</p>	<p>1. FORMAL APPLICATION</p> <p>2. REFERRAL</p> <p>3. EXISTING BUSINESS RELATIONSHIP</p> <p>4. EXISTING PERSONAL RELATIONSHIP</p> <p>5. SOME OTHER WAY</p>
<p>1. MERITS OF APPLICATION</p> <p>2. PRE-EXISTING RELATIONSHIP</p> <p>3. COMBINATION</p>	<p>1. MERITS OF APPLICATION</p> <p>2. PRE-EXISTING RELATIONSHIP</p> <p>3. COMBINATION</p>	<p>1. MERITS OF APPLICATION</p> <p>2. PRE-EXISTING RELATIONSHIP</p> <p>3. COMBINATION</p>
<p>1. ACTIVE PART OF DECISION MAKING TEAM</p> <p>2. ADVISORY ROLE</p> <p>3. PASSIVE RECIPIENT OF PROGRESS REPORT</p>	<p>1. ACTIVE PART OF DECISION MAKING TEAM</p> <p>2. ADVISORY ROLE</p> <p>3. PASSIVE RECIPIENT OF PROGRESS REPORT</p>	<p>1. ACTIVE PART OF DECISION MAKING TEAM</p> <p>2. ADVISORY ROLE</p> <p>3. PASSIVE RECIPIENT OF PROGRESS REPORT</p>
<p>1. BANK</p> <p>2. VENTURE CAPITAL FIRM</p> <p>3. GOVERNMENT AGENCY</p> <p>7. OTHER [SPECIFY]</p>	<p>1. BANK</p> <p>2. VENTURE CAPITAL FIRM</p> <p>3. GOVERNMENT AGENCY</p> <p>7. OTHER [SPECIFY]</p>	<p>1. BANK</p> <p>2. VENTURE CAPITAL FIRM</p> <p>3. GOVERNMENT AGENCY</p> <p>7. OTHER [SPECIFY]</p>

GO TO K5 FOR LEGAL ENTITY #8

GO TO K5 FOR LEGAL ENTITY #9

GO TO K5 FOR LEGAL ENTITY #10

	LEGAL ENTITY #6	LEGAL ENTITY #7
<p>K5. Does the institution [NAME] represent provide support to new firms on a routine basis, or is support for this start-up a special case?</p>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">1. RECURRING ACTIVITY</div> <div style="border: 1px solid black; padding: 2px;">3. SPECIAL CASE</div>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">1. RECURRING ACTIVITY</div> <div style="border: 1px solid black; padding: 2px;">3. SPECIAL CASE</div>
<p>K6. Is this institution [NAME] representing planning to be a long term owner, planning to sell their share of the firm as soon as this can be done profitably, or will future ownership depend on future circumstances?</p>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">1. LONG TERM OWNERSHIP</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">2. SELL FOR PROFIT AS SOON AS FEASIBLE</div> <div style="border: 1px solid black; padding: 2px;">3. FUTURE OWNERSHIP DEPENDS ON FUTURE CIRCUMSTANCES</div>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">1. LONG TERM OWNERSHIP</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">2. SELL FOR PROFIT AS SOON AS FEASIBLE</div> <div style="border: 1px solid black; padding: 2px;">3. FUTURE OWNERSHIP DEPENDS ON FUTURE CIRCUMSTANCES</div>
<p>K7. In what month and year did [NAME's] institution become involved as an owner of this new business?</p>	<p style="text-align: center;">_____/_____ MONTH                      YEAR</p>	<p style="text-align: center;">_____/_____ MONTH                      YEAR</p>

GO TO K0 FOR LEGAL ENTITY #7

GO TO K0 FOR LEGAL ENTITY #8

LEGAL ENTITY #8	LEGAL ENTITY #9	LEGAL ENTITY #10
<div data-bbox="207 359 553 415" style="border: 1px solid black; padding: 2px;">1. RECURRING ACTIVITY</div> <div data-bbox="207 436 553 493" style="border: 1px solid black; padding: 2px;">3. SPECIAL CASE</div>	<div data-bbox="591 359 937 415" style="border: 1px solid black; padding: 2px;">1. RECURRING ACTIVITY</div> <div data-bbox="591 436 937 493" style="border: 1px solid black; padding: 2px;">3. SPECIAL CASE</div>	<div data-bbox="974 359 1320 415" style="border: 1px solid black; padding: 2px;">1. RECURRING ACTIVITY</div> <div data-bbox="974 436 1320 493" style="border: 1px solid black; padding: 2px;">3. SPECIAL CASE</div>
<div data-bbox="207 575 553 646" style="border: 1px solid black; padding: 2px;">1. LONG TERM OWNERSHIP</div> <div data-bbox="207 667 553 739" style="border: 1px solid black; padding: 2px;">2. SELL FOR PROFIT AS SOON AS FEASIBLE</div> <div data-bbox="207 760 553 856" style="border: 1px solid black; padding: 2px;">3. FUTURE OWNERSHIP DEPENDS ON FUTURE CIRCUMSTANCES</div>	<div data-bbox="591 575 937 646" style="border: 1px solid black; padding: 2px;">1. LONG TERM OWNERSHIP</div> <div data-bbox="591 667 937 739" style="border: 1px solid black; padding: 2px;">2. SELL FOR PROFIT AS SOON AS FEASIBLE</div> <div data-bbox="591 760 937 856" style="border: 1px solid black; padding: 2px;">3. FUTURE OWNERSHIP DEPENDS ON FUTURE CIRCUMSTANCES</div>	<div data-bbox="974 575 1320 646" style="border: 1px solid black; padding: 2px;">1. LONG TERM OWNERSHIP</div> <div data-bbox="974 667 1320 739" style="border: 1px solid black; padding: 2px;">2. SELL FOR PROFIT AS SOON AS FEASIBLE</div> <div data-bbox="974 760 1320 856" style="border: 1px solid black; padding: 2px;">3. FUTURE OWNERSHIP DEPENDS ON FUTURE CIRCUMSTANCES</div>
<p style="text-align: center;">_____/_____ MONTH                      YEAR</p>	<p style="text-align: center;">_____/_____ MONTH                      YEAR</p>	<p style="text-align: center;">_____/_____ MONTH                      YEAR</p>

GO TO K0 FOR LEGAL ENTITY #9

GO TO K0 FOR LEGAL ENTITY #10

GO TO NEXT SECTION



SECTION M: NEW KEY NON-OWNERS' DEMOGRAPHICS

		KEY NON-OWNER #4	
M1.	INTERVIEWER CHECKPOINT	<input type="checkbox"/> 1. IF G15=1 AND NEW KEY NON-OWNER--> GO TO M2	<input type="checkbox"/> 2. OTHERS--> GO TO NEXT KEY NON-OWNER M1
M2.	Is [NAME] male or female?	<input type="checkbox"/> 1. MALE	<input type="checkbox"/> 2. FEMALE
M3.	How old is [NAME]?	_____ AGE	
M4.	Is [NAME] Hispanic or Latino?	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO
M5.	(In addition to being Hispanic or Latino,) Is [NAME] White, Black or African American, American Indian, Asian, Pacific Islander, or is [NAME] of mixed racial background? [CHECK ALL THAT APPLY]	<input type="checkbox"/> A. WHITE	<input type="checkbox"/> B. BLACK/AFRICAN AMERICAN
		<input type="checkbox"/> D. AMERICAN INDIAN	<input type="checkbox"/> E. ASIAN
		<input type="checkbox"/> F. PACIFIC ISLANDER	<input type="checkbox"/> Z. OTHER: _____

GO TO M6 FOR KEY NON-OWNER #4

KEY NON-OWNER #5		KEY NON-OWNER #6	
1. IF G15=1 AND NEW KEY NON-OWNER--> GO TO M2		1. IF G15=1 AND NEW KEY NON-OWNER--> GO TO M2	
2. OTHERS--> GO TO NEXT KEY NON-OWNER M1		2. OTHERS--> GO TO NEXT KEY NON-OWNER M1	
1. MALE	2. FEMALE	1. MALE	2. FEMALE
_____ AGE		_____ AGE	
1. YES	5. NO	1. YES	5. NO
A. WHITE		A. WHITE	
B. BLACK/AFRICAN AMERICAN		B. BLACK/AFRICAN AMERICAN	
D. AMERICAN INDIAN		D. AMERICAN INDIAN	
E. ASIAN		E. ASIAN	
F. PACIFIC ISLANDER		F. PACIFIC ISLANDER	
Z. OTHER: _____		Z. OTHER: _____	

GO TO M6 FOR KEY NON-  
OWNER #5

GO TO M6 FOR KEY NON-  
OWNER #6

KEY NON-OWNER #4	
<p>M6. What is [NAME]'S current marital status or living arrangement -- is [NAME] married, living with a partner but not married, separated, divorced, widowed, or never married?</p>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">1. MARRIED</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">2. LIVING WITH A PARTNER</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">3. SEPARATED</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">4. DIVORCED</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">5. WIDOWED</div> <div style="border: 1px solid black; padding: 2px;">6. NEVER MARRIED</div>
<p>M7. What is the highest level of education [NAME] has completed -- (up to the eighth grade, some high school, high school degree, technical or vocational degree, some college, community college degree, a bachelor's degree, some graduate training, a master's degree, or a law degree, medical degree, or Doctorate?)</p>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">1. UP TO EIGHTH GRADE</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">2. SOME HIGH SCHOOL</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">3. HIGH SCHOOL DEGREE</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">4. TECH. OR VOC. DEGREE</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">5. SOME COLLEGE</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">6. COMM. COLLEGE DEGREE</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">7. BACHELORS DEGREE</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">8. SOME GRADUATE TRAINING</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">9. MASTERS DEGREE</div> <div style="border: 1px solid black; padding: 2px;">10. LAW, MD, PHD, EDD DEGREE</div>

GO TO M8 FOR KEY NON-OWNER #4

KEY NON-OWNER #5	KEY NON-OWNER #6
1. MARRIED	1. MARRIED
2. LIVING WITH A PARTNER	2. LIVING WITH A PARTNER
3. SEPARATED	3. SEPARATED
4. DIVORCED	4. DIVORCED
5. WIDOWED	5. WIDOWED
6. NEVER MARRIED	6. NEVER MARRIED
1. UP TO EIGHTH GRADE	1. UP TO EIGHTH GRADE
2. SOME HIGH SCHOOL	2. SOME HIGH SCHOOL
3. HIGH SCHOOL DEGREE	3. HIGH SCHOOL DEGREE
4. TECH. OR VOC. DEGREE	4. TECH. OR VOC. DEGREE
5. SOME COLLEGE	5. SOME COLLEGE
6. COMM. COLLEGE DEGREE	6. COMM. COLLEGE DEGREE
7. BACHELORS DEGREE	7. BACHELORS DEGREE
8. SOME GRADUATE TRAINING	8. SOME GRADUATE TRAINING
9. MASTERS DEGREE	9. MASTERS DEGREE
10. LAW, MD, PHD, EDD DEGREE	10. LAW, MD, PHD, EDD DEGREE

GO TO M8 FOR KEY NON-OWNER #5

GO TO M8 FOR KEY NON-OWNER #6

KEY NON-OWNER #4	
<p>M8. How many years have you known [NAME]?            [ENTER "1" FOR LESS THAN ONE YEAR]            [DO NOT ACCEPT "ALL MY LIFE" AS RESPONSE]</p>	<p>_____ # OF YEARS</p>
<p>M9. How would you describe your relationship with [NAME] -- are you spouses, partners sharing a household, relatives living in the same household, relatives living in different households, friends or acquaintances from work, friends or acquaintances you have not worked with, strangers before joining the new business team, or do you have some other type of relationship?</p>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">1. SPOUSES</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">2. PARTNERS SHARING A HOUSEHOLD</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">3. RELATIVES LIVING IN THE SAME HOUSEHOLD</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">4. RELATIVES LIVING IN DIFFERENT HOUSEHOLDS</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">5. FRIENDS OR ACQUAINTANCES FROM WORK</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">6. FRIENDS OR ACQUAINTANCES YOU HAVE NOT WORKED WITH</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">7. STRANGERS BEFORE JOINING THE NEW BUSINESS TEAM</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">97. SOME OTHER TYPE OF RELATIONSHIP            [SPECIFY _____]</div>

GO TO M10 FOR KEY NON-OWNER #4

KEY NON-OWNER #5	KEY NON-OWNER #6
_____ # OF YEARS	_____ # OF YEARS
1. SPOUSES	1. SPOUSES
2. PARTNERS SHARING A HOUSEHOLD	2. PARTNERS SHARING A HOUSEHOLD
3. RELATIVES LIVING IN THE SAME HOUSEHOLD	3. RELATIVES LIVING IN THE SAME HOUSEHOLD
4. RELATIVES LIVING IN DIFFERENT HOUSEHOLDS	4. RELATIVES LIVING IN DIFFERENT HOUSEHOLDS
5. FRIENDS OR ACQUAINTANCES FROM WORK	5. FRIENDS OR ACQUAINTANCES FROM WORK
6. FRIENDS OR ACQUAINTANCES YOU HAVE NOT WORKED WITH	6. FRIENDS OR ACQUAINTANCES YOU HAVE NOT WORKED WITH
7. STRANGERS BEFORE JOINING THE NEW BUSINESS TEAM	7. STRANGERS BEFORE JOINING THE NEW BUSINESS TEAM
97. SOME OTHER TYPE OF RELATIONSHIP [SPECIFY_____]	97. SOME OTHER TYPE OF RELATIONSHIP [SPECIFY_____]

GO TO M10 FOR KEY NON-OWNER #5

GO TO M10 FOR KEY NON-OWNER #6

KEY NON-OWNER #4	
M10. What is [NAME's] primary occupation? [IF RETIRED: What was [NAME's] primary occupation?]	_____
M11. How many years of work experience has [NAME] had in the industry where the new business will compete? [ENTER "1" FOR ONE YEAR OR LESS, EXCLUDING ZERO]	_____ # OF YEARS
M12. How many other businesses has [NAME] helped to start as an owner or part-owner?	_____ # OF BUSINESSES

GO TO M13 FOR KEY NON-OWNER #4

KEY NON-OWNER #5	KEY NON-OWNER #6
_____	_____
_____ # OF YEARS	_____ # OF YEARS
_____ # OF BUSINESSES	_____ # OF BUSINESSES

GO TO M13 FOR KEY NON-OWNER #5

GO TO M13 FOR KEY NON-OWNER #6



		KEY NON-OWNER #4	
<p>M13. What was the primary contribution of [NAME] to this new business -- would you say it was financial, making introductions, providing advice, providing training, physical resources, business services, personal services or what?</p> <p>[PROBE: Which was the <u>main</u> contribution [NAME] made?)</p>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">1. FINANCIAL</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">2. MAKING INTRODUCTIONS</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">3. PROVIDING ADVICE</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">4. PROVIDING TRAINING</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">5. PHYSICAL RESOURCES</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">6. BUSINESS SERVICES</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">7. PERSONAL SERVICES</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">97. OTHER [SPECIFY] _____</div>		
<p>M14. Is [NAME] an employee or an exclusive subcontractor of this new business?</p>	<div style="border: 1px solid black; padding: 5px; width: 60px; margin: 0 auto;">1. YES</div> <div style="text-align: center;">↓</div>	<div style="border: 1px solid black; padding: 5px; width: 60px; margin: 0 auto;">5. NO</div> <p style="text-align: center;">GO TO M17</p>	
<p>M15. Does [NAME] work for pay on the new business 35 hours or more per week?</p>	<div style="border: 1px solid black; padding: 5px; width: 60px; margin: 0 auto;">1. YES</div> <div style="text-align: center;">↓</div>	<div style="border: 1px solid black; padding: 5px; width: 60px; margin: 0 auto;">5. NO</div> <p style="text-align: center;">GO TO M17</p>	
<p>M16. In what month and year did [NAME] begin working for pay 35 hours or more per week on this new business?</p>	<p>_____/_____ MONTH                      YEAR</p>		
<p>M17. In what month and year did [NAME] begin making a distinctive contribution to the new business?</p>	<p>_____/_____ MONTH                      YEAR</p>		

GO TO M1 FOR KEY NON-OWNER #5

KEY NON-OWNER #5	KEY NON-OWNER #6
<div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">1. FINANCIAL</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">2. MAKING INTRODUCTIONS</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">3. PROVIDING ADVICE</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">4. PROVIDING TRAINING</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">5. PHYSICAL RESOURCES</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">6. BUSINESS SERVICES</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">7. PERSONAL SERVICES</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">97. OTHER [SPECIFY] _____</div>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">1. FINANCIAL</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">2. MAKING INTRODUCTIONS</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">3. PROVIDING ADVICE</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">4. PROVIDING TRAINING</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">5. PHYSICAL RESOURCES</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">6. BUSINESS SERVICES</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">7. PERSONAL SERVICES</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">97. OTHER [SPECIFY] _____</div>
<div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid black; padding: 2px; width: 45%;">1. YES</div> <div style="border: 1px solid black; padding: 2px; width: 45%;">5. NO</div> </div> <div style="text-align: center; margin-top: 5px;">↓</div> <div style="text-align: right; margin-top: 5px;">GO TO M17</div>	<div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid black; padding: 2px; width: 45%;">1. YES</div> <div style="border: 1px solid black; padding: 2px; width: 45%;">5. NO</div> </div> <div style="text-align: center; margin-top: 5px;">↓</div> <div style="text-align: right; margin-top: 5px;">GO TO M17</div>
<div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid black; padding: 2px; width: 45%;">1. YES</div> <div style="border: 1px solid black; padding: 2px; width: 45%;">5. NO</div> </div> <div style="text-align: center; margin-top: 5px;">↓</div> <div style="text-align: right; margin-top: 5px;">GO TO M17</div>	<div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid black; padding: 2px; width: 45%;">1. YES</div> <div style="border: 1px solid black; padding: 2px; width: 45%;">5. NO</div> </div> <div style="text-align: center; margin-top: 5px;">↓</div> <div style="text-align: right; margin-top: 5px;">GO M17</div>
<div style="text-align: center; margin-top: 20px;">             _____ / _____              MONTH                      YEAR           </div>	<div style="text-align: center; margin-top: 20px;">             _____ / _____              MONTH                      YEAR           </div>
<div style="text-align: center; margin-top: 20px;">             _____ / _____              MONTH                      YEAR           </div>	<div style="text-align: center; margin-top: 20px;">             _____ / _____              MONTH                      YEAR           </div>

GO TO M1 FOR KEY NON-OWNER #6

GO TO NEXT SECTION

## SECTION Q: START-UP INVESTMENTS, DEBTS AND NET WORTH

## Q1x. INTERVIEWER CHECKPOINT

1. IF NEW FIRM OR ACTIVE START-UP (A50=1 OR 2) AND BUSINESS WAS A LEGAL ENTITY (AC2=1) --> GO TO NEXT SECTION

2. IF NEW FIRM OR ACTIVE START-UP (A50=1 OR 2) AND BUSINESS IS NOT LEGAL ENTITY (AC2/C2=5/DK/NA) --> GO TO Q3

3. IF NEW FIRM OR ACTIVE START-UP (A50=1 OR 2) AND BUSINESS IS NOW A LEGAL ENTITY (C2=1) --> GO TO Q2



Q2. You reported that the business, [TXAA3/A3], was registered as a [AC1/C1 LEGAL ENTITY TYPE] in [C3 MONTH/YEAR]. Once a business has been registered as a legal entity, the business itself can engage in financial transactions. It is useful to consider the financial support as having two phases, financial support provided before the business is actually registered as a legal entity and financial support provided after the business has been registered as a legal entity. I will first ask you about financial support before the new business was a registered legal entity.

1. CONTINUE

Q3. I would like to ask again about the source of funds provided by each person or legal entity that will expect to own part of this new business (before it was registered as a [AC1/C1 LEGAL ENTITY TYPE]).

I will now review some of the information you gave during the first interview regarding funds provided (before [TXAA3/A3]/the new business) was registered as a [AC1/C1 LEGAL ENTITY TYPE]). For each item please tell me if you still consider the amount to be accurate.

1. CONTINUE

ASK Q4x-Q14 FOR ALL OWNERS #1 THROUGH #10 AS NEEDED.

OWNER #X									
<p>Q4x. <b>INTERVIEWER CHECKPOINT</b></p>	<p><input type="checkbox"/> 1. IF OLD OWNER DELETED (G4c=NO) --&gt; GO TO NEXT SECTION</p> <p><input type="checkbox"/> 2. IF OLD OWNER STILL AN OWNER (G4c=YES/DK/NA) AND PERSONAL SAVING AMOUNT <u>NOT</u> MISSING --&gt; GO TO Q4c</p> <p><input type="checkbox"/> 3. IF OLD OWNER STILL AN OWNER (G4c=YES/DK/NA) AND PERSONAL SAVING AMOUNT IS MISSING (AQ4=DK/NA/EMPTY) --&gt; GO TO Q4</p> <p><input type="checkbox"/> 4. IF NEW OWNER --&gt; GO TO Q4</p>								
<p>Q4c. In the last interview, you stated that (you/[NAME]) had provided [\$AQ4] to the new business from (your/their) personal savings and other personal sources (before it was registered as a [AC1/C1]). Is this still correct or (have/has) (you/[NAME]) contributed more from (your/their) personal savings (before the new business was registered as a [AC1/C1])?</p>	<table style="width: 100%; border: none;"> <tr> <td style="border: 1px solid black; padding: 5px; width: 50%;">1. YES, CORRECT</td> <td style="border: 1px solid black; padding: 5px; width: 50%;">5. CONTRIBUTED MORE \$</td> </tr> <tr> <td style="text-align: center; padding: 5px;">GO TO Q5c</td> <td style="text-align: center; padding: 5px;">↓ GO TO Q4</td> </tr> <tr> <td style="border: 1px solid black; padding: 5px;">2. NO, INCORRECT (IF VOL.)</td> <td></td> </tr> <tr> <td style="text-align: center; padding: 5px;">↓ GO TO Q4</td> <td></td> </tr> </table>	1. YES, CORRECT	5. CONTRIBUTED MORE \$	GO TO Q5c	↓ GO TO Q4	2. NO, INCORRECT (IF VOL.)		↓ GO TO Q4	
1. YES, CORRECT	5. CONTRIBUTED MORE \$								
GO TO Q5c	↓ GO TO Q4								
2. NO, INCORRECT (IF VOL.)									
↓ GO TO Q4									
<p>Q4. What is the <u>total</u> dollar amount provided by (you/ [NAME]) that came from personal savings and other personal sources(, including the [\$AQ4] you reported last year,) (before the business was registered as a [AC1/C1])?</p>	<p>\$ _____</p>								

GO TO OWNER #X Q5c

OWNER #X									
<p>Q5x. INTERVIEWER CHECKPOINT</p>	<p><input type="checkbox"/> 1. IF OLD OWNER DELETED (G4c=NO) --&gt; GO TO NEXT SECTION</p> <p><input type="checkbox"/> 2. IF OLD OWNER STILL AN OWNER (G4c=YES/DK/NA) AND PERSONAL LOAN FROM FAMILY <u>NOT</u> MISSING --&gt; GO TO Q5c</p> <p><input type="checkbox"/> 3. IF OLD OWNER STILL AN OWNER (G4c=YES/DK/NA) AND PERSONAL LOAN FROM FAMILY IS MISSING (AQ5=DK/NA/EMPTY) --&gt; GO TO Q5</p> <p><input type="checkbox"/> 4. IF NEW OWNER --&gt; GO TO Q5</p>								
<p>Q5c. (In the last interview, you stated that) [\$AQ5] was provided to the new business from personal loans received by (you/[NAME]) from (your/their) family members or relatives (before it was registered as a [AC1/C1]). Is this still correct or (have/has) (you/[NAME]) contributed more from personal family loans (before the new business was registered as a [AC1/C1])?</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 5px;">1. YES, CORRECT</td> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 5px;">5. CONTRIBUTED MORE \$</td> </tr> <tr> <td style="text-align: center;">GO TO Q6c</td> <td style="text-align: center;">↓ GO TO Q5</td> </tr> <tr> <td style="text-align: center; border: 1px solid black; padding: 5px;">2. NO, INCORRECT (IF VOL.)</td> <td></td> </tr> <tr> <td style="text-align: center;">↓ GO TO Q5</td> <td></td> </tr> </table>	1. YES, CORRECT	5. CONTRIBUTED MORE \$	GO TO Q6c	↓ GO TO Q5	2. NO, INCORRECT (IF VOL.)		↓ GO TO Q5	
1. YES, CORRECT	5. CONTRIBUTED MORE \$								
GO TO Q6c	↓ GO TO Q5								
2. NO, INCORRECT (IF VOL.)									
↓ GO TO Q5									
<p>Q5. What is the <u>total</u> dollar amount provided that came from personal loans received by (you/[NAME]) from family members or relatives(, including the [\$AQ5] you reported last year,) (before the new business was registered as a [AC1/C1])?</p>	<p>\$ _____</p>								

GO TO OWNER #X Q6c

	OWNER #X
<p>Q6x. <b>INTERVIEWER CHECKPOINT</b></p>	<div style="display: flex; flex-direction: column; gap: 10px;"> <div style="display: flex; align-items: flex-start;"> <input style="width: 40px; height: 30px; margin-right: 10px;" type="checkbox"/> <div> <p>1. IF OLD OWNER DELETED (G4c=NO) --&gt; <b>GO TO NEXT SECTION</b></p> </div> </div> <div style="display: flex; align-items: flex-start;"> <input style="width: 40px; height: 30px; margin-right: 10px;" type="checkbox"/> <div> <p>2. IF OLD OWNER STILL AN OWNER (G4c=YES/DK/NA) AND PERSONAL LOAN FROM FRIEND AMOUNT <u>NOT</u> MISSING --&gt; <b>GO TO Q6c</b></p> </div> </div> <div style="display: flex; align-items: flex-start;"> <input style="width: 40px; height: 30px; margin-right: 10px;" type="checkbox"/> <div> <p>3. IF OLD OWNER STILL AN OWNER (G4c=YES/DK/NA) AND PERSONAL LOAN FROM FRIEND AMOUNT IS MISSING (AQ6=DK/NA/EMPTY) --&gt; <b>GO TO Q6</b></p> </div> </div> <div style="display: flex; align-items: flex-start;"> <input style="width: 40px; height: 30px; margin-right: 10px;" type="checkbox"/> <div> <p>4. IF NEW OWNER --&gt; <b>GO TO Q6</b></p> </div> </div> </div>
<p>Q6c. (In the last interview, you stated that) [AQ6] was provided to the new business from personal loans received by (you/[NAME]) from (your/their) friends, employers or work colleagues (before it was registered as a [AC1/C1]). Is this still correct or (have/has) (you/[NAME]) contributed more from loans from friends, employers or work colleagues (before the new business was registered as a [AC1/C1])?</p>	<div style="display: flex; justify-content: space-around; gap: 20px;"> <div style="border: 1px solid black; padding: 5px; width: 40%;"> <p>1. YES, CORRECT</p> <p style="text-align: center;">GO TO Q7c</p> </div> <div style="border: 1px solid black; padding: 5px; width: 40%;"> <p>5. CONTRIBUTED MORE \$</p> <p style="text-align: center;">↓ GO TO Q6</p> </div> </div> <div style="border: 1px solid black; padding: 5px; width: 40%; margin: 10px auto;"> <p>2. NO, INCORRECT (IF VOL.)</p> <p style="text-align: center;">↓ GO TO Q6</p> </div>
<p>Q6. What is the <u>total</u> dollar amount provided that came from personal loans received by (you/[NAME]) from friends, employers or work colleagues (, including the [AQ6] you reported last year,) (before the new business was registered as a [AC1/C1])?</p>	<p style="text-align: center;">\$ _____</p>

GO TO OWNER #X Q7c

OWNER #X					
<p>Q7x. INTERVIEWER CHECKPOINT</p>	<p><input type="checkbox"/> 1. IF OLD OWNER DELETED (G4c=NO) --&gt; GO TO NEXT SECTION</p> <p><input type="checkbox"/> 2. IF OLD OWNER STILL AN OWNER (G4c=YES/DK/NA) AND CREDIT CARD LOAN AMOUNT <u>NOT</u> MISSING --&gt; GO TO Q7c</p> <p><input type="checkbox"/> 3. IF OLD OWNER STILL AN OWNER (G4c=YES/DK/NA) AND CREDIT CARD LOAN AMOUNT IS MISSING (AQ7=DK/NA/EMPTY) --&gt; GO TO Q7</p> <p><input type="checkbox"/> 4. IF NEW OWNER --&gt; GO TO Q7</p>				
<p>Q7c. (In the last interview, you stated that) [\$AQ7] was provided to the new business from credit card loans by (you/ [NAME]) (before it was registered as a [AC1/C1]). Is this still correct or (have/has) (you/[NAME]) contributed more from credit card loans (before it was registered as a [AC1/C1])?</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; padding: 5px; width: 50%; text-align: center;">                     1. YES, CORRECT  GO TO Q8c                 </td> <td style="border: 1px solid black; padding: 5px; width: 50%; text-align: center;">                     5. CONTRIBUTED MORE \$  ↓ GO TO Q7                 </td> </tr> <tr> <td style="border: 1px solid black; padding: 5px; text-align: center;">                     2. NO, INCORRECT (IF VOL.)  ↓ GO TO Q7                 </td> <td></td> </tr> </table>	1. YES, CORRECT  GO TO Q8c	5. CONTRIBUTED MORE \$  ↓ GO TO Q7	2. NO, INCORRECT (IF VOL.)  ↓ GO TO Q7	
1. YES, CORRECT  GO TO Q8c	5. CONTRIBUTED MORE \$  ↓ GO TO Q7				
2. NO, INCORRECT (IF VOL.)  ↓ GO TO Q7					
<p>Q7. (What is the <u>total</u> dollar amount provided that came) from credit card loans to (you/[NAME]) (, including the [\$AQ7] you reported last year,) (before the new business was registered as a [AC1/C1])?</p>	<p>\$ _____</p>				

GO TO OWNER #X Q8c

OWNER #X	
<p>Q8x. INTERVIEWER CHECKPOINT</p>	<div style="display: flex; flex-direction: column; gap: 10px;"> <div style="display: flex; align-items: flex-start;"> <input style="width: 40px; height: 20px; margin-right: 10px;" type="checkbox"/> <div> <p>1. IF OLD OWNER DELETED (G4c=NO) --&gt; GO TO NEXT SECTION</p> </div> </div> <div style="display: flex; align-items: flex-start;"> <input style="width: 40px; height: 20px; margin-right: 10px;" type="checkbox"/> <div> <p>2. IF OLD OWNER STILL AN OWNER (G4c=YES/DK/NA) AND PERSONAL LOAN FROM BANK AMOUNT <u>NOT</u> MISSING --&gt; GO TO Q8c</p> </div> </div> <div style="display: flex; align-items: flex-start;"> <input style="width: 40px; height: 20px; margin-right: 10px;" type="checkbox"/> <div> <p>3. IF OLD OWNER STILL AN OWNER (G4c=YES/DK/NA) AND PERSONAL LOAN FROM BANK AMOUNT IS MISSING (AQ8=DK/NA/EMPTY) --&gt; GO TO Q8</p> </div> </div> <div style="display: flex; align-items: flex-start;"> <input style="width: 40px; height: 20px; margin-right: 10px;" type="checkbox"/> <div> <p>4. IF NEW OWNER --&gt; GO TO Q8</p> </div> </div> </div>
<p>Q8c. (In the last interview, you stated that) (you/[NAME]) had provided [\$AQ8] to the new business from personal loans from a bank or some other type of financial institution (before it was registered as a [AC1/C1]). Is this still correct or (have/has) (you/[NAME]) contributed more from personal bank loans (before the new business was registered as a [AC1/C1])?</p>	<div style="display: flex; justify-content: space-around; align-items: flex-start;"> <div style="border: 1px solid black; padding: 5px; width: 45%;"> <p>1. YES, CORRECT</p> <p style="text-align: center;">GO TO Q9c</p> </div> <div style="border: 1px solid black; padding: 5px; width: 45%;"> <p>5. CONTRIBUTED MORE \$</p> <p style="text-align: center;">↓</p> <p style="text-align: center;">GO TO Q8</p> </div> </div> <div style="margin-top: 20px; display: flex; justify-content: center;"> <div style="border: 1px solid black; padding: 5px; width: 45%;"> <p>2. NO, INCORRECT (IF VOL.)</p> <p style="text-align: center;">↓</p> <p style="text-align: center;">GO TO Q8</p> </div> </div>
<p>Q8. (What is the <u>total</u> dollar amount provided that came) from personal loans from a bank or some other type of financial institution to (you/[NAME]) (, including the [\$AQ8] you reported last year,) (before the new business was registered as a [AC1/C1])?</p>	<p>\$ _____</p>

GO TO OWNER #X Q9c



OWNER #X					
<p>Q9x. INTERVIEWER CHECKPOINT</p>	<p><input type="checkbox"/> 1. IF OLD OWNER DELETED (G4c=NO) --&gt; GO TO NEXT SECTION</p> <p><input type="checkbox"/> 2. IF OLD OWNER STILL AN OWNER (G4c=YES/DK/NA) AND ASSET BACKED LOAN AMOUNT <u>NOT</u> MISSING --&gt; GO TO Q9c</p> <p><input type="checkbox"/> 3. IF OLD OWNER STILL AN OWNER (G4c=YES/DK/NA) AND ASSET BACKED LOAN AMOUNT IS MISSING (AQ9=DK/NA/EMPTY) --&gt; GO TO Q9</p> <p><input type="checkbox"/> 4. IF NEW OWNER --&gt; GO TO Q9</p>				
<p>Q9c. (In the last interview, you stated that) [\$AQ9] was provided to the new business from an asset backed loan like a second mortgage or car loan by (you/[NAME]) (before it was registered as a [AC1/C1]). Is this still correct or (have/has) (you/[NAME]) contributed more from personal asset backed loans (before the new business was registered as a [AC1/C1])?</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 5px;"> <p>1. YES, CORRECT</p> <p>GO TO Q9c</p> </td> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 5px;"> <p>5. CONTRIBUTED MORE \$</p> <p>↓</p> <p>GO TO Q9</p> </td> </tr> <tr> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 5px;"> <p>2. NO, INCORRECT (IF VOL.)</p> <p>↓</p> <p>GO TO Q9</p> </td> <td></td> </tr> </table>	<p>1. YES, CORRECT</p> <p>GO TO Q9c</p>	<p>5. CONTRIBUTED MORE \$</p> <p>↓</p> <p>GO TO Q9</p>	<p>2. NO, INCORRECT (IF VOL.)</p> <p>↓</p> <p>GO TO Q9</p>	
<p>1. YES, CORRECT</p> <p>GO TO Q9c</p>	<p>5. CONTRIBUTED MORE \$</p> <p>↓</p> <p>GO TO Q9</p>				
<p>2. NO, INCORRECT (IF VOL.)</p> <p>↓</p> <p>GO TO Q9</p>					
<p>Q9. (What is the <u>total</u> dollar amount provided that came) from an asset backed loan like a second mortgage or car loan to (you/[NAME]) (, including the [\$AQ9] you reported last year,) (before the new business was registered as a [AC1/C1])?</p>	<p>\$ _____</p>				

GO TO OWNER #X Q9c

	OWNER #X
<p>Q10x. <b>INTERVIEWER CHECKPOINT</b></p>	<div style="display: flex; flex-direction: column; gap: 10px;"> <div style="display: flex; align-items: flex-start;"> <input style="width: 40px; height: 30px; margin-right: 10px;" type="checkbox"/> <div> <p>1. IF OLD OWNER DELETED (G4c=NO) --&gt; GO TO NEXT SECTION</p> </div> </div> <div style="display: flex; align-items: flex-start;"> <input style="width: 40px; height: 30px; margin-right: 10px;" type="checkbox"/> <div> <p>2. IF OLD OWNER STILL AN OWNER (G4c=YES/DK/NA) AND AMOUNT FROM OTHER SOURCES <u>NOT</u> MISSING --&gt; GO TO Q10c</p> </div> </div> <div style="display: flex; align-items: flex-start;"> <input style="width: 40px; height: 30px; margin-right: 10px;" type="checkbox"/> <div> <p>3. IF OLD OWNER STILL AN OWNER (G4c=YES/DK/NA) AND AMOUNT FROM OTHER SOURCES IS MISSING (AQ10=DK/NA/EMPTY) --&gt; GO TO Q10</p> </div> </div> <div style="display: flex; align-items: flex-start;"> <input style="width: 40px; height: 30px; margin-right: 10px;" type="checkbox"/> <div> <p>4. IF NEW OWNER --&gt; GO TO Q10</p> </div> </div> </div>
<p>Q10c. (In the last interview, you stated that) (you/[NAME]) had provided [\$AQ10] to the new business from (other sources/AQ11) (before it was registered as a [AC1/C1]). Is this still correct or (have/has) (you/[NAME]) contributed more from other sources (before the new business was registered as a [AC1/C1])?</p>	<div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="width: 45%;"> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px; text-align: center;"> <p>1. YES, CORRECT</p> </div> <p style="text-align: center;">GO TO Q12</p> </div> <div style="width: 45%;"> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px; text-align: center;"> <p>5. CONTRIBUTED MORE \$</p> </div> <p style="text-align: center;">↓ GO TO Q10</p> </div> </div> <div style="width: 45%; margin-top: 20px;"> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px; text-align: center;"> <p>2. NO, INCORRECT (IF VOL.)</p> </div> <p style="text-align: center;">↓ GO TO Q10</p> </div>
<p>Q10. What is the total dollar amount provided by (you/[NAME]) that came from any other sources (,including the [\$AQ10] you reported last year,) (before the new business was registered as a [AC1/C1])?</p>	<p>\$ _____</p>
<p>Q11. [IF AQ11=DK/NA OR Q10 NOT ZERO] What was this other source of funding?</p>	<p>\$ _____</p>

GO TO OWNER #X Q12



Q15. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF <u>NOT</u> REGISTERED LEGAL ENTITY (AC2/C2 = 5/DK/NA) ----> GO TO Q16x
<input type="checkbox"/>	2. IF REGISTERED LEGAL ENTITY (AC2/C2 = 1) ----> GO TO R0, NEXT SECTION



Q16x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF ADDITIONAL FUNDING <u>NOT</u> MISSING ----> GO TO Q16x
<input type="checkbox"/>	2. IF ADDITIONAL FUNDING MISSING (AQ16=DK/NA/MISSING) ----> GO TO Q16



Q16c. In the last interview, you stated [\$AQ16] in additional funding would be required before ([TXAA3/A3]/the new business) could become registered as a legal entity and be able to enter into binding agreements. Is this still correct?

1. YES  
GO TO Q17x

5. NO  
↓

8. DON'T KNOW  
GO TO Q17x

Q16. How much in additional funding in total will be required before the new business, [TXAA3/A3], can become registered as a legal entity and able to enter into binding agreements?

\$ \_\_\_\_\_

DOLLAR AMOUNT

## Q17x. INTERVIEWER CHECKPOINT

1. IF OWNERSHIP SHARES NOT MISSING ----> GO TO Q17c

2. IF OWNERSHIP SHARES MISSING (AQ16=DK/NA/MISSING) ----&gt; GO TO Q17



Q17c. In the last interview, you stated that [AQ17] percent of the [\$AQ16] would be in the form of shares in the ownership of this new business. Is this still correct?

 1. YES

GO TO NEXT  
SECTION

 5. NO


Q17. What proportion of this additional funding will be in the form of shares in the ownership of this new business?  
[PGM: 0 AND 100 OKAY]

\_\_\_\_\_ %

 998. DON'T KNOW

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## SECTION R: LEGAL ENTITY START-UP INVESTMENTS, DEBTS AND NET WORTH

## R0. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF BUSINESS <u>WAS</u> REGISTERED AS A LEGAL ENTITY (AC2 = 1) --> GO TO R0x
<input type="checkbox"/>	2. IF BUSINESS IS <u>NOW</u> REGISTERED AS A LEGAL ENTITY (C2 = 1) --> GO TO R1x
<input type="checkbox"/>	3. OTHERS --> GO TO R26x



R0x. Last year, you reported about the funding sources before and after the new business, [TXAA3/AA3], became a registered legal entity -- a [AC1/C1 LEGAL ENTITY]. This time, I would just like to ask about the financial support after the new business was a registered legal entity.

1. CONTINUE

## R1x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF HAD LOANS OR FINANCIAL SUPPORT (AR1=1) --> GO TO R1c
<input type="checkbox"/>	2. IF DID <u>NOT</u> HAVE LOANS OR FINANCIAL SUPPORT (AR1=5) --> GO TO R1c
<input type="checkbox"/>	3. OTHERS (AR1=DK/NA/MISSING) --> GO TO R1



R1c. (Now I would like to talk about loans and other financial support received by this new business, [TXAA3/A3], after it was registered as a [AC1/C1 LEGAL ENTITY].)

In the last interview, you stated that this new business [AR1 (had/had not)] directly received (any) loans or financial support, including any loans or investments from you (or other owners), after it was registered as a legal entity. Is this still correct?

1. YES

5. NO

8. DON'T KNOW

IF R1x = 2 AND R1c = YES/DK/NA, GO TO R26x  
IF R1x = 1 AND R1c = NO, GO TO R1  
ELSE GO TO R3x

# 112

R1. (Now I would like to talk about loans and other financial support received by this new business, [TXAA3/A3], after it was registered as a [AC1/C1 LEGAL ENTITY].) First, I would like to ask about loans. Has this new business directly received any loans or financial support, including any loans or investments from you (or other owners), after it was registered as a legal entity?

1. YES	5. NO
--------	-------

↓

**GO TO R26x**

R2. In what month and year did this first occur?

\_\_\_\_\_ / \_\_\_\_\_  
MONTH                      YEAR



R3x. INTERVIEWER CHECKPOINT

<input style="width: 30px; height: 20px;" type="checkbox"/>	1. IF ADDITIONAL EQUITY BY OWNERS INVESTED (AR3=1) --> GO TO R3c
<input style="width: 30px; height: 20px;" type="checkbox"/>	2. IF ADDITIONAL EQUITY BY OWNERS <u>NOT</u> INVESTED (AR3=5) --> GO TO R3c
<input style="width: 30px; height: 20px;" type="checkbox"/>	3. OTHERS (AR3=DK/NA/MISSING) --> GO TO R3



R3c. In the last interview, you stated that you (or other owners) invested [\$AR4] of additional equity or ownership funds after the new business was registered as a [AC1/C1 LEGAL ENTITY]. Is this still correct or have additional funds been invested?

1. YES, CORRECT GO TO R5c	2. NO, INCORRECT (IF VOL.) GO TO R4	5. ADDITIONAL FUNDS GO TO R4
------------------------------	--	---------------------------------

R3. Other than any loans to the new business, did you (or other owners) invest any additional equity or ownership funds after the new business was registered as a [AC1/C1 LEGAL ENTITY]?

1. YES	5. NO GO TO R6x
--------	--------------------

R4. How much additional money was invested as equity or ownership after the new business was registered as a [AC1/C1 LEGAL ENTITY]?

\$ \_\_\_\_\_ DOLLAR AMOUNT 999 999 998. DON'T KNOW

GO TO R5

R5c. In the last interview, you stated that [AR5] percent of the total ownership was accounted for by the [\$AR4] invested in the new business. Is this still correct?

1. YES GO TO R6x	5. NO
---------------------	-------

R5. [IF MORE THAN ONE OWNER]  
What percent of the current total ownership or total equity funds provided to the new business did these investments by you (or other owners) account for?

\_\_\_\_\_ % 998. DON'T KNOW

R10x. INTERVIEWER CHECKPOINT

	1. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND PERSONAL LOANS YOU HAVE MADE ALREADY COLLECTED (AR10 NE DK/NA) --> <b>GO TO R10c</b>
	2. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND PERSONAL LOANS YOU HAVE MADE ARE MISSING (AR10=DK/NA) --> <b>GO TO R10</b>
	3. IF NOT REGISTERED LEGAL ENTITY IN WAVE A (AC2=5,DK/NA) AND REGISTERED LEGAL ENTITY IN WAVE B (C2=1) --> <b>GO TO R10</b>
	4. OTHERS --> <b>GO TO R11x</b>

R10c. (The following questions are about loans provided directly to the [AC1/C1 LEGAL ENTITY] after the new business, [TXAA3/A3], was registered as a legal entity.)

Again, I am going to review some of the information you provided during the last interview. Please tell me whether or not each item is still true today.

In the last interview, you stated that [\$AR10] in the form of personal loans from you was provided to the [AC1/C1 LEGAL ENTITY] after it was registered as a legal entity. Is this still correct or has the amount of personal loans from you changed?

1. YES, CORRECT	2. NO, INCORRECT (IF VOL.)	5. CHANGED AMOUNT: PERSONAL LOANS YOU HAVE MADE
<b>GO TO R11x</b>	↓	↓

R10. (The following questions are about loans provided directly to the [AC1/C1 LEGAL ENTITY] after the new business, [TXAA3/A3], was registered as a legal entity.)

What is the (current) total dollar amount of any personal loans you have made to the new business (after the new business, [TXAA3/A3], was registered as a [AC1/C1 LEGAL ENTITY] (, including the [\$AR10] you reported last year))?

\$ \_\_\_\_\_

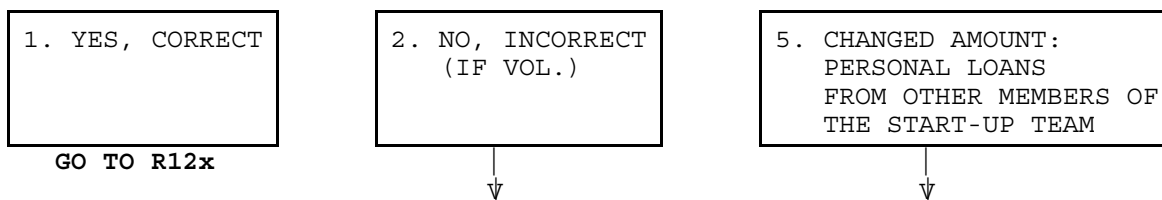
DOLLAR AMOUNT

999 999 998. DON'T KNOW
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R11x. INTERVIEWER CHECKPOINT

	1. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND PERSONAL LOANS FROM START-UP TEAM MEMBERS ALREADY COLLECTED (AR11 NE DK/NA) --> GO TO R11c
	2. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND PERSONAL LOANS FROM START-UP TEAM MEMBERS ARE MISSING (AR11=DK/NA) --> GO TO R11
	3. IF NOT REGISTERED LEGAL ENTITY IN WAVE A (AC2=5,DK/NA) AND REGISTERED LEGAL ENTITY IN WAVE B (C2=1) --> GO TO R11
	4. OTHERS --> GO TO R12x

R11c. (In the last interview, you stated that) [\$AR11] in the form of personal loans from other members of the start-up team was provided to the [AC1/C1 LEGAL ENTITY] after it was registered as a legal entity. Is this still correct or has the amount of personal loans from other members of the start-up team changed?



R11. What is the (current) total dollar amount of any personal loans from other members of the start-up team to the new business (after it was registered as a [AC1/C1 LEGAL ENTITY] (, including the [\$AR11] you reported last year))?

\$ \_\_\_\_\_ DOLLAR AMOUNT 999 999 998. DON'T KNOW

R12x. INTERVIEWER CHECKPOINT

<input style="width: 30px; height: 30px;" type="checkbox"/>	1. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND PERSONAL LOANS FROM FAMILY MEMBERS OF THE START-UP TEAM ALREADY COLLECTED (AR12 NE DK/NA) --> <b>GO TO R12c</b>
<input style="width: 30px; height: 30px;" type="checkbox"/>	2. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND PERSONAL LOANS FROM FAMILY MEMBERS OF THE START-UP TEAM ARE MISSING (AR12 IN DK/NA) --> <b>GO TO R12</b>
<input style="width: 30px; height: 30px;" type="checkbox"/>	3. IF NOT REGISTERED LEGAL ENTITY IN WAVE A (AC2=5,DK/NA) AND REGISTERED LEGAL ENTITY IN WAVE B (C2=1) --> <b>GO TO R12</b>
<input style="width: 30px; height: 30px;" type="checkbox"/>	4. OTHERS --> <b>GO TO R13x</b>

R12c. (In the last interview, you stated that) [\$AR12] in the form of personal loans from spouses, family members, or other kin of the start-up team was provided to the [AC1/C1 LEGAL ENTITY] after the new business, [TXAA3/A3], was registered as a legal entity. Is this still correct or has the amount of personal loans from family members changed?

1. YES, CORRECT	2. NO, INCORRECT (IF VOL.)	5. CHANGED AMOUNT: PERSONAL LOANS FROM FAMILY MEMBERS
<b>GO TO R13x</b>	↓	↓

R12. What is the (current) total dollar amount of any personal loans from spouses, family members, or other kin of the start-up team to the new business (after it was registered as a [AC1/C1 LEGAL ENTITY] (, including the [\$AR12] you reported last year))?

\$ \_\_\_\_\_ DOLLAR AMOUNT 999 999 998. DON'T KNOW

R13x. INTERVIEWER CHECKPOINT

	1. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND PERSONAL LOANS FROM EMPLOYEES ALREADY COLLECTED (AR13 NE DK/NA) --> <b>GO TO R13c</b>
	2. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND PERSONAL LOANS FROM EMPLOYEES ARE MISSING (AR13=DK/NA) --> <b>GO TO R13</b>
	3. IF NOT REGISTERED LEGAL ENTITY IN WAVE A (AC2=5,DK/NA) AND REGISTERED LEGAL ENTITY IN WAVE B (C2=1) --> <b>GO TO R13</b>
	4. OTHERS --> <b>GO TO R14x</b>

R13c. (In the last interview, you stated that) [\$AR13] in the form of personal loans from employees that do not share ownership was provided to the [AC1/C1 LEGAL ENTITY] after it was registered as a legal entity. Is this still correct or has the amount of personal loans from employees that do not share ownership changed?

1. YES, CORRECT  <b>GO TO R14x</b>	2. NO, INCORRECT (IF VOL.)  ↓	5. CHANGED AMOUNT: PERSONAL LOANS FROM OTHER INDIVIDUALS  ↓
--	--	---

R13. What is the (current) total dollar amount of any personal loans from employees that do not share ownership to the new business (after it was registered as a [AC1/C1 LEGAL ENTITY] (, including the [\$AR13] you reported last year))?

\$ \_\_\_\_\_ DOLLAR AMOUNT 999 999 998. DON'T KNOW

**R14x. INTERVIEWER CHECKPOINT**

	1. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND PERSONAL LOANS FROM OTHER INDIVIDUALS ALREADY COLLECTED (AR14 NE DK/NA) --> <b>GO TO R14c</b>
	2. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND PERSONAL LOANS FROM FROM OTHER INDIVIDUALS ARE MISSING (AR14 IN DK/NA) --> <b>GO TO R14</b>
	3. IF NOT REGISTERED LEGAL ENTITY IN WAVE A (AC2 IN 5,8,9) AND REGISTERED LEGAL ENTITY IN WAVE B (C2=1) --> <b>GO TO R14</b>
	4. OTHERS --> <b>GO TO R15x</b>

R14c. (In the last interview, you stated that) [\$AR14] in personal loans from other individuals was provided to the [AC1/C1 LEGAL ENTITY] after it was registered as a legal entity. Is this still correct or has the amount of personal loans from other individuals changed?

1. YES, CORRECT	2. NO, INCORRECT (IF VOL.)	5. CHANGED AMOUNT: PERSONAL LOANS FROM OTHER INDIVIDUALS
<b>GO TO R15x</b>	↓	↓

R14. What is the (current) total dollar amount of any personal loans from other individuals to the new business (after the new business, [TXAA3/A3], was registered as a [AC1/C1 LEGAL ENTITY] (, including the [\$AR14] you reported last year))?

\$ \_\_\_\_\_ DOLLAR AMOUNT 999 999 998. DON'T KNOW

R15x. INTERVIEWER CHECKPOINT

	1. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND CREDIT CARD LOANS ALREADY COLLECTED (AR15 NE DK/NA) --> <b>GO TO R15c</b>
	2. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND CREDIT CARD LOANS ARE MISSING (AR15=DK/NA) --> <b>GO TO R15</b>
	3. IF NOT REGISTERED LEGAL ENTITY IN WAVE A (AC2=5,DK/NA) AND REGISTERED LEGAL ENTITY IN WAVE B (C2=1) --> <b>GO TO R15</b>
	4. OTHERS --> <b>GO TO R6x</b>

R15c. (In the last interview, you stated that) [\$AR15] in the form of credit card loans was provided to the [AC1/C1 LEGAL ENTITY] after the new business, [TXAA3/A3], was registered as a legal entity. Is this still correct or has the amount of credit card loans changed?

1. YES, CORRECT	2. NO, INCORRECT (IF VOL.)	5. CHANGED AMOUNT: MORE CREDIT CARD LOANS
<b>GO TO R6x</b>	↓	↓

R15. What is the (current) total dollar amount of any credit card loans owed by the new business (after it was registered as a [AC1/C1 LEGAL ENTITY] (, including the [\$AR15] you reported last year))?

\$ \_\_\_\_\_ DOLLAR AMOUNT 999 999 998. DON'T KNOW

R6x. **INTERVIEWER CHECKPOINT**

<input type="checkbox"/>	1. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND ASSET BACKED FUNDS AMOUNT ALREADY COLLECTED (AR6 NE DK/NA/EMPTY) --> <b>GO TO R6c</b>
<input type="checkbox"/>	2. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND ASSET BACKED FUNDS AMOUNT IS MISSING (AR6=DK/NA/EMPTY) --> <b>GO TO R6</b>
<input type="checkbox"/>	3. IF NOT REGISTERED LEGAL ENTITY IN WAVE A (AC2=5,DK/NA) AND REGISTERED LEGAL ENTITY IN WAVE B (C2=1) --> <b>GO TO R6</b>
<input type="checkbox"/>	4. OTHERS --> <b>GO TO R8x</b>

R6c. In the last interview, you stated that [\$AR6] in loans backed by assets, such as land, vehicles, or equipment, were provided directly to the [AC1/C1 LEGAL ENTITY] after it was registered as a legal entity. Is this still correct or has the amount of asset backed loans changed?

1. YES, CORRECT <b>GO TO R8x</b>	2. NO, INCORRECT (IF VOL.) ↓	5. CHANGED AMOUNT: ASSET BACKED LOANS ↓
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R6. What is the (current) total dollar amount of any loans to the new business backed by assets, such as land, vehicles, or equipment, that could be repossessed if the loan is not paid back, not including bank-sponsored lines of credit, working capital loans, or bank loans guaranteed by the SBA, (after it was registered as a [AC1/C1 LEGAL ENTITY] (, including the [\$AR6] you reported last year)?

\$ \_\_\_\_\_ DOLLAR AMOUNT



R8x. INTERVIEWER CHECKPOINT

	1. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND BANK LINE OF CREDIT/WORKING CAPITAL LOAN AMOUNT ALREADY COLLECTED (AR8 NE DK/NA) --> GO TO R8c
	2. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND BANK LINE OF CREDIT/WORKING CAPITAL LOAN AMOUNT IS MISSING (AR8=DK/NA) --> GO TO R8
	3. IF NOT REGISTERED LEGAL ENTITY IN WAVE A (AC2=5,DK/NA) AND REGISTERED LEGAL ENTITY IN WAVE B (C2=1) --> GO TO R8
	4. OTHERS --> GO TO R17x

R8c. (In the last interview, you stated that) [\$AR8] in the form of bank sponsored line of credit or working capital loan was provided to the [AC1/C1 LEGAL ENTITY] after it was registered as a legal entity. Is this still correct or has the amount of bank sponsored lines of credit or working capital loans changed?

1. YES, CORRECT	2. NO, INCORRECT (IF VOL.)	5. CHANGED AMOUNT: BANK LINES OF CREDIT; WORKING CAPITAL LOANS
GO TO R17x	↓	↓

R8. What is the (current) total dollar amount of any bank sponsored lines of credit or working capital loans to the new business (after it was registered as a [AC1/C1 LEGAL ENTITY] (, including the [\$AR8] you reported last year))?

\$ \_\_\_\_\_ DOLLAR AMOUNT 999 999 998. DON'T KNOW

**R17x. INTERVIEWER CHECKPOINT**

<input type="checkbox"/>	1. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND VENTURE CAPITAL LOANS ALREADY COLLECTED (AR17 NE DK/NA) --> <b>GO TO R17c</b>
<input type="checkbox"/>	2. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND VENTURE CAPITAL LOANS ARE MISSING (AR17=DK/NA) --> <b>GO TO R17</b>
<input type="checkbox"/>	3. IF NOT REGISTERED LEGAL ENTITY IN WAVE A (AC2=5,DK/NA) AND REGISTERED LEGAL ENTITY IN WAVE B (C2=1) --> <b>GO TO R17</b>
<input type="checkbox"/>	4. OTHERS --> <b>GO TO R18x</b>

R17c. (In the last interview, you stated that) [\$AR17] in the form of loans from venture capital firms was provided to the [AC1/C1 LEGAL ENTITY] after it was registered as a legal entity. Is this still correct or has the amount of loans from venture capital firms changed?

1. YES, CORRECT
<b>GO TO R18x</b>

2. NO, INCORRECT (IF VOL.)
↓

5. CHANGED AMOUNT: LOANS FROM VENTURE CAPITAL FIRMS
↓

R17. What is the (current) total dollar amount of any loans from venture capital firms to the new business (after the new business, [TXAA3/A3], was registered as a [AC1/C1 LEGAL ENTITY] (, including the [\$AR17] you reported last year))?

\$ \_\_\_\_\_ DOLLAR AMOUNT 999 999 998. DON'T KNOW

R18x. INTERVIEWER CHECKPOINT

	1. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND DEBTS FROM GOVERNMENT AGENCIES ALREADY COLLECTED (AR18 NE DK/NA) --> <b>GO TO R18c</b>
	2. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND DEBTS FROM GOVERNMENT AGENCIES ARE MISSING (AR18=DK/NA) --> <b>GO TO R18</b>
	3. IF NOT REGISTERED LEGAL ENTITY IN WAVE A (AC2=5,DK/NA) AND REGISTERED LEGAL ENTITY IN WAVE B (C2=1) --> <b>GO TO R18</b>
	4. OTHERS --> <b>GO TO R19x</b>

R18c. (In the last interview, you stated that) [\$AR18] in debts are from government agencies of any kind, other than SBA guaranteed loans, were provided to the [AC1/C1 LEGAL ENTITY] after the new business, [TXAA3/A3], was registered as a legal entity. Is this still correct or has the amount of funding from government agencies changed?

1. YES, CORRECT  <b>GO TO R19x</b>	2. NO, INCORRECT (IF VOL.)  ↓	5. CHANGED AMOUNT: FUNDING FROM GOVERNMENT AGENCIES  ↓
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R18. What is the (current) total dollar amount of any loans from government agencies of any kind, other than SBA guaranteed loans, to the new business (after it was registered as a [AC1/C1 LEGAL ENTITY] (, including the [\$AR18] you reported last year))?

\$ \_\_\_\_\_ DOLLAR AMOUNT 999 999 998. DON'T KNOW

## R19x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND SBA LOANS ALREADY COLLECTED (AR19 NE DK/NA) --> <b>GO TO R19c</b>
<input type="checkbox"/>	2. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND SBA LOANS ARE MISSING (AR19=DK/NA) --> <b>GO TO R19</b>
<input type="checkbox"/>	3. IF NOT REGISTERED LEGAL ENTITY IN WAVE A (AC2=5,DK/NA) AND REGISTERED LEGAL ENTITY IN WAVE B (C2=1) --> <b>GO TO R19</b>
<input type="checkbox"/>	4. OTHERS --> <b>GO TO R16x</b>

R19c. (In the last interview, you stated that) [\$AR19] in the form of bank loans guaranteed by the SBA was provided to the [AC1/C1 LEGAL ENTITY] after it was registered as a legal entity. Is this still correct or has the amount of SBA bank loans changed?

1. YES, CORRECT <b>GO TO R16x</b>	2. NO, INCORRECT (IF VOL.) ↓	5. CHANGED AMOUNT: SBA BANK LOANS ↓
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R19. What is the (current) total dollar amount of any bank loans guaranteed by the SBA to the new business (after it was registered as a [AC1/C1 LEGAL ENTITY] (, including the [\$AR19] you reported last year))?

\$ \_\_\_\_\_ DOLLAR AMOUNT

## R16x. INTERVIEWER CHECKPOINT

- |  |   |
|--|---|
|  | 1. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND BANK LOANS ALREADY COLLECTED (AR16 NE DK/NA) --> <b>GO TO R16c</b>      |
|  | 2. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND BANK LOANS ARE MISSING (AR16=DK/NA) --> <b>GO TO R16</b>                |
|  | 3. IF NOT REGISTERED LEGAL ENTITY IN WAVE A (AC2=5,DK/NA) AND REGISTERED LEGAL ENTITY IN WAVE B (C2=1) --> <b>GO TO R16</b> |
|  | 4. OTHERS --> <b>GO TO R7x</b>  |

R16c. (In the last interview, you stated that) [\$AR16] in the form of bank loans was provided to the [AC1/C1 LEGAL ENTITY] after it was registered as a legal entity. Is this still correct or has the amount of bank loans changed?

- |                  |                               |                                  |
|------------------|-------------------------------|----------------------------------|
| 1. YES, CORRECT  | 2. NO, INCORRECT<br>(IF VOL.) | 5. CHANGED AMOUNT:<br>BANK LOANS |
| <b>GO TO R7x</b> | ↓                             | ↓                                |

R16. What is the (current) total dollar amount of any other bank loans to the new business (after the new business, [TXAA3/A3], was registered as a [AC1/C1 LEGAL ENTITY] (, including the [\$AR16] you reported last year)?

\$ \_\_\_\_\_ DOLLAR AMOUNT

999 999 998. DON'T KNOW

R7x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND PROPERTY/EQUIPMENT LEASES AMOUNT ALREADY COLLECTED (AR7 NE DK/NA/EMPTY) --> <b>GO TO R7c</b>
<input type="checkbox"/>	2. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND PROPERTY/EQUIPMENT LEASES AMOUNT IS MISSING (AR7=DK/NA/EMPTY) --> <b>GO TO R7</b>
<input type="checkbox"/>	3. IF NOT REGISTERED LEGAL ENTITY IN WAVE A (AC2=5,DK/NA) AND REGISTERED LEGAL ENTITY IN WAVE B (C2=1) --> <b>GO TO R7</b>
<input type="checkbox"/>	4. OTHERS --> <b>GO TO R9x</b>

R7c. (In the last interview, you stated that) [\$AR7] in the form of leases on property and equipment was provided to the [AC1/C1 LEGAL ENTITY] after it was registered as a legal entity. Is this still correct or has the amount of debts in the form of leases on property and equipment changed?

1. YES, CORRECT

GO TO R9x

2. NO, INCORRECT (IF VOL.)



5. CHANGED AMOUNT: LEASE DEBT



R7. What is the (current) total dollar amount of any leases on property and equipment for the new business (after it was registered as a [AC1/C1 LEGAL ENTITY] (, including the [\$AR7] you mentioned last year) for the past twelve months?

\$ \_\_\_\_\_

DOLLAR AMOUNT

999 999 998. DON'T KNOW

R9x. INTERVIEWER CHECKPOINT

	1. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND CREDIT FROM SUPPLIERS ALREADY COLLECTED (AR9 NE DK/NA) --> <b>GO TO R9c</b>
	2. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND CREDIT FROM SUPPLIERS IS MISSING (AR9=DK/NA) --> <b>GO TO R9</b>
	3. IF NOT REGISTERED LEGAL ENTITY IN WAVE A (AC2=5,DK/NA) AND REGISTERED LEGAL ENTITY IN WAVE B (C2=1) --> <b>GO TO R9</b>
	4. OTHERS --> <b>GO TO R20x</b>

R9c. (In the last interview, you stated that) [\$AR9] in the form of credit from suppliers was provided to the [AC1/C1 LEGAL ENTITY] after the new business, [TXAA3/A3], was registered as a legal entity. Is this still correct or has the amount of credit from suppliers changed?

1. YES, CORRECT  <b>GO TO R20x</b>	2. NO, INCORRECT (IF VOL.)  ↓	5. CHANGED AMOUNT: CREDIT FROM SUPPLIERS  ↓
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R9. What is the (current) total dollar amount of any loans that represent credit from suppliers for the new business (after it was registered as a [AC1/C1 LEGAL ENTITY] (, including the [\$AR9] you reported last year))?

\$ \_\_\_\_\_ DOLLAR AMOUNT 999 999 998. DON'T KNOW

## R20x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND ANY OTHER LOANS OR DEBTS ALREADY COLLECTED (AR20 NE DK/NA) --> <b>GO TO R20c</b>
<input type="checkbox"/>	2. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND ANY OTHER LOANS OR DEBTS ARE MISSING (AR20=DK/NA) --> <b>GO TO R20</b>
<input type="checkbox"/>	3. IF NOT REGISTERED LEGAL ENTITY IN WAVE A (AC2=5,DK/NA) AND REGISTERED LEGAL ENTITY IN WAVE B (C2=1) --> <b>GO TO R20</b>
<input type="checkbox"/>	4. OTHERS --> <b>GO TO R21y</b>

R20c. (In the last interview, you stated that) [\$AR20] in other loans or debts were provided to the [AC1/C1 LEGAL ENTITY] after it was registered as a legal entity. Is this still correct or has the amount of any other loans or debts not already mentioned changed?

1. YES, CORRECT <b>GO TO R21y</b>	2. NO, INCORRECT (IF VOL.) ↓	5. CHANGED AMOUNT: LOANS OR DEBTS ↓
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R20. What is the (current) total dollar amount of any other loans or debts to the new business that you have not already mentioned (after it was registered as a [AC1/C1 LEGAL ENTITY] (, including the [\$AR20] you reported last year))?

\$ \_\_\_\_\_

DOLLAR AMOUNT



R21y. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF ANY R6c-R20c MISSING OR NOT CORRECT --> GO TO R21
<input type="checkbox"/>	2. ALL R6c-R20c ARE CORRECT --> GO TO R22x



R21. Based on what you just said, the total value of all loans and other financial support to the new business after it was registered as a [AC1/C1 LEGAL ENTITY] is approximately [SUM R6-R20] dollars. Is the total amount correct?

1. YES, TOTAL AMOUNT CORRECT	5. NO, TOTAL AMOUNT INCORRECT
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GO BACK TO R6



R22x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND MARKET VALUE ALREADY COLLECTED (AR22 NE DK/NA) --> GO TO R22c
<input type="checkbox"/>	2. IF REGISTERED LEGAL ENTITY IN WAVE A (AC2=1) AND MARKET VALUE MISSING (AR22=DK/NA) --> GO TO R22
<input type="checkbox"/>	3. IF NOT REGISTERED LEGAL ENTITY IN WAVE A (AC2 IN 5,8,9) AND REGISTERED LEGAL ENTITY IN WAVE B (C2=1) --> GO TO R22
<input type="checkbox"/>	4. OTHERS --> GO TO R26x

R22c. In the last interview, you stated that if the business were sold then, the total net market value would have been [\$AR22]. Is this still a correct market value of the new business?

1. YES	5. NO	8. DON'T KNOW
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GO TO R26x

GO TO R26x



R22. If you (and the other owners) sold the business today, what would be the total net market value that you would receive?

\$ \_\_\_\_\_ DOLLAR AMOUNT

999 999 998. DON'T KNOW
-------------------------

R26x. INTERVIEWER CHECKPOINT

<input style="width: 30px; height: 30px;" type="checkbox"/>	1. IF ADDITIONAL FUNDING NEEDED FOR THE FIRST YEAR OF OPERATIONS <u>NOT</u> MISSING (AR26 NE DK/NA) --> <b>GO TO R26c</b>
<input style="width: 30px; height: 30px;" type="checkbox"/>	2. IF ADDITIONAL FUNDING NEEDED FOR THE FIRST YEAR OF OPERATIONS MISSING (AR26=DK/NA) --> <b>GO TO R26</b>



R26c. Last year, you stated that [\$AR26] in additional funding would be needed to complete the first year of operations of this new business, [TXAA3/A3]. Is this still correct?

1. YES	5. NO	8. DON'T KNOW
GO TO R31	↓	GO TO R31

R26. How much additional funding will this new business require to complete the first year of operations?

0. ZERO	\$ _____ DOLLAR AMOUNT	999 999 998. DON'T KNOW
GO TO R31		

R27. Will the additional funds be raised through loans or will you or others invest more in equity in the ownership of the new business?

1. LOANS	2. INVEST	3. BOTH (IF VOL.)	8. DON'T KNOW
↓	GO TO R29	↓	GO TO R31

R28. How much additional debt will be required?

\$ _____ DOLLAR AMOUNT	999 999 998. DON'T KNOW
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## R29. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF ADDITIONAL FUNDS FROM INVESTMENT (R27=2,3) --> GO TO R30
<input type="checkbox"/>	2. OTHERS --> GO TO R31



## R30. [IF MORE THAN ONE OWNER]

What percent of the current total ownership or total equity funds provided to the new business will these investments by you (or other owners) account for?

\_\_\_\_\_ %

998. DON'T KNOW

## R31. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF BANK ACCOUNT OPENED (AE11/E11=1) --> GO TO R32
<input type="checkbox"/>	2. OTHERS --> GO TO R33



R32. You mentioned that a commercial bank account was set up for the new business. Have all the funds for this new business been placed in this account?

1. YES

GO TO  
NEXT SECTION

5. NO

GO TO R35

R33. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF USING AN EXISTING BANK ACCOUNT (AE11/E11=6) --> GO TO R34
<input type="checkbox"/>	2. OTHERS --> GO TO NEXT SECTION



R34. You mentioned that funds for this new business are being held in an existing bank account. Have all the funds for this new business been placed in this account?

1. YES

GO TO  
NEXT SECTION

5. NO



R35. What proportion is being held somewhere else?

\_\_\_\_\_ %

998. DON'T KNOW

R36. Where or how are these funds being held to use in starting this new business?

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## SECTION S: MARKET AND COMPETITION

## S1x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF NEW FIRM (A50=1) --> GO TO S1
<input type="checkbox"/>	2. OTHERS --> GO TO NEXT SECTION

↓

S1. Will all, some, or none of your potential customers consider this product or service new and unfamiliar?

1. ALL	5. SOME	6. NONE
--------	---------	---------

S2. Right now, are there many, few, or no other businesses offering the same products or services to your potential customers?

1. MANY	5. FEW	6. NO OTHER
---------	--------	-------------

S3. Were the technologies or procedures required for this product or service generally available more than a year ago?

1. YES	5. NO
--------	-------

S4. Were the technologies or procedures required for this product or service generally available more than five years ago?

1. YES	5. NO
--------	-------

S5. Will spending on research and development be a major priority for this new business?

1. YES	5. NO
--------	-------

S6. Would you consider this new business to be hi-tech?

1. YES	5. NO
--------	-------

Next I would like to ask some questions about your current customers. First, please keep in mind that the responses to the following four questions about the location of the customers for the new business should add up to one hundred percent. I'll be asking about local, regional, national, and international customers.

<p>S7. Currently, what percent of your customers are...</p> <p>local -- that is, located within 20 miles of the new business?</p>	<p>_____ %</p>
<p style="text-align: center;"><b>IF S7=100% GO TO S11</b></p>	
<p>S8. (Currently, what percent of your customers are... )</p> <p>regional -- that is, located more than 20 but less than 100 miles away?</p>	<p>_____ %</p>
<p style="text-align: center;"><b>IF S7+S8=100% GO TO S11</b></p>	
<p>S9. (Currently, what percent of your customers are... )</p> <p>national -- that is, located more than 100 miles away but within the US?</p>	<p>_____ %</p>
<p style="text-align: center;"><b>IF S7+S8+S9=100% GO TO S11</b></p>	
<p>S10. (Currently, what percent of your customers are... )</p> <p>international -- that is, they normally reside outside the US?</p>	<p>_____ %</p>
<p><b>IF TOTAL NOT EQUAL TO 100, THEN PROBE TOTAL</b> _____ %</p>	

Again, the responses to the following three questions about the type of customers the new business currently has should add up to one hundred percent. I'll be asking about private individuals, private businesses, and government agencies.

<p>S11. What percent of your sales currently come from...  private individuals rather than other businesses or government agencies?</p>	<p>_____ %</p>
<p style="text-align: center;"><b>IF S11=100% GO TO S14</b></p>	
<p>S12. (What percent of your sales currently come from...)  other private businesses?</p>	<p>_____ %</p>
<p style="text-align: center;"><b>IF S11+S12=100% GO TO S14</b></p>	
<p>S13. (What percent of your sales currently come from...)  local, state, or federal government agencies?</p>	<p>_____ %</p>
<p><b>IF TOTAL NOT EQUAL TO 100, THEN PROBE TOTAL</b></p>	

S14. What percent of your sales, income, and fees are currently provided by the single largest customer?  
 [ENTER 1% IF A LOT OF SMALL CUSTOMERS]  
 [PROBE DK: "Does the new business have many small customers?",  
 IF YES, ENTER 1%]

\_\_\_\_\_ %

998. DON'T KNOW
-----------------

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## SECTION T: FUTURE EXPECTATIONS AND MOTIVATION

## T1x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF ACTIVE START-UP (A50=2) --> GO TO T1
<input type="checkbox"/>	2. OTHERS ---> GO TO NEXT SECTION



T1. Which of the following two statements best describes your preference for the future size of this new business: I want this new business to be as large as possible, or I want a size I can manage myself or with a few key employees?

1. WANT IT TO BE AS  
LARGE AS POSSIBLE

5. WANT A SIZE TO MANAGE BY  
SELF OR WITH KEY EMPLOYEES

T2. After this new business is operational, what is the total revenue expected in the first twelve months of operation?

\$ \_\_\_\_\_

999 999 998. DON'T KNOW

T3. What annual revenue is expected when the business is in its fifth year of operation?

\$ \_\_\_\_\_

999 999 998. DON'T KNOW

T4. During the first year of operation, how many managers or employees, including exclusive subcontractors, will be working for this new business, not counting owners?

\_\_\_\_\_ NUMBER OF PEOPLE

999 998. DON'T KNOW

T5. How many managers or employees, including exclusive subcontractors, will be working for this new business when it is five years old, not counting the owners?

\_\_\_\_\_ NUMBER OF PEOPLE

999 998. DON'T KNOW

T6. Are you involved in this new business to take advantage of a business opportunity or because you have no better choices for work?

1. TAKE ADVANTAGE OF  
BUSINESS OPPORTUNITY

2. NO BETTER CHOICE

3. COMBINATION OF BOTH  
(IF VOL.)

4. HAVE JOB BUT SEEK  
BETTER EMPLOYMENT (IF VOL.)

## SECTION U: EMPLOYMENT STRUCTURE

## U0. INTERVIEWER CHECKPOINT

<input style="width: 30px; height: 20px;" type="checkbox"/>	1. IF NEW FIRM (A50=1) --> GO TO U1
<input style="width: 30px; height: 20px;" type="checkbox"/>	2. OTHERS --> GO TO NEXT SECTION

↓

U1. Right now, how many people, not counting the owners but including exclusive subcontractors, are working either full or part-time for this new business, [TXAA3/A3]? By exclusive subcontractors we mean people or businesses working on a temporary basis only for this new business and not working for others as well.

0. ZERO	_____ NUMBER OF PEOPLE	999 998. DON'T KNOW
GO TO U8		GO TO U8

U2. Of these people, how many would be considered regular employees, those working full or part-time on a permanent basis?

0. ZERO	_____ NUMBER OF PEOPLE	999 998. DON'T KNOW
GO TO U5		GO TO U5

U3. Of these regular employees, how many are full-time, working 35 or more hours per week?

_____ NUMBER OF PEOPLE	999 998. DON'T KNOW
------------------------	---------------------

U4. Of these regular employees, how many are part-time, working less than 35 hours per week?

_____ NUMBER OF PEOPLE	999 998. DON'T KNOW
------------------------	---------------------

U5. Of those working for the new business, how many would be considered exclusive subcontractors, working full or part-time on a temporary basis?

0. ZERO	_____	NUMBER OF PEOPLE	999 998. DON'T KNOW
GO TO U8			GO TO U8

U6. As of today, how many of these exclusive subcontractors are working full-time, 35 or more hours per week, for this new business?

_____	NUMBER OF PEOPLE	999 998. DON'T KNOW
-------	------------------	---------------------

U7. As of today, how many of these exclusive subcontractors are working part-time, less than 35 hours per week, for this new business?

_____	NUMBER OF PEOPLE	999 998. DON'T KNOW
-------	------------------	---------------------

U8. INTERVIEWER CHECKPOINT

	1. IF MORE THAN ONE OWNER (BG2 > 1) OR ONE OR MORE EMPLOYEES (U1 >= 1) --> GO TO U9
	2. IF ONE OWNER (BG2 = 1) AND NO EMPLOYEES (U1 = 0/DK/NA) --> GO TO NEXT SECTION



U9. As of today, how many owners, full and part-time employees, or contract workers are responsible for human resources such as recruitment, hiring, and employee benefits?  
[NEED NOT BE THE ONLY JOB RESPONSIBILITY FOR THE PERSON]

_____	NUMBER OF PEOPLE	999 998. DON'T KNOW
-------	------------------	---------------------

U10. As of today, how many owners, full and part-time employees, or contract workers are responsible for sales and marketing, including sales, market research, customer analysis, and promotional activities?  
[NEED NOT BE THE ONLY JOB RESPONSIBILITY FOR THE PERSON]

_____	NUMBER OF PEOPLE	999 998. DON'T KNOW
-------	------------------	---------------------

- U11. As of today, how many owners, full and part-time employees, or contract workers are responsible for executive administrative functions, such as strategic planning, competitive analysis, shareholder relations, and general management?

[NEED NOT BE THE ONLY JOB RESPONSIBILITY FOR THE PERSON]

\_\_\_\_\_ NUMBER OF PEOPLE

999 998. DON'T KNOW

- U12. As of today, how many owners, full and part-time employees, or contract workers are responsible for research and development of new products and services?

[NEED NOT BE THE ONLY JOB RESPONSIBILITY FOR THE PERSON]

\_\_\_\_\_ NUMBER OF PEOPLE

999 998. DON'T KNOW

- U13. As of today, how many owners, full and part-time employees, or contract workers are responsible for production and manufacturing, such as producing materials or products, production planning, production control, quality control, storage, and other production activities?

[NEED NOT BE THE ONLY JOB RESPONSIBILITY FOR THE PERSON]

\_\_\_\_\_ NUMBER OF PEOPLE

999 998. DON'T KNOW

- U14. As of today, how many owners, full and part-time employees, or contract workers are responsible for general administration, such as office management, responding to maintenance requests, purchasing supplies, or training employees in office procedures?

[NEED NOT BE THE ONLY JOB RESPONSIBILITY FOR THE PERSON]

\_\_\_\_\_ NUMBER OF PEOPLE

999 998. DON'T KNOW

- U15. As of today, how many owners, full and part-time employees, or contract workers are responsible for financial administration, such as accounting procedures, budgeting, financial analysis, or investment activities?

[NEED NOT BE THE ONLY JOB RESPONSIBILITY FOR THE PERSON]

\_\_\_\_\_ NUMBER OF PEOPLE

999 998. DON'T KNOW

U16. As of today, does this new business have any owners, full or part-time employees, or contract workers with any other responsibilities critical for the success of the business?

[NEED NOT BE THE ONLY JOB RESPONSIBILITY FOR THE PERSON]

1. YES	5. NO
--------	-------

↓

**GO TO  
NEXT SECTION**

U17. How many are involved?

\_\_\_\_\_ NUMBER OF PEOPLE

999 998. DON'T KNOW

U18. What is this critical responsibility?

---

---

## SECTION V: EXPENSE STRUCTURE

## V1. INTERVIEWER CHECKPOINT

- |                          |                                     |
|--------------------------|-------------------------------------|
| <input type="checkbox"/> | 1. IF NEW FIRM (A50=1) --> GO TO V2 |
| <input type="checkbox"/> | 2. OTHERS --> GO TO NEXT SECTION    |



V2. We would like to ask about the expected financial profile of the firm during the first full year of operation. You have reported positive monthly cash flow for six months of operation. Based on this, we would like to get your expectations regarding the first year of operation of this new business. We realize these are estimates, and they will be held in strict confidence.

Based on the current pattern in the firm over the past [NUMBER OF MONTHS CALCULATED FROM TODAY MINUS A35] months, what would you expect to be the total revenue from the sale of goods, services, or intellectual property in the first twelve months of operation?

\$ \_\_\_\_\_

**GO TO V11**

999 999 998. DON'T KNOW

↓

V3. Would you say the total gross revenue from the sale of goods, services, or intellectual property in the first twelve months of operation would be fifty thousand dollars or more?

YES

NO

↓

V4. Would you say that it would be one hundred thousand dollars or more?

1. YES

5. NO

↓

**GO TO V11**

V5. Would you say that it would be two hundred fifty thousand dollars or more?

1. YES

5. NO

↓

**GO TO V11**

V6. Would you say that it would be five hundred thousand dollars or more?

1. YES

5. NO

↓

**GO TO V11**

V7. Would you say that it would be one million dollars or more?

1. YES

5. NO

**GO TO V11**

V8. Would you say that it would be twenty-five thousand dollars or more?

1. YES

5. NO

↓

**GO TO V11**

V9. Would you say that it would be ten thousand dollars or more?

1. YES

5. NO

↓

**GO TO V11**

V10. Would you say that it would be five thousand dollars or more?

1. YES

5. NO

**GO TO V11**



V11. For this same twelve month period, what do you expect will be the total of all expenses paid on behalf of the new business, including wages and salaries to any employees and owners active in managing the business, interest on loans, capital leases, materials, taxes, and so forth?

\$ \_\_\_\_\_

GO TO V20

999 999 998. DON'T KNOW



V12. Would you say that the total of all expenses paid on behalf of the new business, including wages and salaries to any employees and owners active in managing the business, interest on loans, capital leases, materials, taxes, and so forth in the first twelve months of operation would be fifty thousand dollars or more?

YES



NO



V13. Would you say that it would be one hundred thousand dollars or more?

1. YES      5. NO

↓                      GO TO V20

V14. Would you say that it would be two hundred fifty thousand dollars or more?

1. YES      5. NO

↓                      GO TO V20

V15. Would you say that it would be five hundred thousand dollars or more?

1. YES      5. NO

↓                      GO TO V20

V16. Would you say that it would be one million dollars or more?

1. YES      5. NO

GO TO V20

V17. Would you say that it would be twenty-five thousand dollars or more?

1. YES      5. NO

GO TO V20                      ↓

V18. Would you say that it would be ten thousand dollars or more?

1. YES      5. NO

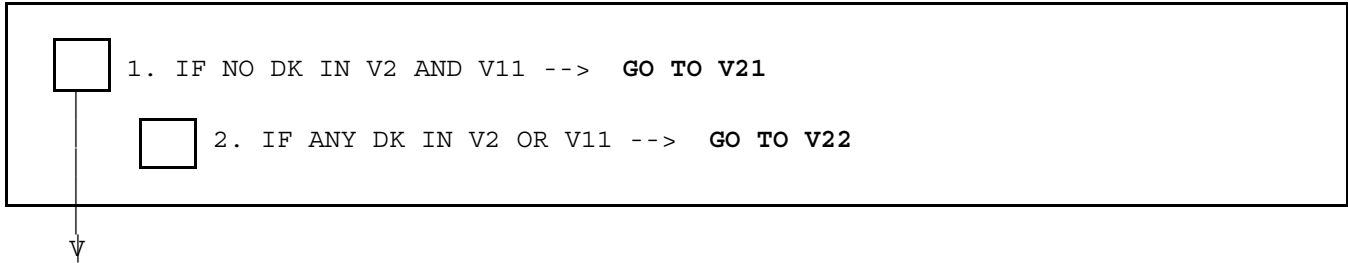
GO TO V20                      ↓

V19. Would you say that it would be five thousand dollars or more?

1. YES      5. NO

GO TO V20

V20. INTERVIEWER CHECKPOINT



V21. Profit is a business's income after all expenses and taxes have been deducted from the total revenue. Based on what you just said, your total net (profit/loss) for the first twelve months of operation would be approximately [V2-V11] dollars. Is this correct?

- |                    |               |
|--------------------|---------------|
| 1. YES             | 5. NO         |
| GO TO NEXT SECTION | GO BACK TO V2 |

V22. Profit is a business's net income after all expenses and taxes have been deducted from the total revenue. Will this new business have a profit or a loss after the first twelve months of operation?

- |           |         |                    |
|-----------|---------|--------------------|
| 1. PROFIT | 5. LOSS | 8. DON'T KNOW      |
| ↓         |         | GO TO NEXT SECTION |

V23. For this same twelve month period, what will be the total (profit/loss) for this new business?

- |   |  |
|---|--|
| <p>\$ _____</p> <p style="text-align: center;">GO TO NEXT SECTION</p> | <div style="border: 1px solid black; padding: 5px; display: inline-block;">999 999 998. DON'T KNOW</div> <p>↓</p> <p>GO TO V24</p> |
|---|--|

V24. Would you say that the total (profit/loss) in the first twelve months of operation would be fifty thousand dollars or more?

YES



NO



V25. Would you say that it would be one hundred thousand dollars or more?

1. YES	5. NO
--------	-------

↓                      GO TO NEXT SECTION

V26. Would you say that it would be two hundred fifty thousand dollars or more?

1. YES	5. NO
--------	-------

↓                      GO TO NEXT SECTION

V27. Would you say that it would be five hundred thousand dollars or more?

1. YES	5. NO
--------	-------

↓                      GO TO NEXT SECTION

V28. Would you say that it would be one million dollars or more?

1. YES	5. NO
--------	-------

GO TO NEXT SECTION

V29. Would you say that it would be twenty-five thousand dollars or more?

1. YES	5. NO
--------	-------

GO TO NEXT SECTION                      ↓

V30. Would you say that it would be ten thousand dollars or more?

1. YES	5. NO
--------	-------

GO TO NEXT SECTION                      ↓

V31. Would you say that it would be five thousand dollars or more?

1. YES	5. NO
--------	-------

GO TO NEXT SECTION

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## SECTION X: RESPONDENTS' INFORMATION

## X1x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF ACTIVE START-UP (A50=2) --> GO TO X1
<input type="checkbox"/>	2. OTHERS --> GO TO NEXT SECTION

↓

X1. Now I would like to ask some questions about you.

Aside from this start-up business you are working on, do you own another small business or are you self-employed in some other way?

1. YES, SMALL  
BUSINESS  
OWNER

2. YES, SELF-  
EMPLOYED

5. NO,  
NEITHER

6. ONLY WORKING  
ON THIS BUSINESS  
(IF VOL.)

X2. Are you managing a business owned by someone else, either as the senior executive or part of the senior management team, not related to this new business?

1. YES

5. NO

X3. How many hours a week do you spend on housekeeping and childcare activities?

\_\_\_\_\_ NUMBER OF HOURS

998. DON'T KNOW

X4. Are you a full time or part time student?

1. YES, FULL TIME

2. YES, PART TIME

5. NO, NOT A STUDENT

X5. Are you unemployed?

1. YES

5. NO

X6. Are you disabled?

1. YES

5. NO

X7. Have you ever retired?

1. YES

5. NO

X19 (H15\_1).

In terms of current work activity, are you working for others for pay?

1. YES

5. NO



**GO TO  
NEXT SECTION**

X20 (H16\_1).

Are you working for others 35 hours or more per week, or less than 35 hours per week?

1. 35 HOURS OR  
MORE PER WEEK

5. LESS THAN 35  
HOURS PER WEEK

## SECTION Z: HOUSEHOLD INFORMATION

Z14. What was your total household income from all sources, and before taxes, in [LAST YEAR]? Be sure to include income from work, government benefits, pensions, and all other sources for all members of your household.

\$ \_\_\_\_\_ DOLLAR AMOUNT 999 999 998. DON'T KNOW

**GO TO Z28**

↓

Z15. Was your income last year \$50,000 or more?

<span style="border: 1px solid black; padding: 2px;">YES</span>	<span style="border: 1px solid black; padding: 2px;">NO</span>
↓	↓

Z16. Was it \$60,000 or above?

<span style="border: 1px solid black; padding: 2px;">YES</span>	<span style="border: 1px solid black; padding: 2px;">07. NO</span>
↓	<b>GO TO Z28</b>

Z17. Was it \$80,000 or above?

<span style="border: 1px solid black; padding: 2px;">YES</span>	<span style="border: 1px solid black; padding: 2px;">08. NO</span>
↓	<b>GO TO Z28</b>

Z18. Was it \$100,000 or above?

<span style="border: 1px solid black; padding: 2px;">YES</span>	<span style="border: 1px solid black; padding: 2px;">09. NO</span>
↓	<b>GO TO Z28</b>

Z19. Was it \$150,000 or above?

<span style="border: 1px solid black; padding: 2px;">YES</span>	<span style="border: 1px solid black; padding: 2px;">10. NO</span>
↓	<b>GO TO Z28</b>

Z20. Was it \$200,000 or above?

<span style="border: 1px solid black; padding: 2px;">YES</span>	<span style="border: 1px solid black; padding: 2px;">11. NO</span>
↓	<b>GO TO Z28</b>

Z21. Was it \$300,000 or above?

<span style="border: 1px solid black; padding: 2px;">YES</span>	<span style="border: 1px solid black; padding: 2px;">12. NO</span>
↓	<b>GO TO Z28</b>

Z22. Was it \$500,000 or above?

<span style="border: 1px solid black; padding: 2px;">14. YES</span>	<span style="border: 1px solid black; padding: 2px;">13. NO</span>
---	--

Z23. Was it \$40,000 or above?

<span style="border: 1px solid black; padding: 2px;">06. YES</span>	<span style="border: 1px solid black; padding: 2px;">NO</span>
<b>GO TO Z28</b>	↓

Z24. Was it \$30,000 or above?

<span style="border: 1px solid black; padding: 2px;">05. YES</span>	<span style="border: 1px solid black; padding: 2px;">NO</span>
<b>GO TO Z28</b>	↓

Z25. Was it \$20,000 or above?

<span style="border: 1px solid black; padding: 2px;">04. YES</span>	<span style="border: 1px solid black; padding: 2px;">NO</span>
<b>GO TO Z28</b>	↓

Z26. Was it \$10,000 or above?

<span style="border: 1px solid black; padding: 2px;">03. YES</span>	<span style="border: 1px solid black; padding: 2px;">NO</span>
<b>GO TO Z28</b>	↓

Z27. Was it \$5,000 or above?

<span style="border: 1px solid black; padding: 2px;">02. YES</span>	<span style="border: 1px solid black; padding: 2px;">01. NO</span>
---	--

--

Z28. Do you or anyone in your household own the house you live in?

1. YES



5. NO

GO TO Z32

Z29. What would be the current market value of the home if it were sold today?

\$ \_\_\_\_\_

DOLLAR AMOUNT

999 999 998. DON'T KNOW

Z30. Is there a first mortgage or land contract on this home?

1. YES



5. NO

GO TO Z32

Z31. How much is still owed after the most recent payment was made?

[CHECK THAT Z31 IS LESS THAN Z29]

\$ \_\_\_\_\_

DOLLAR AMOUNT

999 999 998. DON'T KNOW

Z32. Next, it would be useful to have an estimate of all the other debts of all members of the household(, not including the first mortgage on the primary residence). What is the current amount of all outstanding loans, such as mortgages on other property, home equity loans, land contracts, automobile loans, credit card balances, education loans, and the like(, not including the first mortgage on the primary residence)?

\$ \_\_\_\_\_

DOLLAR AMOUNT

999 999 998. DON'T KNOW

Z33. An estimate of all of the household's savings and investments would also be useful. What would be the current value of stocks, bonds, mutual funds, saving accounts, checking accounts, retirement accounts, non-incorporated business assets, and the like?

\$ \_\_\_\_\_

DOLLAR AMOUNT

999 999 998. DON'T KNOW

Z34. What would be the total current value of any other real estate, cars, or other vehicles, such as boats or recreational vehicles, home furnishings, jewelry, and the like? Do not include savings and financial investments.

\$ \_\_\_\_\_

DOLLAR AMOUNT

999 999 998. DON'T KNOW



## Z35. INTERVIEWER CHECKPOINT

1. IF NO DK IN Z29,Z31-Z34 --> GO TO Z362. IF ANY DK IN Z29,Z31-Z34 --> GO TO Z37

Z36. Based on what you just said, your total household net worth would be approximately [Z29-Z31-Z32+Z33+Z34] dollars. Is this correct?

 1. YES

GO TO Z49

 5. NO

GO BACK TO Z28

Z37. [IF DK Z29 OR Z31 OR Z32 OR Z33 OR Z34]  
 Would you consider the total household net worth to be more than five hundred thousand dollars?

YES



NO



Z38. Is your net worth \$750,000 or above?

<input type="checkbox"/> YES	<input type="checkbox"/> 07. NO
------------------------------	---------------------------------

↓

GO TO Z49

Z39. Is your net worth \$1,000,000 or above?

<input type="checkbox"/> YES	<input type="checkbox"/> 08. NO
------------------------------	---------------------------------

↓

GO TO Z49

Z40. Is your net worth \$2,500,000 or above?

<input type="checkbox"/> YES	<input type="checkbox"/> 09. NO
------------------------------	---------------------------------

↓

GO TO Z49

Z41. Is your net worth \$5,000,000 or above?

<input type="checkbox"/> YES	<input type="checkbox"/> 10. NO
------------------------------	---------------------------------

↓

GO TO Z49

Z42. Is your net worth \$10,000,000 or above?

<input type="checkbox"/> 12. YES	<input type="checkbox"/> 11. NO
----------------------------------	---------------------------------

Z43. Is your net worth \$250,000 or above?

<input type="checkbox"/> 06. YES	<input type="checkbox"/> NO
----------------------------------	-----------------------------

↓

GO TO Z49

Z44. Is your net worth \$100,000 or above?

<input type="checkbox"/> 05. YES	<input type="checkbox"/> NO
----------------------------------	-----------------------------

↓

GO TO Z49

Z45. Is your net worth \$0 or above?

<input type="checkbox"/> 04. YES	<input type="checkbox"/> NO
----------------------------------	-----------------------------

↓

GO TO Z49

Z46. Is your net worth between negative \$50,000 and zero?

<input type="checkbox"/> 03. YES	<input type="checkbox"/> NO
----------------------------------	-----------------------------

↓

GO TO Z49

Z47. Is your net worth between negative \$50,000 and negative \$100,000?

<input type="checkbox"/> 02. YES	<input type="checkbox"/> 01. NO
----------------------------------	---------------------------------

Z49. Those are all the questions I have for you. I'd like to confirm your full name and address so we can send you your check for twenty-five dollars as a token of our appreciation for this interview, as well as contact you for the next phase of the study in about a year. Is the following correct (or would you like to add any details to your contact information)?

<FIRST NAME> <LAST NAME> <SUFFIX>  
 <ADDRESS1>  
 <ADDRESS2>  
 <CITY>, <STATE><ZIP>

[IF "NO" COLLECT INFORMATION ON THE FOLLOWING SCREENS]

1. YES, CORRECT

GO TO Z58

5. NO, NOT CORRECT;  
 ADD/CHANGE DETAILS



Z50. Okay, let me correct your information.  
 First, what is your first name?  
 [VERIFY SPELLING]

FIRST NAME: \_\_\_\_\_

Z51. What is your last name?  
 [VERIFY SPELLING]

LAST NAME: \_\_\_\_\_

Z52. Do you have a suffix such as Jr., Sr.?  
 [SUFFIXES INCLUDE: Jr., Sr., II, III, etc.]

SUFFIX: \_\_\_\_\_

Z53. What is your street address?  
 [VERIFY SPELLING]  
 [COLLECT APARTMENT NUMBER ON NEXT SCREEN]

STREET ADDRESS: \_\_\_\_\_

Z54. [COLLECT APARTMENT NUMBER HERE FOR ADDRESS]

APARTMENT NUMBER: \_\_\_\_\_

Z55. What is your city?  
 [VERIFY SPELLING]

CITY: \_\_\_\_\_

Z56. What is your state?  
[ENTER CORRECT TWO CHARACTER STATE ABBREVIATION]

STATE: \_\_\_\_\_

Z57. What is your zip-code?  
[IF R GIVES 5+4, DO NOT INCLUDE THE HYPHEN (-)]

ZIP: \_\_\_\_\_

Z57x. Is this your mailing address?

1. YES  
GO TO Z58

5. NO  
↓

Z57a. What is your mailing street address?  
[VERIFY SPELLING]  
[COLLECT APARTMENT NUMBER ON NEXT SCREEN]

STREET ADDRESS: \_\_\_\_\_

Z57b. [COLLECT APARTMENT NUMBER HERE FOR ADDRESS]

APARTMENT NUMBER: \_\_\_\_\_

Z57c. What is your mailing city?  
[VERIFY SPELLING]

CITY: \_\_\_\_\_

Z57d. What is your mailing state?  
[ENTER CORRECT TWO CHARACTER STATE ABBREVIATION]

STATE: \_\_\_\_\_

Z57e. What is your mailing zip-code?  
[IF R GIVES 5+4, DO NOT INCLUDE THE HYPHEN (-)]

ZIP: \_\_\_\_\_

## Z58. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF NAME PHONE LISTED IN <u>NOT</u> MISSING --> GO TO Z59
<input type="checkbox"/>	2. IF NAME PHONE LISTED IN MISSING --> GO TO Z60



Z59. Last year, you stated the phone number I called you at was (listed in your name/listed under (your) [RPHONEIN]/unlisted). Is this still correct?

1. YES

GO TO Z62

5. NO



Z60. Is the phone number I called you at listed in your name?

1. YES

GO TO Z62

5. NO



Z61. In whose name is it listed?

[IF THE PHONE IS UNLISTED, PLEASE TYPE "unlisted."]

[IF PHONE IS IN ANOTHER PERSON'S NAME, PLEASE COLLECT NAME AS WELL AS RELATIONSHIP TO R]

NAME: \_\_\_\_\_

Z62. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF EMAIL ADDRESS <u>NOT</u> MISSING --> GO TO Z63
<input type="checkbox"/>	2. IF EMAIL ADDRESS MISSING --> GO TO Z64



Z63. Last year, you stated your email address was [REMAIL]. Is this still correct?  
[SPELL OUT EACH LETTER OF ADDRESS]

1. YES GO TO Z66
---------------------

5. NO GO TO Z65
--------------------

Z64. As another means to get in touch with you for the next phase of the study, we would like to get your email address. Do you have an email address?

[IF "YES", COLLECT EMAIL ADDRESS ON THE FOLLOWING SCREEN]

1. YES
--------

5. NO GO TO Z66
--------------------

9. HAS EMAIL, BUT REFUSED TO PROVIDE (IF VOL.) GO TO Z66
--



PGM: CREATE SECOND EMAIL VARIABLE, DON'T WRITE OVER ORIGINAL

Z65. What is your email address?  
[ENTER EMAIL ADDRESS AND READ BACK CAREFULLY TO VERIFY SPELLING AND GET  
CONFIRMATION.]  
[RECORD JUST THE EMAIL ADDRESS ONLY, USE F2 FOR COMMENTS]

EMAIL: \_\_\_\_\_

Z66. Thank you again for your help with our research. We will send you the check within the next few weeks.

[ENTER 1 TO REQUEST A CHECK]  
[IF R REFUSES PAYMENT, SELECT OPTION 4.]

1. CHECK
----------

4. REFUSAL
------------

IF R ACCEPTS PAYMENT, MUST COLLECT NAME AND ADDRESS CONTACT INFORMATION
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## Z67. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF CONTACT PERSON INFORMATION <u>NOT</u> MISSING --> GO TO Z68
<input type="checkbox"/>	2. IF CONTACT PERSON INFORMATION MISSING --> GO TO Z69

↓

Z68. Again, we would like to call you back in about another year to ask you to participate in the third phase of this study.

To be certain that we can get in touch with you next year, we would like to confirm the contact information you gave us last year of a close friend or relative who could tell us how to get in touch with you just in case we couldn't reach you here first, or an alternative contact for yourself. Is the following correct?

<CP RELATIONSHIP TO R>  
 <CP FIRST NAME> <CP LAST NAME> <CP SUFFIX>  
 <CP ADDRESS1>  
 <CP ADDRESS2>  
 <CP CITY>,<CP STATE><CP ZIP>  
 <CP PHONE NUMBER>

[CHOOSE "NO" IF THEY WISH TO CHANGE THEIR CONTACT PERSON.]

<input style="width: 100%;" type="checkbox"/>	<input style="width: 100%;" type="checkbox"/>
1. YES	5. NO
GO TO Z80	GO TO Z70

Z69. We would like to call you back in about another year to ask you to participate in the third phase of this study.

To be certain that we can get in touch with you next year, we would like to get the name and telephone number or address of a close friend or relative -- someone who could tell us how to get in touch with you just in case we couldn't reach you here first.

(Keep in mind that we would only contact this person if we could not reach you directly without this person's help.)

May I get such a person's contact information?

[IF "YES", COLLECT CP CONTACT INFORMATION ON THE FOLLOWING SCREENS]

<input style="width: 100%;" type="checkbox"/>	<input style="width: 100%;" type="checkbox"/>
1. YES	5. NO
↓	GO TO Z80

# 160

PGM: CREATE A SECOND CONTACT INFORMATION FOR WAVE B, DON'T WRITE OVER ORIGINAL

Z70. (Okay, let me correct the information.)

First, what is this person's first name?

[VERIFY SPELLING]

FIRST NAME: \_\_\_\_\_

Z71. What is this person's last name?

[VERIFY SPELLING]

LAST NAME: \_\_\_\_\_

Z72. Does this person have a suffix such as Jr., Sr.?

[SUFFIXES INCLUDE: Jr., Sr., II, III, etc.]

SUFFIX: \_\_\_\_\_

Z73. What is this person's street address?

[VERIFY SPELLING]

[COLLECT APARTMENT NUMBER ON NEXT SCREEN]

STREET ADDRESS: \_\_\_\_\_

Z74. [COLLECT APARTMENT NUMBER HERE FOR CP ADDRESS]

APARTMENT NUMBER: \_\_\_\_\_

Z75. What city does this person live in?

[VERIFY SPELLING]

CITY: \_\_\_\_\_

Z76. What state does this person live in?

[ENTER CORRECT TWO CHARACTER STATE ABBREVIATION]

STATE: \_\_\_\_\_

Z77. What is this person's zip-code?

[IF R GIVES 5+4, DO NOT INCLUDE THE HYPHEN (-)]

ZIP: \_\_\_\_\_

Z78. What is this person's phone number?

[ENTER IN FORMAT "313/555-1212"]

PHONE NUMBER: \_\_\_\_\_

Z79. What is this person's relationship to you?

RELATIONSHIP: \_\_\_\_\_



Z80. Thank you very much. Those are all the questions I have.

Should you have any questions regarding the survey content, please contact the Survey Research Center at 1-877-556-1542 and refer to the Entrepreneurial Panel study.

Should you have questions regarding your rights as a participant in research, please contact the Behavioral Sciences Institutional Review Board

Suite 202  
540 East Liberty Street  
Ann Arbor, MI 48104  
or by phone at 734-936-0933  
or by email [irbhsbs@umich.edu](mailto:irbhsbs@umich.edu)

Thank you again. Have a good (day/evening).