

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 E

1. SampleID:

--	--	--	--	--

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

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

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

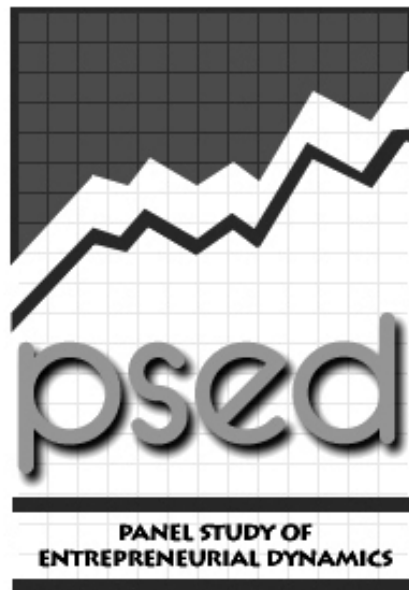
5. Length of IW \_\_\_\_\_ (minutes)

6. **INTERVIEWER CHECKPOINT**

COMPLETE

1. IW COMPLETED WITH NO  
INTERRUPTION REQUIRING CALLBACK

2. IW COMPLETED WITH ONE OR MORE  
INTERRUPTIONS REQUIRING CALLBACK



BLANK PAGE

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

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

Hello, I'm [Your first, last name] calling from the University of Michigan to speak with [RESPONDENT'S NAME]. (Is that you?/May I speak with him/her?)

[ONCE YOU'VE GOT R ON PHONE:]

(Hello, I'm [Your first, last name] calling from the University of Michigan about the (new) business study.) About (a year/two years/three years/four years) ago you agreed to be part of a study of (new) business start-ups we're conducting at the University of Michigan. We would like to talk with you once again about the business you started -- even if you are not pursuing this now. I'm hoping this is a time you can do this...

[IF R CANNOT DO IW NOW, MAKE APPOINTMENT. IF R AGREES TO START NOW:]

This interview will again provide you with a review of the current status of your (new) business. There are no identified risks of participation. We can offer you fifty dollars as a token of our appreciation for completing the interview. A pro-rated amount will be sent if you complete half or more of 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 IF R NOT AVAILABLE AT THIS TIME

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 (30 to 40 minutes/15 to 20 minutes) to complete.

1. CONTINUE

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

1. CONTINUE;  
R AGREES TO RECORDING

5. STOP RECORDER;  
R DOES NOT AGREE TO BE RECORDED

BLANK PAGE

## SECTION A: TYPE OF (NEW) BUSINESS

## A3x. INTERVIEWER CHECKPOINT

□	1. IF NAME OF BUSINESS NOT MISSING (TX*A3 NOT EMPTY) --> GO TO A3c
□	2. IF NAME OF BUSINESS MISSING (TX*A3 EMPTY) --> GO TO A3



A3c. In the last interview, you stated the name of the (new) business was [TX\*A3 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, [TX\*A3/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"/>	2. IF BUSINESS NAME REGISTERED (*A4=1) --> GO TO A4c
<input type="checkbox"/>	1. IF BUSINESS NAME <u>NOT</u> REGISTERED (*A4=5,DK/NA) --> GO TO A4
<input type="checkbox"/>	3. OTHERS --> GO TO A12



A4c. In the last interview, you reported that this business name, [TX\*A3 BUSINESS NAME], had been registered with the appropriate government agency. (Is/Was) this still correct (before your involvement ended)?

1. YES GO TO A12
---------------------

5. NO ↓
------------

8. DON'T KNOW GO TO A12
----------------------------

A4. (Was/Has) this name, [TX\*A3/A3 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. In the last interview, you told us that your business (was engaged in/was) (a/the) [TX\*A1 NATURE OF BUSINESS ACTIVITY]. (Is/Was) this still an accurate description of the business activity (for) [TX\*A3/A3 BUSINESS NAME] (before your involvement ended)?

1. YES GO TO A30	5. NO ↓
---------------------	------------

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?)

---



---

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

1. SLIGHT VARIATION GO TO A30	2. MAJOR REDIRECTION GO TO A17	3. COMPLETELY DIFFERENT PRODUCT OR SERVICE ↓	4. NO CHANGE (if vol.) GO TO A30
-------------------------------------	--------------------------------------	--	--

A15. Would you consider yourself to be disengaged from the original business effort that we discussed (a year/two years/three years/four years) ago?  
PROBE: Are you still an owner of this business?

1. YES, DISENGAGED ↓	5. NO	8. DON'T KNOW
	GO TO A17	

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/two years) ago? (Any other reasons?)

---



---

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**

1. IF (NEW) BUSINESS IS SOMETHING ELSE (B1 = 17) --> **GO TO A27 (B7)**

2. OTHERS --> **GO TO A30x**



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.]

---

---

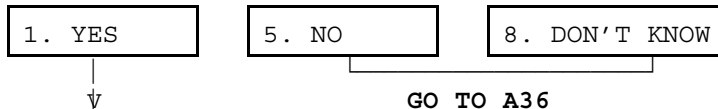
## A30x. INTERVIEWER CHECKPOINT

 1. IF NEW FIRM IN WAVE B/C/D (\*A50=1) --> GO TO A37 2. OTHERS --> GO TO A30 (E13)

BLANK PAGE

SECTION A: BUSINESS STATUS

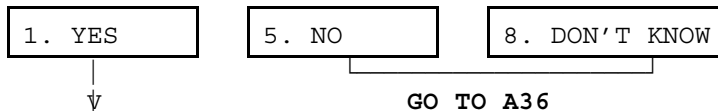
A30(E13). (Has/Did) this (new) business, [TX\*A3/A3], receive(d) any money, income, or fees from the sale of goods or services for more than six of the past twelve months (before your involvement ended)?



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

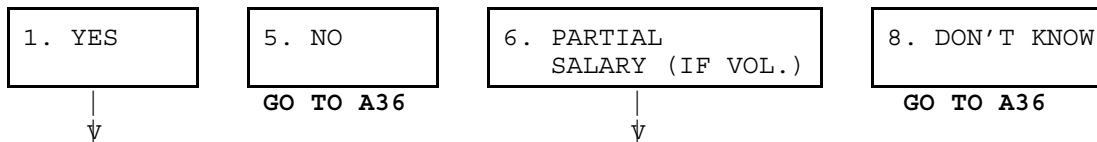
A32(E15). (Has/Was) the monthly revenue (been) more than the monthly expenses for more than six of the past twelve months (before your involvement ended)?



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?



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

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, (have you devoted/did you devote) more than one hundred sixty hours -- four weeks of full time work -- to this (new) business (start-up)?

1. YES	5. NO	8. DON'T KNOW
--------	-------	---------------

A38. Over the next six months, do you expect to spend more than eighty hours -- two weeks of full time work -- on this (new) business (start-up)?

1. YES	5. NO	8. DON'T KNOW
--------	-------	---------------

A39. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF A37= YES <u>AND</u> A38= YES <u>AND</u> NOT NEW FIRM IN WAVE B/C/D (*A50 NE 1) --> GO TO A50 (=2)
<input type="checkbox"/>	3. IF A37=YES <u>AND</u> A38=YES <u>AND</u> WAS NEW FIRM IN WAVE B/C/D (*A50=1) --> GO TO A50 (=1)
<input type="checkbox"/>	2. OTHERS --> GO TO A40



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

1. YES	5. NO	8. DON'T KNOW
GO TO A50	GO TO A42	

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	5. NO	8. DON'T KNOW
GO TO A50	↓	GO TO A50

A42. Do you consider yourself to be actively involved with the (new) business (start-up) or disengaged from it?  
 PROBE: Are you still an owner of this business?

1. ACTIVELY INVOLVED	5. DISENGAGED	8. DON'T KNOW
GO TO A50	↓	GO TO A50

A43. In what month and year did you end your active role in working on this (new) business (start-up)?

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

## A50. INTERVIEWER CHECKPOINT

1. IF NEW FIRM ((A41=YES/DK/NA) OR  
(WAVE B/C/D \*A50=1 AND (A39=3 OR A40=1/8/9 OR A42=1/8/9)) --> **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 (*B8) --> GO TO B8c
<input type="checkbox"/>	2. IF BUSINESS LOCATION MISSING (*B8=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).

In the last interview,  
 (you described the location where this (new) business, [TX\*A3/A3 BUSINESS NAME], was being developed as [\*B8 LOCATION DESCRIPTION]/  
 the location for this (new) business, [TX\*A3/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 ([TX\*A3/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 (*B10/11) --> GO TO B10c
<input type="checkbox"/>	2. IF NUMBER OF LOCATIONS MISSING (*B10/11=DK/NA) --> GO TO B10



B10c. (In the last interview, you reported that) once established, the (new) business would have [\*B11 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
---	-------------------------------------	--

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
---	---	--

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

B12c. (In the last interview, you reported that) you would be associated with the location or unit that [\*B12 (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  
**GO TO C1x**
5. NO  
↓
8. DON'T KNOW  
**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.)

BLANK PAGE

SECTION C: LEGAL FORM OF BUSINESS

C1x. INTERVIEWER CHECKPOINT

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



C1c. In the last interview, you reported that the legal form of this (new) business, [TX\*A3/A3], was a [\*C1 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/was) the current legal form of ([TX\*A3/A3]/this (new) business) (before your involvement ended) -- 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/had) the legal form not been determined yet?

[PROBE OTHER TYPE WITH: Which is it closest to?]

1. SOLE PROPRIETORSHIP	2. GENERAL PARTNERSHIP	3. LIMITED PARTNERSHIP
4. LIMITED LIABILITY CORPORATION OR LLC	5. SUB-CHAPTER S CORPORATION	6. GENERAL CORPORATION
7. OTHER (SPECIFY): _____ _____	96. NOT YET DETERMINED	

C2x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF C1x=1 AND C1c=YES/DK/NA AND LEGAL FORM REGISTERED (*C2=1) --> GO TO C2c
<input type="checkbox"/>	2. IF C1x=1 AND C1c=YES/DK/NA AND LEGAL FORM NOT REGISTERED (*C2=5) --> GO TO C2c
<input type="checkbox"/>	3. IF C1x=1 AND C1c=YES/DK/NA AND LEGAL FORM REGISTERED MISSING (*C2=MISSING/DK/NA) --> GO TO C2
<input type="checkbox"/>	4. IF C1 IN (1-7) --> GO TO C2
<input type="checkbox"/>	5. OTHERS --> GO TO C4x

C2c. (In the last interview, you reported that) the legal form of this (new) business [\*C2 (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]

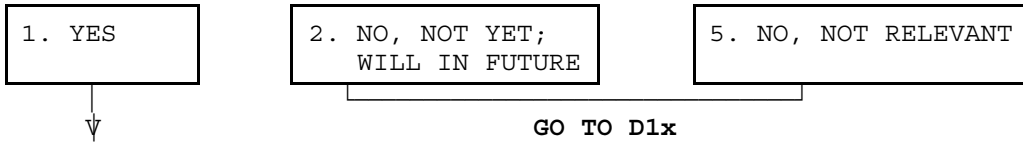
\_\_\_\_\_ / \_\_\_\_\_  
MONTH                      YEAR

C4x. INTERVIEWER CHECKPOINT

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



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

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

BLANK PAGE



SECTION D: START-UP ACTIVITIES

D1x. INTERVIEWER CHECKPOINT

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



D1. Please answer the following questions as they are directly related to (the launch of) this (new) business, [TX\*A3/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 (*D2=1,2,3) --> <b>GO TO D2c</b>
<input type="checkbox"/>	2. IF FORM OF BUSINESS PLAN MISSING (*D2=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(s). Please tell me whether or not each item (is/was) still true (today/before your involvement ended).

(In the last interview), you reported that the form of your business plan was (\*D2 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. (Again, I am going to repeat some of the information you provided during the last interview(s). Please tell me whether or not each item (is/was) still true (today/before your involvement ended)).

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 (before your involvement ended)?

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]

\_\_\_\_\_ / \_\_\_\_\_      17. STILL IN PROCESS (IF VOL.)  
 MONTH                      YEAR

**GO TO D5x**

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

1. YES	5. NO	8. DON'T KNOW
↓	GO TO D5x	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 (*D6=4,DK/NA) --> GO TO D5
<input type="checkbox"/>	2. IF PRODUCT DEVELOPMENT WORKED ON (*D6=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 ([TX\*A3/A3]/this (new) business) would sell was [\*D6 (completely developed and ready for sale or delivery/tested with customers as a prototype or procedure/being developed as a model or procedure)] (and not (completely developed and ready for sale or delivery; tested with customers as a prototype or procedure; or 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**

1. IF MARKETING EFFORTS NOT STARTED (\*D9=2,5,DK/NA) --> **GO TO D9**

2. IF MARKETING EFFORTS STARTED (\*D9=1) --> **GO TO D11x**



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)?

1. YES

2. NO, NOT YET;  
WILL IN FUTURE

5. NO, NOT RELEVANT



**GO TO D11x**

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

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

D11x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF PROPRIETARY TECHNOLOGY <u>NOT</u> DEVELOPED (*D11=2,5,DK/NA) --> GO TO D11
<input type="checkbox"/>	2. IF PROPRIETARY TECHNOLOGY DEVELOPED (*D11=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



GO TO D13x

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: 20px; height: 20px;" type="checkbox"/>	1. IF PATENT, COPYRIGHT, OR TRADEMARK APPLICATION <u>NOT</u> SUBMITTED (*D13=2,5,DK/NA) --> GO TO D13
<input style="width: 20px; height: 20px;" type="checkbox"/>	2. IF PATENT, COPYRIGHT, OR TRADEMARK APPLICATION SUBMITTED (*D13=1) --> GO TO D16x



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 (*D16=2,5,DK/NA) --> <b>GO TO D16</b>
<input type="checkbox"/>	2. IF MAJOR ITEMS PURCHASED (*D16=1) --> <b>GO TO D18x</b>



D16. (Have/Had) any major items like equipment, facilities, or property been purchased, leased, or rented specifically for ([TX\*A3/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 (*D18=2,5,DK/NA) --> GO TO D18
<input type="checkbox"/>	2. IF INVENTORY PURCHASED (*D18=1) --> GO TO D20x



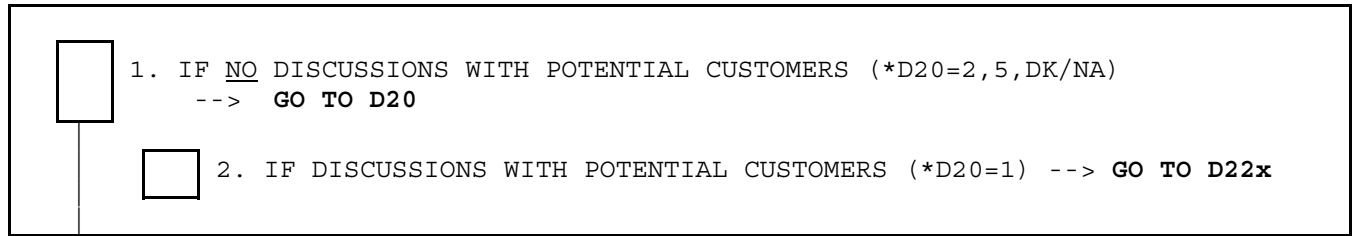
D18. (Have/Had) purchases been made of any raw materials, inventory, supplies, or components specifically for this (new) business, (will such purchases be made in the future,) or (is/was) it not relevant to the (new) business (before your involvement ended)?

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

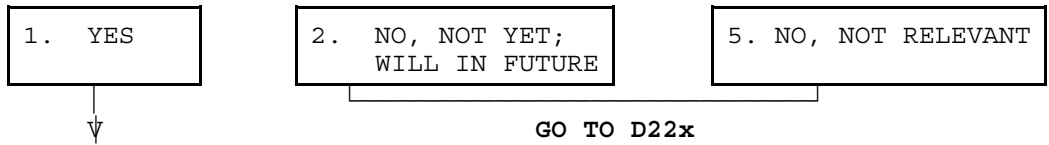
D19. In what month and year did these purchases begin specifically for this (new) business?  
[PROBE FOR SEASON IF DK MONTH]

\_\_\_\_\_ / \_\_\_\_\_  
 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 (*D22=2,5,DK/NA) --> GO TO D22
<input type="checkbox"/>	2. IF COMPETITOR INFORMATION COLLECTED (*D22=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 (*D24=2,5,DK/NA) --> GO TO D24
<input type="checkbox"/> 2. IF MARKET OPPORTUNITIES DEFINED (*D24=1) --> GO TO D26x



D24. (Has/Had) an effort been made to define the market opportunities for ([TX\*A3/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 (*D26=2,5,DK/NA) --> GO TO D26
<input type="checkbox"/>	2. IF FINANCIAL PROJECTIONS DEVELOPED (*D26=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 style="width: 20px; height: 20px;" type="checkbox"/>	1. IF REGULATORY REQUIREMENTS <u>NOT</u> DETERMINED (*D28=2,5,DK/NA) --> <b>GO TO D28</b>
<input style="width: 20px; height: 20px;" type="checkbox"/>	2. IF REGULATORY REQUIREMENTS DETERMINED (*D28=1) --> <b>GO TO NEXT SECTION</b>

↓

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
↓	<b>GO TO NEXT SECTION</b>	

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 (*E1=2,5,DK/NA) --> GO TO E1
<input style="width: 30px; height: 30px;" type="checkbox"/>	2. IF FINANCIAL INSTITUTIONS ASKED FOR FUNDING (*E1=1) --> GO TO E3x



E1. (Have/Had) financial institutions or other people been asked for funds for this (new) business, [TX\*A3/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 (*E3=5,DK/NA/MISSING) --> GO TO E3
<input type="checkbox"/>	2. IF FIRST OUTSIDE FUNDING RECEIVED (*E3=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

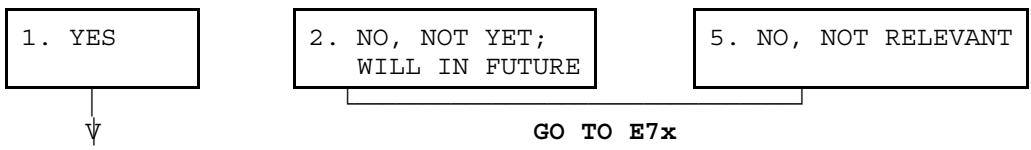


E5x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF CREDIT WITH SUPPLIER <u>NOT</u> ESTABLISHED (*E5=2,5,DK/NA) --> GO TO E5
<input type="checkbox"/>	2. IF CREDIT WITH SUPPLIER ESTABLISHED (*E5=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 (*E7=2,5,DK/NA) --> GO TO E7
<input type="checkbox"/>	2. IF EMPLOYEES WORKING FOR PAY (*E7=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 ([TX\*A3/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) thirty-five 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 thirty-five 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 (*E11=1,6) --> GO TO E11c
<input type="checkbox"/>	2. IF BANK ACCOUNT <u>NOT</u> OPENED (*E11=2,5,DK/NA) --> GO TO E11



E11c. In the last interview, you stated that you [\*E11 (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 (*E18=2,5,DK/NA) --> GO TO E18
<input type="checkbox"/> 2. IF ACCOUNTANT RETAINED (*E18=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)?

1. YES

2. NO, NOT YET;  
WILL IN FUTURE

5. NO, NOT RELEVANT



GO TO E20x

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

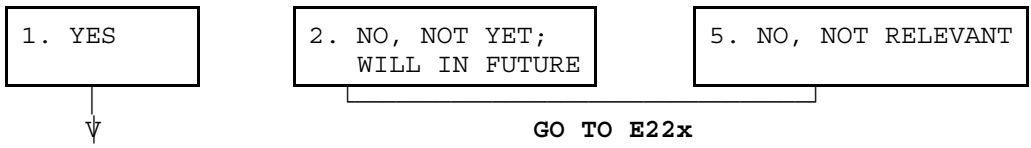
\_\_\_\_\_/\_\_\_\_\_  
MONTH YEAR

E20x. INTERVIEWER CHECKPOINT

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



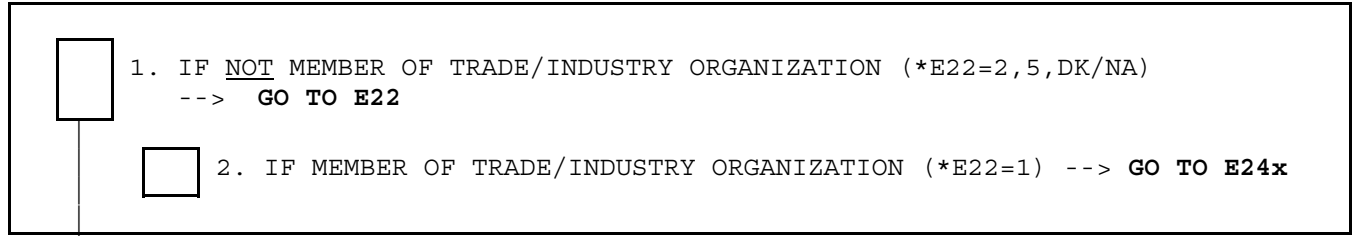
E20. (Has/Had) a lawyer been retained for this (new) business, (will a lawyer be retained in the future,) or (is/was) this not relevant for this (new) business (before your involvement ended)?



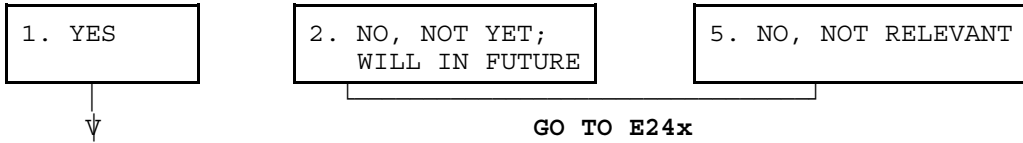
E21. In what month and year was a lawyer retained for this (new) business?  
[PROBE FOR SEASON IF DK MONTH]

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

E22x. INTERVIEWER CHECKPOINT



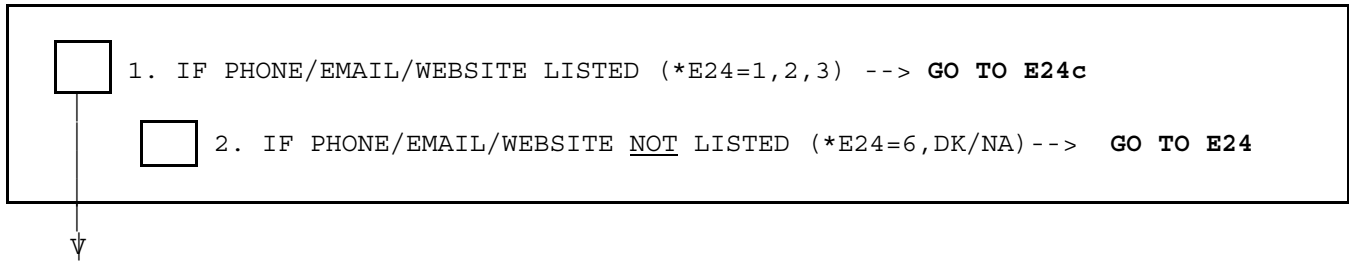
E22. (Has/Had) ([TX\*A3/A3]/this (new) business) become a member of a trade or industry association, (will this (new) business become a member of a trade or industry association in the future,) or (is/was) this not relevant to this (new) business (before your involvement ended)?



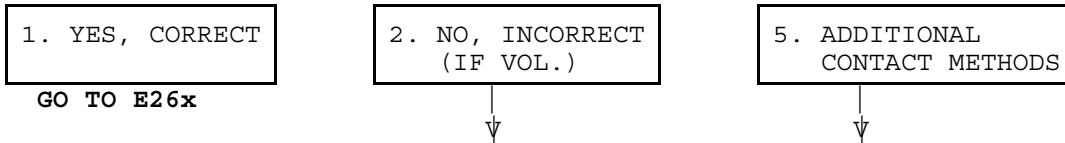
E23. In what month and year did the (new) business first become a member of a trade or industry association?  
[PROBE FOR SEASON IF DK MONTH]

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

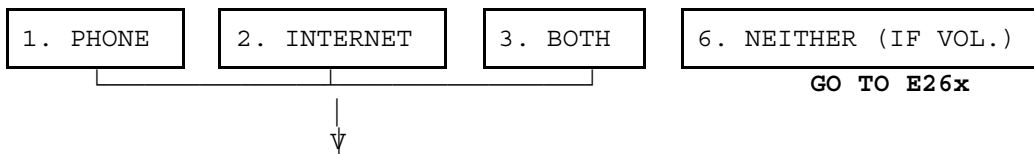
E24x. INTERVIEWER CHECKPOINT



E24c. In the last interview, you stated that the (new) business, [TX\*A3/A3], had [\*E24 (a listing in the phone book but not a business e-mail 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)?



E24. (Does/Did) ([TX\*A3/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]



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: "In what month and year did the business get the first of these contact methods?"]  
 [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 (*E26=2,5,DK/NA) --> GO TO E26
<input type="checkbox"/> 2. IF EIN APPLIED FOR (*E26=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 (*E28=2,5,DK/NA) --> GO TO E28
<input type="checkbox"/>	2. IF DBA FILED (*E28=1) --> GO TO E30x



E28. (Has/Had) a DBA or "doing business as" name been filed with any government agencies for this (new) business, [TX\*A3/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 (*E30=5,DK/NA) --> GO TO E30
<input type="checkbox"/>	2. IF UNEMPLOYMENT INSURANCE PAYMENTS MADE (*E30=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 (*E32=5,DK/NA) --> GO TO E32
<input type="checkbox"/> 2. IF FICA PAYMENTS MADE (*E32=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 (*E34=5,DK/NA) --> GO TO E34
<input type="checkbox"/> 2. IF FEDERAL INCOME TAX FILED (*E34=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 payment(, 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

<input type="checkbox"/>	1. IF <u>NOT</u> LISTED WITH DUN AND BRADSTREET (*E36=5,DK/NA) --> GO TO E36
<input type="checkbox"/>	2. IF LISTED WITH DUN AND BRADSTREET (*E36=1) --> GO TO NEXT SECTION

↓

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

<input type="checkbox"/> 1. YES	<input type="checkbox"/> 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

BLANK PAGE

## SECTION E2: START-UP TERMINATION

## E50. INTERVIEWER CHECKPOINT

- |                          |   |
|--------------------------|---|
| <input type="checkbox"/> | 1. IF NEW FIRM (A50=1) --> GO TO NEXT SECTION                         |
| <input type="checkbox"/> | 2. IF ACTIVE START-UP (A50=2) --> GO TO NEXT SECTION                  |
| <input type="checkbox"/> | 3. IF QUIT (A50=3) AND WAS START-UP (*A50=2 OR MISSING) --> GO TO E51 |
| <input type="checkbox"/> | 4. IF QUIT (A50=3) AND WAS NEW FIRM (*A50=1) --> GO TO NEXT SECTION   |

E51. You reported that you are no longer working on this (new) business start-up, [TX\*A3/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 E51 = YES --> GO TO E55
<input type="checkbox"/>	2. IF E51 = NO/DK/NA --> GO TO R40x

↓

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

---



---

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 last hear (that others are still working on the start-up/that others have an operating business/that the start-up had been sold/about the status of the (new) business)?

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

GO TO R40x



## SECTION E3: NEW FIRM TERMINATION

## E70. 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) AND WAS NEW FIRM (\*A50=1) --> GO TO E71
4. IF QUIT (A50=3) AND WAS ACTIVE START-UP (\*A50=2 OR MISSING) --> GO TO NEXT SECTION

E71. You reported that you are no longer working on the (new) business, [TX\*A3/A3 NAME OF BUSINESS]. Are there other people still managing this business?

1. YES

5. NO

E72. What is the most important reason you stopped working on this (new) business?

---



---

E73. Now that you are no longer involved in this (new) business, 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

E74. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF E71 = YES --> GO TO E75
<input type="checkbox"/>	2. IF E71 = NO/DK/NA --> GO TO E78



E75. Why are others still working on this (new) business? (Are there any other reasons?)  
 [PROBE: "Why do they think it is worthwhile?"]

---



---

E76. To your knowledge, what would be the most accurate description of the current status of this (new) business -- others are still managing and operating the business, the business has been sold, or something else?

1. OTHERS STILL OPERATING	3. BUSINESS WAS SOLD	4. NO ONE OPERATING (IF VOL.)
7. SOMETHING ELSE: _____	8. DON'T KNOW	

E77. In what month and year did you last hear (that others are still managing and operating the business/that the business had been sold/about the status of the business)?

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

GO TO R40x

E78. In the past 12 months, were any bankruptcy proceedings initiated on behalf of this (new) business, [TX\*A3/A3 NAME OF BUSINESS]?

1. YES	5. NO
↓	GO TO E80

E79. In what month and year were the proceedings initially filed with the bankruptcy court?

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

E80. What was the major reason why this (new) business, [TX\*A3/A3 NAME OF BUSINESS], was shut down?

---



---

E81. Which of the following were critical in the decision to shut down the business? Would you say the inability to obtain credit or loans; the unacceptable cost or terms of credit or loans; slowing of sales or lost sales or revenue; unacceptably low profits after expenses; the unpredictability of business conditions; falling real estate values; falling values of physical assets such as equipment, vehicles or inventory; health insurance costs; or some other factor?  
[CHECK ALL THAT APPLY]

A. INABILITY TO OBTAIN CREDIT OR LOANS	B. UNACCEPTABLE COSTS OR TERMS OF CREDIT OR LOANS	C. SLOWING OR LOST SALES OR REVENUE
D. UNACCEPTABLY LOW PROFITS AFTER EXPENSES	E. UNPREDICTABILITY OF BUSINESS CONDITIONS	F. FALLING REAL ESTATE VALUES
G. FALLING VALUES OF PHYSICAL ASSETS	H. HEALTH INSURANCE COSTS	
Z. OTHER (SPECIFY) : _____		

GO TO R40x

BLANK PAGE

## SECTION F: ATTITUDES TOWARD COMPETITION

## F1x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF NEW FIRM OR ACTIVE START-UP (A50=1 OR 2) --> 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
----------------------	----------	------------	-------------	-------------------------	--------------------

- 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
----------------------	----------	------------	-------------	-------------------------	--------------------

- 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
----------------------	----------	------------	-------------	-------------------------	--------------------

- 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
----------------------	----------	------------	-------------	-------------------------	--------------------

- 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
----------------------	----------	------------	-------------	-------------------------	--------------------

- 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
----------------------	----------	------------	-------------	-------------------------	--------------------

- 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
----------------------	----------	------------	-------------	-------------------------	--------------------

- 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
----------------------	----------	------------	-------------	-------------------------	--------------------

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

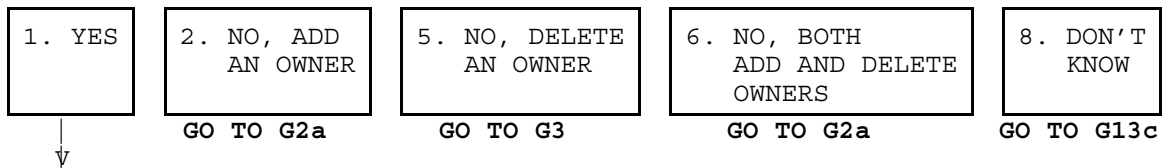
BLANK PAGE



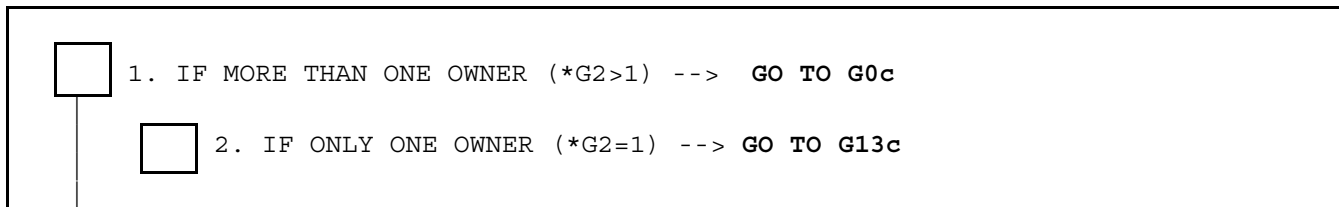
SECTION G: OWNERS, KEY NON-OWNERS, AND HELPERS

NOTE: USE "would" FOR ACTIVE START-UPS

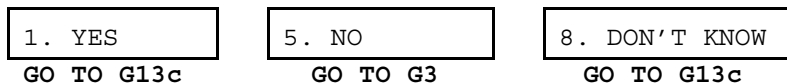
G0a. In our last interview, you indicated that you (alone/and [NAMES TXAG4\_n]) (would) own the (new) business. Is this still correct?



G0b. INTERVIEWER CHECKPOINT



G0c. In our last interview, you indicated that you (would) own approximately [\*G6\_1] percent of the (new) business (and ([NAMES TX\*G4\_n] (would own/owns) approximately [PERCENTS \*G6\_n] percent)). Is this still correct?



G2a. How many additional people or other businesses or financial institutions, not including the [\*G2] 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, [TX\*A3/A3]?



PGM: IF 5 or fewer owners in waveA/B/C, 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?/Are all the other [NUMBER OVER 5] people still owners?)	N/A	<table border="1"> <tr> <td>1. YES</td> <td>5. NO</td> </tr> <tr> <td>GO TO G5</td> <td>GO TO OWNER #3 OR G9</td> </tr> </table>	1. YES	5. NO	GO TO G5	GO TO OWNER #3 OR G9				
1. YES	5. NO									
GO TO G5	GO TO OWNER #3 OR G9									
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 *G2 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> <tr> <td>↓</td> <td>GO TO OWNER #2 G4c</td> </tr> </table>	1. YES	5. NO	↓	GO TO OWNER #2 G4c	<table border="1"> <tr> <td>1. YES</td> <td>5. NO</td> </tr> <tr> <td>↓</td> <td>GO TO OWNER #3 G4c</td> </tr> </table>	1. YES	5. NO	↓	GO TO OWNER #3 G4c
1. YES	5. NO									
↓	GO TO OWNER #2 G4c									
1. YES	5. NO									
↓	GO TO OWNER #3 G4c									
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 #4 OR G9</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 #5 OR G9</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 #6 OR G9</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?	<table border="1"> <tr> <td>1. YES</td> <td>5. NO</td> </tr> <tr> <td>GO TO G5</td> <td>GO TO OWNER #7 OR G9</td> </tr> </table>	1. YES	5. NO	GO TO G5	GO TO OWNER #7 OR G9	<table border="1"> <tr> <td>1. YES</td> <td>5. NO</td> </tr> <tr> <td>GO TO G5</td> <td>GO TO OWNER #8 OR G9</td> </tr> </table>	1. YES	5. NO	GO TO G5	GO TO OWNER #8 OR G9
1. YES	5. NO									
GO TO G5	GO TO OWNER #7 OR G9									
1. YES	5. NO									
GO TO G5	GO TO OWNER #8 OR G9									
G4. [IF NEW OWNER] What is the <u>first</u> name of the (first/next) new owner?	_____ FIRST NAME	_____ FIRST NAME								
G5. Is [NAME] acting on their own behalf or does [NAME] represent a business, financial institution, government agency, or other legal entity?	<table border="1"> <tr> <td>1. OWN BEHALF</td> </tr> <tr> <td>2. REPRESENT INSTITUTION</td> </tr> </table>	1. OWN BEHALF	2. REPRESENT INSTITUTION	<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										
1. OWN BEHALF										
2. REPRESENT INSTITUTION										
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?	<table border="1"> <tr> <td>1. YES</td> <td>5. NO</td> </tr> <tr> <td>↓</td> <td>GO TO OWNER #7 G4c</td> </tr> </table>	1. YES	5. NO	↓	GO TO OWNER #7 G4c	<table border="1"> <tr> <td>1. YES</td> <td>5. NO</td> </tr> <tr> <td>↓</td> <td>GO TO OWNER #8 G4c</td> </tr> </table>	1. YES	5. NO	↓	GO TO OWNER #8 G4c
1. YES	5. NO									
↓	GO TO OWNER #7 G4c									
1. YES	5. NO									
↓	GO TO OWNER #8 G4c									
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 #9 OR G9</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 #10 OR G9</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 G9</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

CALCULATE DG2: \*G2+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 ((*G2 > 1) ---> GO TO G12
<input type="checkbox"/> 2. OTHERS ---> GO TO G12c

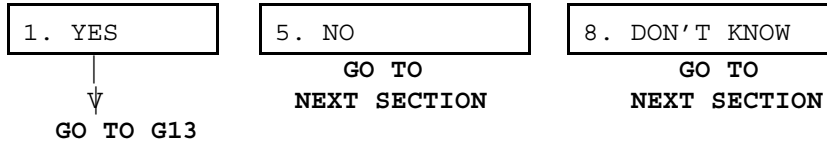


G12. Which of the owners would be considered in charge of day to day operations of the (new) business -- you or (G4 OWNERS #2-#10)?

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.)				

G13c. In the last interview, you indicated that there were (IF \*G13=0: no other people/IF \*G13>0: [\*G13] other people -- [LIST NAMES]--) 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)?



G13a. How many additional people, not including the [\*G13] reported In the last interview, who will not have an ownership share, have made a distinctive contribution to the founding of this (new) business(, such as planning, development, financial resources, materials, training, or business services)?

\_\_\_\_\_ NUMBER OF PEOPLE  
 GO TO NEXT SECTION ↓

	KEY NON-OWNER #1	KEY NON-OWNER #2	KEY NON-OWNER REPEAT #3-#10
G14. What is the <u>first</u> name of the (first/next) new person who has made a distinctive contribution?	_____ FIRST NAME	_____ FIRST NAME	_____ FIRST NAME
G15. Is [NAME] acting on their own behalf, or does [NAME] make distinctive contributions as a representative of a business, financial institution, government agency, or other legal entity?	<input type="text" value="1. OWN BEHALF"/>  <input type="text" value="2. REPRESENT INSTITUTION"/>	<input type="text" value="1. OWN BEHALF"/>  <input type="text" value="2. REPRESENT INSTITUTION"/>	<input type="text" value="1. OWN BEHALF"/>  <input type="text" value="2. REPRESENT INSTITUTION"/>
G16. Has [NAME] personally accepted responsibility for any critical components of the start-up process?	<input type="text" value="1. YES"/> <input type="text" value="5. NO"/>	<input type="text" value="1. YES"/> <input type="text" value="5. NO"/>	<input type="text" value="1. YES"/> <input type="text" value="5. NO"/>
G17. Does [NAME] expect to have a managerial or supervisory role in the (new) business -- participating in day to day operational decisions?	<input type="text" value="1. YES"/> <input type="text" value="5. NO"/>	<input type="text" value="1. YES"/> <input type="text" value="5. NO"/>	<input type="text" value="1. YES"/> <input type="text" value="5. NO"/>

GO TO KEY NON-OWNER #2 G14 OR NEXT SECTION

GO TO KEY NON-OWNER #3 G14 OR NEXT SECTION

GO TO KEY NON-OWNER G14 OR NEXT SECTION



SECTION H: NEW OWNERS' DEMOGRAPHICS

	OWNER #2	OWNER REPEAT #3-#10
H0. INTERVIEW CHECKPOINT	<input type="checkbox"/> 1. G5=1/DK/NA AND NEW OWNER --> GO TO H1  <input type="checkbox"/> 3. OTHERS --> GO TO OWNER #3 H0	<input type="checkbox"/> 1. G5=1/DK/NA AND NEW OWNER --> GO TO H1  <input type="checkbox"/> 3. OTHERS --> GO TO NEXT OWNER 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 #2

GO TO H5 FOR OWNER #N

	OWNER #2	OWNER REPEAT #3-#10
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 #2

GO TO H7 FOR OWNER #N

	OWNER #2	OWNER REPEAT #3-#10
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;">1. SPOUSES</div> <div style="border: 1px solid black; padding: 2px;">2. PARTNERS SHARING A HOUSEHOLD</div> <div style="border: 1px solid black; padding: 2px;">3. RELATIVES LIVING IN THE SAME HOUSEHOLD</div> <div style="border: 1px solid black; padding: 2px;">4. RELATIVES LIVING IN DIFFERENT HOUSEHOLDS</div> <div style="border: 1px solid black; padding: 2px;">5. FRIENDS OR ACQUAINTANCES FROM WORK</div> <div style="border: 1px solid black; padding: 2px;">6. FRIENDS OR ACQUAINTANCES YOU HAVE NOT WORKED WITH</div> <div style="border: 1px solid black; padding: 2px;">7. STRANGERS BEFORE JOINING THE NEW BUSINESS TEAM</div> <div style="border: 1px solid black; padding: 2px;">97. SOME OTHER TYPE OF RELATIONSHIP [SPECIFY _____]</div>	<div style="border: 1px solid black; padding: 2px;">1. SPOUSES</div> <div style="border: 1px solid black; padding: 2px;">2. PARTNERS SHARING A HOUSEHOLD</div> <div style="border: 1px solid black; padding: 2px;">3. RELATIVES LIVING IN THE SAME HOUSEHOLD</div> <div style="border: 1px solid black; padding: 2px;">4. RELATIVES LIVING IN DIFFERENT HOUSEHOLDS</div> <div style="border: 1px solid black; padding: 2px;">5. FRIENDS OR ACQUAINTANCES FROM WORK</div> <div style="border: 1px solid black; padding: 2px;">6. FRIENDS OR ACQUAINTANCES YOU HAVE NOT WORKED WITH</div> <div style="border: 1px solid black; padding: 2px;">7. STRANGERS BEFORE JOINING THE NEW BUSINESS TEAM</div> <div style="border: 1px solid black; padding: 2px;">97. SOME OTHER TYPE OF RELATIONSHIP [SPECIFY _____]</div>

GO TO H9 FOR OWNER #2

GO TO H9 FOR OWNER #N

	OWNER #2	OWNER REPEAT #3-#10
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 #2

GO TO H14 FOR OWNER #N

	OWNER #2	OWNER REPEAT #3-#10
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 #2

GO TO H19 FOR OWNER #N

	OWNER #2	OWNER REPEAT #3-#10
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: 2px;">1. GENERAL MANAGEMENT; "EVERYTHING"</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">2. SALES/MARKETING/CUSTOMER SERVICE</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">3. FINANCE/ACCOUNTING</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">4. TECHNICAL/RESEARCH/SCIENCE/ENGINEERING</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">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: 2px;">1. GENERAL MANAGEMENT; "EVERYTHING"</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">2. SALES/MARKETING/CUSTOMER SERVICE</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">3. FINANCE/ACCOUNTING</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">4. TECHNICAL/RESEARCH/SCIENCE/ENGINEERING</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">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 #2

GO TO H23 FOR OWNER #N

	OWNER #2		OWNER REPEAT #3-#10	
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"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	1. YES	5. NO	1. YES	5. NO
H24. Has [NAME] provided information or advice to help with this (new) business?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	1. YES	5. NO	1. YES	5. NO
H25. Has [NAME] provided training in business related tasks or skills (to help with this (new) business)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	1. YES	5. NO	1. YES	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"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	1. YES	5. NO	1. YES	5. NO
H27. Has [NAME] provided physical resources, use of land, space, buildings or equipment (to help with this (new) business)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	1. YES	5. NO	1. YES	5. NO
H28. Has [NAME] provided business services, such as legal, accounting or clerical assistance (to help with this (new) business)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	1. YES	5. NO	1. YES	5. NO

GO TO H29 FOR OWNER #2

GO TO H29 FOR OWNER #N

	OWNER #2	OWNER REPEAT #3-#10
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: 50%; display: inline-block;">1. YES</div> <div style="border: 1px solid black; padding: 10px; width: 50%; display: inline-block; margin-left: 20px;">5. NO</div>	<div style="border: 1px solid black; padding: 10px; width: 50%; display: inline-block;">1. YES</div> <div style="border: 1px solid black; padding: 10px; width: 50%; display: inline-block; margin-left: 20px;">5. NO</div>

GO TO H1 FOR NEXT OWNER OR NEXT SECTION

GO TO H1 FOR NEXT OWNER OR NEXT SECTION



SECTION J

J0. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF ONE OR TWO OWNERS ((*G2+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; height: 40px;"><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; height: 40px;"><input type="checkbox"/></td> <td>2. IF OLD OWNER STILL AN OWNER AND RELATIONSHIP IS MISSING WITH ANOTHER OLD OWNER --&gt; GO TO J2</td> </tr> <tr> <td style="width: 50px; height: 40px;"><input type="checkbox"/></td> <td>3. ELSE --&gt; GO TO NEXT J1</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. IF OLD OWNER STILL AN OWNER AND RELATIONSHIP IS MISSING WITH ANOTHER OLD OWNER --> GO TO J2	<input type="checkbox"/>	3. ELSE --> GO TO NEXT J1		
<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. IF OLD OWNER STILL AN OWNER AND RELATIONSHIP IS MISSING WITH ANOTHER OLD OWNER --> GO TO J2								
<input type="checkbox"/>	3. ELSE --> GO TO NEXT J1								
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 style="height: 25px;">1. SPOUSES</td></tr> <tr><td style="height: 25px;">2. PARTNERS SHARING A HOUSEHOLD</td></tr> <tr><td style="height: 25px;">3. RELATIVES LIVING IN THE SAME HOUSEHOLD</td></tr> <tr><td style="height: 25px;">4. RELATIVES LIVING IN DIFFERENT HOUSEHOLDS</td></tr> <tr><td style="height: 25px;">5. FRIENDS OR ACQUAINTANCES FROM WORK</td></tr> <tr><td style="height: 25px;">6. FRIENDS OR ACQUAINTANCES WHO HAVE NOT WORKED TOGETHER</td></tr> <tr><td style="height: 25px;">7. STRANGERS BEFORE JOINING THE (NEW) BUSINESS TEAM</td></tr> <tr><td style="height: 25px;">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 J1

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

BLANK PAGE

SECTION K: NEW LEGAL ENTITY OWNERS

	LEGAL ENTITY #2	LEGAL ENTITY REPEAT #3-#10
K0. INTERVIEWER CHECKPOINT	<p>1. IF G5=2 AND NEW OWNER --&gt; GO TO K1</p> <p>2. OTHERS --&gt; GO TO LEGAL ENTITY #3 K0</p>	<p>1. IF G5=2 AND NEW OWNER --&gt; GO TO K1</p> <p>2. OTHERS --&gt; GO TO LEGAL ENTITY #N 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 #2

GO TO K5 FOR LEGAL ENTITY #N

	LEGAL ENTITY #2	LEGAL ENTITY REPEAT #3-#10
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?	<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>
K6. Is this institution [NAME] represents 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?	<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>
K7. In what month and year did [NAME's] institution become involved as an owner of this (new) business?	_____ / _____ MONTH                      YEAR	_____ / _____ MONTH                      YEAR

GO TO K0 FOR NEXT LEGAL ENTITY OR NEXT SECTION

GO TO K0 FOR NEXT LEGAL ENTITY OR NEXT SECTION

SECTION M: NEW KEY NON-OWNERS' DEMOGRAPHICS

		KEY NON-OWNER REPEAT #1-#6	
M1.	INTERVIEWER CHECKPOINT	1. <input type="checkbox"/>	IF G15=1 AND NEW KEY NON-OWNER--> GO TO M2
		2. <input type="checkbox"/>	OTHERS--> GO TO NEXT KEY NON-OWNER M1
M2.	Is [NAME] male or female?	1. MALE <input type="checkbox"/>	2. FEMALE <input type="checkbox"/>
M3.	How old is [NAME]?	_____ AGE	
M4.	Is [NAME] Hispanic or Latino?	1. YES <input type="checkbox"/>	5. NO <input type="checkbox"/>
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 #N

	<p align="center"><b>KEY NON-OWNER REPEAT #1-#6</b></p>
<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 #N

	<p align="center"><b>KEY NON-OWNER REPEAT #1-#6</b></p>
<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 align="center">_____ # 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 #N

	<p>KEY NON-OWNER REPEAT #1-#6</p>
<p>M10. What is [NAME's] primary occupation? [IF RETIRED: What was [NAME's] primary occupation?]</p>	<p>_____</p>
<p>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]</p>	<p>_____ # OF YEARS</p>
<p>M12. How many other businesses has [NAME] helped to start as an owner or part-owner?</p>	<p>_____ # OF BUSINESSES</p>

GO TO M13 FOR KEY NON-OWNER #N



	<p align="center"><b>KEY NON-OWNER REPEAT #1-#6</b></p>
<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="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; width: 40%;">1. YES</div> <div style="border: 1px solid black; padding: 5px; width: 40%;">5. NO</div> </div> <p align="center">↓</p> <p align="right"><b>GO TO M17</b></p>
<p>M15. Does [NAME] work for pay on the (new) business 35 hours or more per week?</p>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; width: 40%;">1. YES</div> <div style="border: 1px solid black; padding: 5px; width: 40%;">5. NO</div> </div> <p align="center">↓</p> <p align="right"><b>GO TO M17</b></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 align="center">_____/_____ MONTH                      YEAR</p>
<p>M17. In what month and year did [NAME] begin making a distinctive contribution to the (new) business?</p>	<p align="center">_____/_____ MONTH                      YEAR</p>

**GO TO M1 FOR NEXT KEY  
NON-OWNER OR NEXT SECTION**

BLANK PAGE

## SECTION P: COMMUNITY RESOURCES

## P0. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF NEW FIRM OR ACTIVE START-UP (A50=1 OR 2) --> GO TO P1
<input type="checkbox"/>	2. OTHERS --> GO TO NEXT SECTION

↓

P1. Now I would like to talk to you about the community in which you now live. Please tell me whether you agree or disagree with the following statements.

The social norms and culture of the community where you live are highly supportive of success achieved through one's own personal efforts. Would you say you strongly agree, agree, neither agree nor disagree, disagree, or strongly disagree?

1. STRONGLY AGREE	2. AGREE	3. NEITHER	4. DISAGREE	5. STRONGLY DISAGREE
-------------------	----------	------------	-------------	----------------------

P2. The social norms and culture of your community emphasize self-sufficiency, autonomy, and personal initiative. Would you say you strongly agree, agree, neither agree nor disagree, disagree, or strongly disagree?

1. STRONGLY AGREE	2. AGREE	3. NEITHER	4. DISAGREE	5. STRONGLY DISAGREE
-------------------	----------	------------	-------------	----------------------

P3. The social norms and culture of your community encourage entrepreneurial risk-taking. (Would you say you strongly agree, agree, neither agree nor disagree, disagree, or strongly disagree?)

1. STRONGLY AGREE	2. AGREE	3. NEITHER	4. DISAGREE	5. STRONGLY DISAGREE
-------------------	----------	------------	-------------	----------------------

P4. The social norms and culture of your community encourage creativity and innovativeness. (Would you say you strongly agree, agree, neither agree nor disagree, disagree, or strongly disagree?)

1. STRONGLY AGREE	2. AGREE	3. NEITHER	4. DISAGREE	5. STRONGLY DISAGREE
-------------------	----------	------------	-------------	----------------------

P5. The social norms and culture of your community emphasize the responsibility that the individual has in managing his or her own life. (Would you say you strongly agree, agree, neither agree nor disagree, disagree, or strongly disagree?)

1. STRONGLY AGREE	2. AGREE	3. NEITHER	4. DISAGREE	5. STRONGLY DISAGREE
-------------------	----------	------------	-------------	----------------------

P6. Young people in your community are encouraged to be independent and start their own businesses. (Would you say you strongly agree, agree, neither agree nor disagree, disagree, or strongly disagree)?

1. STRONGLY AGREE	2. AGREE	3. NEITHER	4. DISAGREE	5. STRONGLY DISAGREE
-------------------	----------	------------	-------------	----------------------

P7. State and local governments in your community provide good support for those starting (new) businesses. (Would you say you strongly agree, agree, neither agree nor disagree, disagree, or strongly disagree?)

1. STRONGLY AGREE	2. AGREE	3. NEITHER	4. DISAGREE	5. STRONGLY DISAGREE
-------------------	----------	------------	-------------	----------------------

P8. Bankers and other investors in your community go out of their way to help (new) businesses get started. (Would you say you strongly agree, agree, neither agree nor disagree, disagree, or strongly disagree?)

1. STRONGLY AGREE	2. AGREE	3. NEITHER	4. DISAGREE	5. STRONGLY DISAGREE
-------------------	----------	------------	-------------	----------------------

P9. Community groups provide good support for those starting (new) businesses. (Would you say you strongly agree, agree, neither agree nor disagree, disagree, or strongly disagree?)

1. STRONGLY AGREE	2. AGREE	3. NEITHER	4. DISAGREE	5. STRONGLY DISAGREE
-------------------	----------	------------	-------------	----------------------

P10. Many of your friends have started (new) businesses. (Would you say you strongly agree, agree, neither agree nor disagree, disagree, or strongly disagree?)

1. STRONGLY AGREE	2. AGREE	3. NEITHER	4. DISAGREE	5. STRONGLY DISAGREE
-------------------	----------	------------	-------------	----------------------

P11. Many of your relatives have started (new) businesses. (Would you say you strongly agree, agree, neither agree nor disagree, disagree, or strongly disagree?)

1. STRONGLY AGREE	2. AGREE	3. NEITHER	4. DISAGREE	5. STRONGLY DISAGREE
-------------------	----------	------------	-------------	----------------------

P12. Most of the leaders in your community are people who own their own businesses. (Would you say you strongly agree, agree, neither agree nor disagree, disagree, or strongly disagree?)

1. STRONGLY AGREE	2. AGREE	3. NEITHER	4. DISAGREE	5. STRONGLY DISAGREE
-------------------	----------	------------	-------------	----------------------

## 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 (\*C2=1) --> **GO TO NEXT SECTION**

2. IF NEW FIRM OR ACTIVE START-UP (A50=1 OR 2) AND BUSINESS IS NOT LEGAL ENTITY (\*C2/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, [TX\*A3/A3], was registered as a [\*C1/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 will now review some of the information you gave during the last interview regarding funds provided by each person or legal entity that will expect to own part of this (new) business (before [TX\*A3/A3]/the (new) business) was registered as a [\*C1/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; <b>GO TO NEXT SECTION</b></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; <b>GO TO Q4c</b></p> <p><input type="checkbox"/> 3. IF OLD OWNER STILL AN OWNER (G4c=YES/DK/NA) AND PERSONAL SAVING AMOUNT IS MISSING (*Q4=DK/NA/EMPTY) --&gt; <b>GO TO Q4</b></p> <p><input type="checkbox"/> 4. IF NEW OWNER --&gt; <b>GO TO Q4</b></p>				
<p>Q4c. In the last interview, you stated that (you/[NAME]) had provided [\$*Q4] to the (new) business from (your/their) personal savings and other personal sources (before it was registered as a [*C1/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 [*C1/C1])?</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; padding: 5px; width: 50%; text-align: center;"> <p>1. YES, CORRECT</p> <p><b>GO TO Q5c</b></p> </td> <td style="border: 1px solid black; padding: 5px; width: 50%; text-align: center;"> <p>5. CONTRIBUTED MORE \$</p> <p>↓</p> <p><b>GO TO Q4</b></p> </td> </tr> <tr> <td style="border: 1px solid black; padding: 5px; text-align: center;"> <p>2. NO, INCORRECT (IF VOL.)</p> <p>↓</p> <p><b>GO TO Q4</b></p> </td> <td></td> </tr> </table>	<p>1. YES, CORRECT</p> <p><b>GO TO Q5c</b></p>	<p>5. CONTRIBUTED MORE \$</p> <p>↓</p> <p><b>GO TO Q4</b></p>	<p>2. NO, INCORRECT (IF VOL.)</p> <p>↓</p> <p><b>GO TO Q4</b></p>	
<p>1. YES, CORRECT</p> <p><b>GO TO Q5c</b></p>	<p>5. CONTRIBUTED MORE \$</p> <p>↓</p> <p><b>GO TO Q4</b></p>				
<p>2. NO, INCORRECT (IF VOL.)</p> <p>↓</p> <p><b>GO TO Q4</b></p>					
<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 [\$*Q4] you reported last year,) (before the business was registered as a [*C1/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 (*Q5=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) [\$*Q5] 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 [*C1/C1]). Is this still correct (or (have/has) (you/[NAME]) contributed more from personal family loans) (before the (new) business was registered as a [*C1/C1])?</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; padding: 5px; width: 50%; text-align: center;"> <p>1. YES, CORRECT</p> <p>GO TO Q6c</p> </td> <td style="border: 1px solid black; padding: 5px; width: 50%; text-align: center;"> <p>5. CONTRIBUTED MORE \$</p> <p>↓</p> <p>GO TO Q5</p> </td> </tr> <tr> <td style="border: 1px solid black; padding: 5px; text-align: center;"> <p>2. NO, INCORRECT (IF VOL.)</p> <p>↓</p> <p>GO TO Q5</p> </td> <td></td> </tr> </table>	<p>1. YES, CORRECT</p> <p>GO TO Q6c</p>	<p>5. CONTRIBUTED MORE \$</p> <p>↓</p> <p>GO TO Q5</p>	<p>2. NO, INCORRECT (IF VOL.)</p> <p>↓</p> <p>GO TO Q5</p>	
<p>1. YES, CORRECT</p> <p>GO TO Q6c</p>	<p>5. CONTRIBUTED MORE \$</p> <p>↓</p> <p>GO TO Q5</p>				
<p>2. NO, INCORRECT (IF VOL.)</p> <p>↓</p> <p>GO TO Q5</p>					
<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 [\$*Q5] you reported last year,) (before the (new) business was registered as a [*C1/C1])?</p>	<p>\$ _____</p>				

GO TO OWNER #X Q6c

OWNER #X					
<p>Q6x. 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 FRIEND AMOUNT <u>NOT</u> MISSING --&gt; GO TO Q6c</p> <p><input type="checkbox"/> 3. IF OLD OWNER STILL AN OWNER (G4c=YES/DK/NA) AND PERSONAL LOAN FROM FRIEND AMOUNT IS MISSING (*Q6=DK/NA/EMPTY) --&gt; GO TO Q6</p> <p><input type="checkbox"/> 4. IF NEW OWNER --&gt; GO TO Q6</p>				
<p>Q6c. (In the last interview, you stated that) [\$*Q6] 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 [*C1/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 [*C1/C1])?</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; border: 1px solid black; padding: 5px; text-align: center;"> <p>1. YES, CORRECT</p> <p>GO TO Q7c</p> </td> <td style="width: 50%; border: 1px solid black; padding: 5px; text-align: center;"> <p>5. CONTRIBUTED MORE \$</p> <p>↓</p> <p>GO TO Q6</p> </td> </tr> <tr> <td style="border: 1px solid black; padding: 5px; text-align: center;"> <p>2. NO, INCORRECT (IF VOL.)</p> <p>↓</p> <p>GO TO Q6</p> </td> <td></td> </tr> </table>	<p>1. YES, CORRECT</p> <p>GO TO Q7c</p>	<p>5. CONTRIBUTED MORE \$</p> <p>↓</p> <p>GO TO Q6</p>	<p>2. NO, INCORRECT (IF VOL.)</p> <p>↓</p> <p>GO TO Q6</p>	
<p>1. YES, CORRECT</p> <p>GO TO Q7c</p>	<p>5. CONTRIBUTED MORE \$</p> <p>↓</p> <p>GO TO Q6</p>				
<p>2. NO, INCORRECT (IF VOL.)</p> <p>↓</p> <p>GO TO Q6</p>					
<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 [\$*Q6] you reported last year,) (before the (new) business was registered as a [*C1/C1])?</p>	<p>\$ _____</p>				

GO TO OWNER #X Q7c



OWNER #X					
<p>Q7x. <b>INTERVIEWER CHECKPOINT</b></p>	<p><input type="checkbox"/> 1. IF OLD OWNER DELETED (G4c=NO) --&gt; <b>GO TO NEXT SECTION</b></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; <b>GO TO Q7c</b></p> <p><input type="checkbox"/> 3. IF OLD OWNER STILL AN OWNER (G4c=YES/DK/NA) AND CREDIT CARD LOAN AMOUNT IS MISSING (*Q7=DK/NA/EMPTY) --&gt; <b>GO TO Q7</b></p> <p><input type="checkbox"/> 4. IF NEW OWNER --&gt; <b>GO TO Q7</b></p>				
<p>Q7c. (In the last interview, you stated that) [\$*Q7] was provided to the (new) business from credit card loans by (you/ [NAME]) (before it was registered as a [*C1/C1]). Is this still correct (or (have/has) (you/[NAME]) contributed more from credit card loans) (before it was registered as a [*C1/C1])?</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; padding: 5px; width: 50%; text-align: center;"> <p>1. YES, CORRECT</p> <p><b>GO TO Q8c</b></p> </td> <td style="border: 1px solid black; padding: 5px; width: 50%; text-align: center;"> <p>5. CONTRIBUTED MORE \$</p> <p style="text-align: center;">↓</p> <p><b>GO TO Q7</b></p> </td> </tr> <tr> <td style="border: 1px solid black; padding: 5px; text-align: center;"> <p>2. NO, INCORRECT (IF VOL.)</p> <p style="text-align: center;">↓</p> <p><b>GO TO Q7</b></p> </td> <td></td> </tr> </table>	<p>1. YES, CORRECT</p> <p><b>GO TO Q8c</b></p>	<p>5. CONTRIBUTED MORE \$</p> <p style="text-align: center;">↓</p> <p><b>GO TO Q7</b></p>	<p>2. NO, INCORRECT (IF VOL.)</p> <p style="text-align: center;">↓</p> <p><b>GO TO Q7</b></p>	
<p>1. YES, CORRECT</p> <p><b>GO TO Q8c</b></p>	<p>5. CONTRIBUTED MORE \$</p> <p style="text-align: center;">↓</p> <p><b>GO TO Q7</b></p>				
<p>2. NO, INCORRECT (IF VOL.)</p> <p style="text-align: center;">↓</p> <p><b>GO TO Q7</b></p>					
<p>Q7. (What is the <u>total</u> dollar amount provided that came) from credit card loans to (you/[NAME]) (, including the [\$*Q7] you reported last year,) (before the (new) business was registered as a [*C1/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: 25px; 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: 25px; 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: 25px; 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 (*Q8=DK/NA/EMPTY) --&gt; GO TO Q8</p> </div> </div> <div style="display: flex; align-items: flex-start;"> <input style="width: 40px; height: 25px; 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 [\$*Q8] to the (new) business from personal loans from a bank or some other type of financial institution (before it was registered as a [*C1/C1]). Is this still correct (or (have/has) (you/[NAME]) contributed more from personal bank loans) (before the (new) business was registered as a [*C1/C1])?</p>	<div style="display: flex; justify-content: space-around; align-items: flex-start;"> <div style="border: 1px solid black; padding: 5px; width: 45%; text-align: center;"> <p>1. YES, CORRECT</p> <p>GO TO Q9c</p> </div> <div style="border: 1px solid black; padding: 5px; width: 45%; text-align: center;"> <p>5. CONTRIBUTED MORE \$</p> <p>↓</p> <p>GO TO Q8</p> </div> </div> <div style="display: flex; justify-content: center; align-items: center; margin-top: 20px;"> <div style="border: 1px solid black; padding: 5px; width: 45%; text-align: center;"> <p>2. NO, INCORRECT (IF VOL.)</p> <p>↓</p> <p>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 [\$*Q8] you reported last year,) (before the (new) business was registered as a [*C1/C1])?</p>	<p>\$ _____</p>

GO TO OWNER #X Q9c

OWNER #X	
<p>Q9x. 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: 25px; 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: 25px; margin-right: 10px;" type="checkbox"/> <div> <p>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> </div> </div> <div style="display: flex; align-items: flex-start;"> <input style="width: 40px; height: 25px; margin-right: 10px;" type="checkbox"/> <div> <p>3. IF OLD OWNER STILL AN OWNER (G4c=YES/DK/NA) AND ASSET BACKED LOAN AMOUNT IS MISSING (*Q9=DK/NA/EMPTY) --&gt; GO TO Q9</p> </div> </div> <div style="display: flex; align-items: flex-start;"> <input style="width: 40px; height: 25px; margin-right: 10px;" type="checkbox"/> <div> <p>4. IF NEW OWNER --&gt; GO TO Q9</p> </div> </div> </div>
<p>Q9c. (In the last interview, you stated that) [\$*Q9] 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 [*C1/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 [*C1/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 Q9</p> </div> </div> <div style="display: flex; justify-content: center; align-items: center; margin-top: 20px;"> <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 Q9</p> </div> </div>
<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 [\$*Q9] you reported last year,) (before the (new) business was registered as a [*C1/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 (*Q10=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 [\$*Q10] to the (new) business from (other sources/*Q11) (before it was registered as a [*C1/C1]). Is this still correct (or (have/has) (you/[NAME]) contributed more from other sources) (before the (new) business was registered as a [*C1/C1])?</p>	<div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid black; padding: 5px; width: 45%;"> <p>1. YES, CORRECT</p> <p style="text-align: center;">GO TO Q12</p> </div> <div style="border: 1px solid black; padding: 5px; width: 45%;"> <p>5. CONTRIBUTED MORE \$</p> <p style="text-align: center;">↓ GO TO Q10</p> </div> </div> <div style="border: 1px solid black; padding: 5px; margin-top: 10px; width: 45%;"> <p>2. NO, INCORRECT (IF VOL.)</p> <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 [\$*Q10] you reported last year,) (before the (new) business was registered as a [*C1/C1])?</p>	<p>\$ _____</p>
<p>Q11. [IF *Q11=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 (*C2/C2 = 5/DK/NA) ----> GO TO Q16x
<input type="checkbox"/>	2. IF REGISTERED LEGAL ENTITY (*C2/C2 = 1) ----> GO TO R0, NEXT SECTION



Q16x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF ADDITIONAL FUNDING <u>NOT</u> MISSING ----> GO TO Q16c
<input type="checkbox"/>	2. IF ADDITIONAL FUNDING MISSING (*Q16=DK/NA/MISSING) ----> GO TO Q16



Q16c. In the last interview, you stated [\$\*Q16] in additional funding would be required before ([TX\*A3/A3]/the (new) business) could become registered as a legal entity and be able to enter into binding agreements. Is this still correct?

<input type="checkbox"/> 1. YES GO TO Q17x	<input type="checkbox"/> 5. NO ↓	<input type="checkbox"/> 8. DON'T KNOW GO TO Q17x
---	-------------------------------------	--

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

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

Q17x. INTERVIEWER CHECKPOINT

<input style="width: 30px; height: 20px;" type="checkbox"/>	1. IF OWNERSHIP SHARES <u>NOT</u> MISSING ---> GO TO Q17c
<input style="width: 30px; height: 20px;" type="checkbox"/>	2. IF OWNERSHIP SHARES MISSING (*Q17=DK/NA/MISSING) ----> GO TO Q17



Q17c. In the last interview, you stated that [\*Q17] percent of the [\$\*Q16] 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



8. DON'T KNOW

GO TO NEXT SECTION

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

BLANK PAGE



## 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 (*C2 = 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, [TX\*A3/A3], became a registered legal entity -- a [\*C1/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 (*R1=1) --> GO TO R1c
<input type="checkbox"/>	2. IF DID <u>NOT</u> HAVE LOANS OR FINANCIAL SUPPORT (*R1=5) --> GO TO R1c
<input type="checkbox"/>	3. OTHERS (*R1=DK/NA/MISSING) --> GO TO R1



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

In the last interview, you stated that this (new) business [\*R1 (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
---

R1. (Now I would like to talk about loans and other financial support received by this (new) business, [TX\*A3/A3], after it was registered as a [\*C1/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 type="checkbox"/>	1. IF ADDITIONAL EQUITY BY OWNERS INVESTED (*R3=1) --> GO TO R3c
<input type="checkbox"/>	2. IF ADDITIONAL EQUITY BY OWNERS <u>NOT</u> INVESTED (*R3=5) --> GO TO R3c
<input type="checkbox"/>	3. OTHERS (*R3=DK/NA/MISSING) --> GO TO R3



R3c. In the last interview, you stated that you (or other owners) invested [\$\*R4] of additional equity or ownership funds after the (new) business was registered as a [\*C1/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 [\*C1/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 [\*C1/C1 LEGAL ENTITY]?

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

DOLLAR AMOUNT

999 999 998. DON'T KNOW

GO TO R5

R5c. In the last interview, you stated that [\*R5] percent of the total ownership was accounted for by the [\$\*R4] 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 (*C2=1) AND PERSONAL LOANS YOU HAVE MADE ALREADY COLLECTED (*R10 NE DK/NA) --> <b>GO TO R10c</b>
	2. IF REGISTERED LEGAL ENTITY (*C2=1) AND PERSONAL LOANS YOU HAVE MADE ARE MISSING (*R10=DK/NA) --> <b>GO TO R10</b>
	3. IF <u>NOW</u> REGISTERED LEGAL ENTITY IN WAVE E (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 [\*C1/C1 LEGAL ENTITY] after the (new) business, [TX\*A3/A3], was registered as a legal entity.

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

In the last interview, you stated that [\$\*R10] in the form of personal loans from you was provided to the [\*C1/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 [\*C1/C1 LEGAL ENTITY] after the (new) business, [TX\*A3/A3], was registered as a legal entity.)

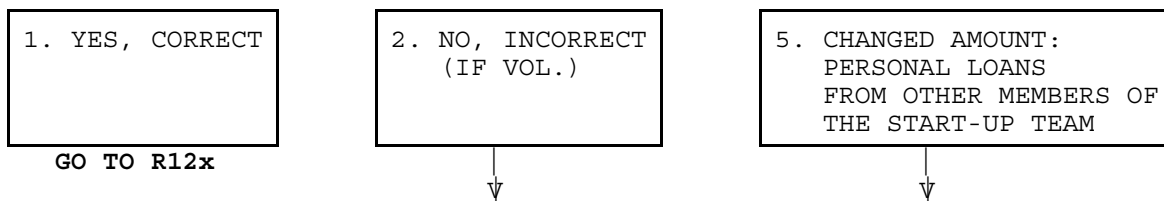
(What is the (current) total dollar amount of) any personal loans you have made to the (new) business (after the (new) business, [TX\*A3/A3], was registered as a [\*C1/C1 LEGAL ENTITY] (, including the [\$\*R10] you reported last year))?

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

R11x. INTERVIEWER CHECKPOINT

	1. IF REGISTERED LEGAL ENTITY (*C2=1) AND PERSONAL LOANS FROM START-UP TEAM MEMBERS ALREADY COLLECTED (*R11 NE DK/NA) --> GO TO R11c
	2. IF REGISTERED LEGAL ENTITY(*C2=1) AND PERSONAL LOANS FROM START-UP TEAM MEMBERS ARE MISSING (*R11=DK/NA) --> GO TO R11
	3. IF <u>NOW</u> REGISTERED LEGAL ENTITY IN WAVE E (C2=1) --> GO TO R11
	4. OTHERS --> GO TO R12x

R11c. (In the last interview, you stated that) [\$\*R11] in the form of personal loans from other members of the start-up team was provided to the [\*C1/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 [\*C1/C1 LEGAL ENTITY] (, including the [\$\*R11] you reported last year))?

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

R12x. INTERVIEWER CHECKPOINT

	1. IF REGISTERED LEGAL ENTITY (*C2=1) AND PERSONAL LOANS FROM FAMILY MEMBERS OF THE START-UP TEAM ALREADY COLLECTED (*R12 NE DK/NA) --> <b>GO TO R12c</b>
	2. IF REGISTERED LEGAL ENTITY (*C2=1) AND PERSONAL LOANS FROM FAMILY MEMBERS OF THE START-UP TEAM ARE MISSING (*R12 IN DK/NA) --> <b>GO TO R12</b>
	3. IF <u>NOW</u> REGISTERED LEGAL ENTITY IN WAVE E (C2=1) --> <b>GO TO R12</b>
	4. OTHERS --> <b>GO TO R13x</b>

R12c. (In the last interview, you stated that) [\$\*R12] in the form of personal loans from spouses, family members, or other kin of the start-up team was provided to the [\*C1/C1 LEGAL ENTITY] after the (new) business, [TX\*A3/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
GO TO R13x	↓	↓

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 [\*C1/C1 LEGAL ENTITY] (, including the [\$\*R12] you reported last year))?

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

R13x. INTERVIEWER CHECKPOINT

	1. IF REGISTERED LEGAL ENTITY (*C2=1) AND PERSONAL LOANS FROM EMPLOYEES ALREADY COLLECTED (*R13 NE DK/NA) --> <b>GO TO R13c</b>
	2. IF REGISTERED LEGAL ENTITY (*C2=1) AND PERSONAL LOANS FROM EMPLOYEES ARE MISSING (*R13=DK/NA) --> <b>GO TO R13</b>
	3. IF <u>NOW</u> REGISTERED LEGAL ENTITY IN WAVE E (C2=1) --> <b>GO TO R13</b>
	4. OTHERS --> <b>GO TO R14x</b>

R13c. (In the last interview, you stated that) [\$\*R13] in the form of personal loans from employees that do not share ownership was provided to the [\*C1/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

**GO TO R14x**

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 [\*C1/C1 LEGAL ENTITY] (, including the [\$\*R13] you reported last year))?

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

DOLLAR AMOUNT

999 999 998. DON'T KNOW

R14x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF REGISTERED LEGAL ENTITY (*C2=1) AND PERSONAL LOANS FROM OTHER INDIVIDUALS ALREADY COLLECTED (*R14 NE DK/NA) --> <b>GO TO R14c</b>
<input type="checkbox"/>	2. IF REGISTERED LEGAL ENTITY (*C2=1) AND PERSONAL LOANS FROM FROM OTHER INDIVIDUALS ARE MISSING (*R14 IN DK/NA) --> <b>GO TO R14</b>
<input type="checkbox"/>	3. IF <u>NOW</u> REGISTERED LEGAL ENTITY IN WAVE E (C2=1) --> <b>GO TO R14</b>
<input type="checkbox"/>	4. OTHERS --> <b>GO TO R15x</b>

R14c. (In the last interview, you stated that) [\$\*R14] in personal loans from other individuals was provided to the [\*C1/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  <b>GO TO R15x</b>	2. NO, INCORRECT (IF VOL.)  ↓	5. CHANGED AMOUNT: PERSONAL LOANS FROM OTHER INDIVIDUALS  ↓
--	--	---

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

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



R15x. INTERVIEWER CHECKPOINT

	1. IF REGISTERED LEGAL ENTITY (*C2=1) AND CREDIT CARD LOANS ALREADY COLLECTED (*R15 NE DK/NA) --> GO TO R15c
	2. IF REGISTERED LEGAL ENTITY (*C2=1) AND CREDIT CARD LOANS ARE MISSING (*R15=DK/NA) --> GO TO R15
	3. IF <u>NOW</u> REGISTERED LEGAL ENTITY IN WAVE E (C2=1) --> GO TO R15
	4. OTHERS --> GO TO R6x

R15c. (In the last interview, you stated that) [\$\*R15] in the form of credit card loans was provided to the [\*C1/C1 LEGAL ENTITY] after the (new) business, [TX\*A3/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
GO TO R6x	↓	↓

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

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

R6x. **INTERVIEWER CHECKPOINT**

<input type="checkbox"/>	1. IF REGISTERED LEGAL ENTITY (*C2=1) AND ASSET BACKED FUNDS AMOUNT ALREADY COLLECTED (*R6 NE DK/NA/EMPTY) --> <b>GO TO R6c</b>
<input type="checkbox"/>	2. IF REGISTERED LEGAL ENTITY (*C2=1) AND ASSET BACKED FUNDS AMOUNT IS MISSING (*R6=DK/NA/EMPTY) --> <b>GO TO R6</b>
<input type="checkbox"/>	3. IF <u>NOW</u> REGISTERED LEGAL ENTITY IN WAVE E (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) [\$\*R6] in loans backed by assets, such as land, vehicles, or equipment, were provided directly to the [\*C1/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	2. NO, INCORRECT (IF VOL.)	5. CHANGED AMOUNT: ASSET BACKED LOANS
<b>GO TO R8x</b>	↓	↓

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 [\*C1/C1 LEGAL ENTITY] (, including the [\$\*R6] you reported last year))?

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

R8x. INTERVIEWER CHECKPOINT

	1. IF REGISTERED LEGAL ENTITY (*C2=1) AND BANK LINE OF CREDIT/WORKING CAPITAL LOAN AMOUNT ALREADY COLLECTED (*R8 NE DK/NA) --> GO TO R8c
	2. IF REGISTERED LEGAL ENTITY (*C2=1) AND BANK LINE OF CREDIT/WORKING CAPITAL LOAN AMOUNT IS MISSING (*R8=DK/NA) --> GO TO R8
	3. IF <u>NOW</u> REGISTERED LEGAL ENTITY IN WAVE E (C2=1) --> GO TO R8
	4. OTHERS --> GO TO R17x

R8c. (In the last interview, you stated that) [\$\*R8] in the form of bank sponsored lines of credit or working capital loans was provided to the [\*C1/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 [\*C1/C1 LEGAL ENTITY] (, including the [\$\*R8] you reported last year))?

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

R17x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF REGISTERED LEGAL ENTITY (*C2=1) AND VENTURE CAPITAL LOANS ALREADY COLLECTED (*R17 NE DK/NA) --> <b>GO TO R17c</b>
<input type="checkbox"/>	2. IF REGISTERED LEGAL ENTITY (*C2=1) AND VENTURE CAPITAL LOANS ARE MISSING (*R17=DK/NA) --> <b>GO TO R17</b>
<input type="checkbox"/>	3. IF <u>NOW</u> REGISTERED LEGAL ENTITY IN WAVE E (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) [\$\*R17] in the form of loans from venture capital firms was provided to the [\*C1/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

**GO TO R18x**

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, [TX\*A3/A3], was registered as a [\*C1/C1 LEGAL ENTITY] (, including the [\$\*R17] you reported last year))?

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

DOLLAR AMOUNT

999 999 998. DON'T KNOW

R18x. INTERVIEWER CHECKPOINT

	1. IF REGISTERED LEGAL ENTITY (*C2=1) AND DEBTS FROM GOVERNMENT AGENCIES ALREADY COLLECTED (*R18 NE DK/NA) --> <b>GO TO R18c</b>
	2. IF REGISTERED LEGAL ENTITY (*C2=1) AND DEBTS FROM GOVERNMENT AGENCIES ARE MISSING (*R18=DK/NA) --> <b>GO TO R18</b>
	3. IF <u>NOW</u> REGISTERED LEGAL ENTITY IN WAVE E (C2=1) --> <b>GO TO R18</b>
	4. OTHERS --> <b>GO TO R19x</b>

R18c. (In the last interview, you stated that) [\$\*R18] in debts are from government agencies of any kind, other than SBA guaranteed loans, were provided to the [\*C1/C1 LEGAL ENTITY] after the (new) business, [TX\*A3/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  ↓
--	--	--

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 [\*C1/C1 LEGAL ENTITY] (, including the [\$\*R18] you reported last year))?

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

R19x. **INTERVIEWER CHECKPOINT**

<input type="checkbox"/>	1. IF REGISTERED LEGAL ENTITY (*C2=1) AND SBA LOANS ALREADY COLLECTED (*R19 NE DK/NA) --> <b>GO TO R19c</b>
<input type="checkbox"/>	2. IF REGISTERED LEGAL ENTITY (*C2=1) AND SBA LOANS ARE MISSING (*R19=DK/NA) --> <b>GO TO R19</b>
<input type="checkbox"/>	3. IF <u>NOW</u> REGISTERED LEGAL ENTITY IN WAVE E (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) [\$\*R19] in the form of bank loans guaranteed by the SBA was provided to the [\*C1/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	2. NO, INCORRECT (IF VOL.)	5. CHANGED AMOUNT: SBA BANK LOANS
<b>GO TO R16x</b>	↓	↓

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 [\*C1/C1 LEGAL ENTITY] (, including the [\$\*R19] you reported last year))?

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

R16x. INTERVIEWER CHECKPOINT

	1. IF REGISTERED LEGAL ENTITY (*C2=1) AND BANK LOANS ALREADY COLLECTED (*R16 NE DK/NA) --> <b>GO TO R16c</b>
	2. IF REGISTERED LEGAL ENTITY (*C2=1) AND BANK LOANS ARE MISSING (*R16=DK/NA) --> <b>GO TO R16</b>
	3. IF <u>NOW</u> REGISTERED LEGAL ENTITY IN WAVE E (C2=1) --> <b>GO TO R16</b>
	4. OTHERS --> <b>GO TO R7x</b>

R16c. (In the last interview, you stated that) [\$\*R16] in the form of bank loans was provided to the [\*C1/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 (IF VOL.)	5. CHANGED AMOUNT: 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, [TX\*A3/A3], was registered as a [\*C1/C1 LEGAL ENTITY] (, including the [\$\*R16] you reported last year))?

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

DOLLAR AMOUNT

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

R7x. **INTERVIEWER CHECKPOINT**

<input type="checkbox"/>	1. IF REGISTERED LEGAL ENTITY (*C2=1) AND PROPERTY/EQUIPMENT LEASES AMOUNT ALREADY COLLECTED (*R7 NE DK/NA/EMPTY) --> <b>GO TO R7c</b>
<input type="checkbox"/>	2. IF REGISTERED LEGAL ENTITY (*C2=1) AND PROPERTY/EQUIPMENT LEASES AMOUNT IS MISSING (*R7=DK/NA/EMPTY) --> <b>GO TO R7</b>
<input type="checkbox"/>	3. IF <u>NOW</u> REGISTERED LEGAL ENTITY IN WAVE E (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) [\$\*R7] in the form of leases on property and equipment was provided to the [\*C1/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 [\*C1/C1 LEGAL ENTITY] (, including the [\$\*R7] 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 (*C2=1) AND CREDIT FROM SUPPLIERS ALREADY COLLECTED (*R9 NE DK/NA) --> GO TO R9c
	2. IF REGISTERED LEGAL ENTITY (*C2=1) AND CREDIT FROM SUPPLIERS IS MISSING (*R9=DK/NA) --> GO TO R9
	3. IF <u>NOW</u> REGISTERED LEGAL ENTITY IN WAVE E (C2=1) --> GO TO R9
	4. OTHERS --> GO TO R20x

R9c. (In the last interview, you stated that) [\$\*R9] in the form of credit from suppliers was provided to the [\*C1/C1 LEGAL ENTITY] after the (new) business, [TX\*A3/A3], was registered as a legal entity. Is this still correct (or has the amount of credit from suppliers changed)?

1. YES, CORRECT	2. NO, INCORRECT (IF VOL.)	5. CHANGED AMOUNT: CREDIT FROM SUPPLIERS
GO TO R20x	↓	↓

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 [\*C1/C1 LEGAL ENTITY] (, including the [\$\*R9] you reported last year))?

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

## R20x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF REGISTERED LEGAL ENTITY (*C2=1) AND ANY OTHER LOANS OR DEBTS ALREADY COLLECTED (*R20 NE DK/NA) --> <b>GO TO R20c</b>
<input type="checkbox"/>	2. IF REGISTERED LEGAL ENTITY (*C2=1) AND ANY OTHER LOANS OR DEBTS ARE MISSING (*R20=DK/NA) --> <b>GO TO R20</b>
<input type="checkbox"/>	3. IF <u>NOW</u> REGISTERED LEGAL ENTITY IN WAVE E (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) [\$\*R20] in other loans or debts were provided to the [\*C1/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 ↓
--------------------------------------	------------------------------------	---

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 [\*C1/C1 LEGAL ENTITY] (, including the [\$\*R20] you reported last year))?

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

**R21y. INTERVIEWER CHECKPOINT**

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



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 [\*C1/C1 LEGAL ENTITY] is approximately [SUM R6-R20] dollars. Is the total amount correct?

1. YES, TOTAL AMOUNT CORRECT	5. NO, TOTAL AMOUNT INCORRECT <b>GO BACK TO R6</b>
------------------------------	---



**R22x. INTERVIEWER CHECKPOINT**

<input type="checkbox"/>	1. IF REGISTERED LEGAL ENTITY (*C2=1) AND MARKET VALUE ALREADY COLLECTED (*R22 NE DK/NA) --> <b>GO TO R22c</b>
<input type="checkbox"/>	2. IF REGISTERED LEGAL ENTITY (*C2=1) AND MARKET VALUE MISSING (*R22=DK/NA) --> <b>GO TO R22</b>
<input type="checkbox"/>	3. IF <u>NOW</u> REGISTERED LEGAL ENTITY IN WAVE E (C2=1) --> <b>GO TO R22</b>
<input type="checkbox"/>	4. OTHERS --> <b>GO TO R26x</b>

R22c. In the last interview, you stated that if the business were sold then, the total net market value would have been [\$\*R22]. Is this still a correct market value of the (new) business?

1. YES <b>GO TO R26x</b>	5. NO	8. DON'T KNOW <b>GO TO R26x</b>
-----------------------------	-------	------------------------------------



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

<div style="border: 1px solid black; width: 30px; height: 30px; margin: 0 auto;"></div>	<p>1. IF ADDITIONAL FUNDING NEEDED FOR THE FIRST YEAR OF OPERATIONS <u>NOT</u> MISSING (*R26 NE DK/NA) --&gt; <b>GO TO R26c</b></p>
<div style="border: 1px solid black; width: 30px; height: 30px; margin: 0 auto;"></div>	<p>2. IF ADDITIONAL FUNDING NEEDED FOR THE FIRST YEAR OF OPERATIONS MISSING (*R26=DK/NA) --&gt; <b>GO TO R26</b></p>

↓

R26c. In the last interview, you stated that [\*R26] in additional funding would be needed to complete the first year of operations of this (new) business, [TX\*A3/A3]. (Is/Was) 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
------------------------	-------------------------

## 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 (*E11/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 (*E11/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?

---

---

## SECTION R2: CREDIT PROBLEMS

## R40x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF NEW FIRM OR ACTIVE START-UP OR QUIT (A50=1 OR 2 OR 3) --> GO TO R40
<input type="checkbox"/>	2. OTHERS --> GO TO NEXT SECTION

↓

R40. (Have you applied/Did you apply) to any financial institution for credit or a loan of any kind for the business in the past 12 months?

<input type="checkbox"/> 1. YES ↓	<input type="checkbox"/> 5. NO GO TO NEXT SECTION
--------------------------------------	---

R41. In what month and year did this occur?

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

R42. Was the credit or loan request approved, approved with some modifications, rejected, or is it still under review?

<input type="checkbox"/> 1. APPROVED ↓	<input type="checkbox"/> 2. APPROVED WITH MODIFICATIONS ↓	<input type="checkbox"/> 5. REJECTED GO TO R47	<input type="checkbox"/> 6. STILL UNDER REVIEW GO TO R47
---	---	---	---

R43. Were the major terms, such as the amount of credit or loan, the repayment schedule, the interest rate, or the requirement for collateral, different than you had originally expected?

<input type="checkbox"/> 1. YES ↓ GO TO R44	<input type="checkbox"/> 5. NO GO TO R45
---	---

R44. What aspects of the terms were different than expected -- the amount of credit or loan, the repayment schedule, the interest rate, or the requirement for collateral?

[CHECK ALL THAT APPLY]

1. AMOUNT OF CREDIT OR LOAN	2. REPAYMENT SCHEDULE	3. INTEREST RATE	4. REQUIREMENT FOR COLLATERAL
7. SOMETHING ELSE: _____			8. DON'T KNOW

R45. Were the credit or loan terms acceptable?

1. YES GO TO NEXT SECTION	5. NO ↓
---------------------------------	------------

R46. What credit or loan terms were unacceptable? (Anything else?)

---

---

**GO TO NEXT BOX**

R47. What (are/were) the consequences of not having these funds for the (new) business? (Anything else?)

---

---

**QUITS -- GO TO Z49  
ELSE -- GO TO NEXT SECTION**



## SECTION S: MARKET AND COMPETITION

## S1x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF NEW FIRM OR ACTIVE START-UP (A50=1 OR 2) --> 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? [ENTER "996" FOR "NO CUSTOMERS"]</p>	<p>_____ %</p>
<p><b>IF S7=100% OR 996 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><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><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> <p>_____ %</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.

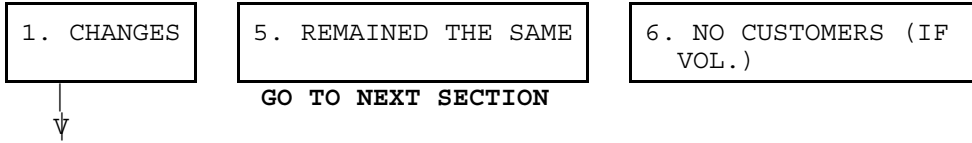
<p>S11. What percent of your sales currently come from...  private individuals rather than other businesses or government agencies? [ENTER "996" FOR "NO CUSTOMERS"]</p>	<p>_____ %</p>
<p style="text-align: center;"><b>IF S11=100% OR 996 GO TO S14</b></p>	
<p>S12. (What percent of your sales currently 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> <p>_____ %</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
-----------------

S15. Compared to a year ago, have you noticed any changes in the preferences or choices of your customers, or have their preferences and choices remained about the same?



S16. What types of changes have you observed in customer preferences or choices? (Any other changes?)

---

---

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. IF NEW FIRM (A50=1) --> GO TO T6
<input type="checkbox"/>	3. 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 fully 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 full 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: 20px; height: 20px;" type="checkbox"/>	1. IF NEW FIRM (A50=1) --> GO TO U1
<input style="width: 20px; 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, [TX\*A3/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 (*G2 > 1) OR ONE OR MORE EMPLOYEES (U1 >= 1) --> GO TO U9
	2. IF ONE OWNER (*G2 = 1) AND NO EMPLOYEES (U1 = 0/DK/NA) --> GO TO U19



PGM: Fill employees based on #s

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, not already mentioned, that are critical for the success of the business?  
[NEED NOT BE THE ONLY JOB RESPONSIBILITY FOR THE PERSON]

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

↓

GO TO U19

U17. How many are involved?

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

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

U18. What is this critical responsibility?

---

---

U19. Compared to previous years, over the past twelve months, has it been easier, about the same, or more difficult to find qualified employees for the business?

1. EASIER	3. ABOUT THE SAME	5. MORE DIFFICULT	6. NO JOB OPENING IN PAST 12 MONTHS (IF VOL.)
-----------	-------------------	-------------------	---

## 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    |

↓

PGM: FILL IF WAVE E NEW FIRM, 2<sup>ND</sup> IF WAVE B/C/D NEW FIRM

V2. We would like to ask about the expected financial profile of the (new) business during the (first/past) 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/past) 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 (new) business over the past [NUMBER OF MONTHS CALCULATED FROM TODAY MINUS A35] months,) (what would you expect to be/was) the total revenue from the sale of goods, services, or intellectual property in the (first/past) 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/past) twelve months of operation (would be/was) fifty thousand dollars or more?

YES  
↓

NO  
↓

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

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

↓                      GO TO V11

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

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

↓                      GO TO V11

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

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

↓                      GO TO V11

V7. Would you say that it (would be/was) one million dollars or more?

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

GO TO V11

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

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

GO TO V11                      ↓

V9. Would you say that it (would be/was) ten thousand dollars or more?

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

GO TO V11                      ↓

V10. Would you say that it (would be/was) five thousand dollars or more?

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

GO TO V11

V11. Now, for this same twelve-month period, what (will be/was) 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 V32**

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/past) twelve months of operation (would be/was) fifty thousand dollars or more?

YES

↓

NO

↓

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

1. YES

5. NO

↓

**GO TO V32**

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

1. YES

5. NO

↓

**GO TO V32**

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

1. YES

5. NO

↓

**GO TO V32**

V16. Would you say that it (would be/was) one million dollars or more?

1. YES

5. NO

**GO TO V32**

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

1. YES

5. NO

↓

**GO TO V32**

V18. Would you say that it (would be/was) ten thousand dollars or more?

1. YES

5. NO

↓

**GO TO V32**

V19. Would you say that it (would be/was) five thousand dollars or more?

1. YES

5. NO

**GO TO V32**

V32. Now, for this same twelve-month period, please think about the types of expenses that contribute the total expenses of [\$V11].

First, what (will be/was) the total of all payments for wages, salaries, and benefits to full- and part-time employees and owners? Please do not include wages, salaries, and benefits to contract workers who work for the business but are not on the business's official payroll.

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

**GO TO V34**

999 999 998. DON'T KNOW

↓

V33. Would you say that the total of all payments for wages, salaries, and benefits to full- and part-time employees and owners in the (first/past) twelve months of operation (would be/was) fifty thousand dollars or more?

YES

NO

↓

V33a. Would you say that it (would be/was) one hundred thousand dollars or more?

1. YES

5. NO

↓

**GO TO V34**

V33b. Would you say that it (would be/was) two hundred fifty thousand dollars or more?

1. YES

5. NO

↓

**GO TO V34**

V33c. Would you say that it (would be/was) five hundred thousand dollars or more?

1. YES

5. NO

↓

**GO TO V34**

V33d. Would you say that it (would be/was) one million dollars or more?

1. YES

5. NO

**GO TO V34**

V33e. Would you say that it (would be/was) twenty-five thousand dollars or more?

1. YES

5. NO

↓

**GO TO V34**

V33f. Would you say that it (would be/was) ten thousand dollars or more?

1. YES

5. NO

↓

**GO TO V34**

V33g. Would you say that it (would be/was) five thousand dollars or more?

1. YES

5. NO

**GO TO V34**

V34. For this same twelve-month period, what (will be/was) the total of all payments for contract workers? Contract workers are people who work for the business but are not on the business's official payroll.

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

GO TO V36

999 999 998. DON'T KNOW



V35. Would you say that the total payments for contract workers in the (first/past) twelve months of operation (would be/was) fifty thousand dollars or more?

YES



NO



V35a. Would you say that it (would be/was) one hundred thousand dollars or more?

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

↓ GO TO V36

V35b. Would you say that it (would be/was) two hundred fifty thousand dollars or more?

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

↓ GO TO V36

V35c. Would you say that it (would be/was) five hundred thousand dollars or more?

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

↓ GO TO V36

V35d. Would you say that it (would be/was) one million dollars or more?

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

GO TO V36

V35e. Would you say that it (would be/was) twenty-five thousand dollars or more?

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

GO TO V36 ↓

V35f. Would you say that it (would be/was) ten thousand dollars or more?

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

GO TO V36 ↓

V35g. Would you say that it (would be/was) five thousand dollars or more?

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

GO TO V36

V36. For this same twelve-month period, what (will be/was) the total spent on research and development of new products and services?

\$ \_\_\_\_\_  
GO TO V38

999 999 998. DON'T KNOW



V37. Would you say the total spent on research and development of new products and services in the (first/past) twelve months of operation (would be/was) fifty thousand dollars or more?

YES  
↓

NO  
↓

V37a. Would you say that it (would be/was) one hundred thousand dollars or more?

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

↓                      GO TO V38

V37b. Would you say that it (would be/was) two hundred fifty thousand dollars or more?

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

↓                      GO TO V38

V37c. Would you say that it (would be/was) five hundred thousand dollars or more?

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

↓                      GO TO V38

V37d. Would you say that it (would be/was) one million dollars or more?

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

GO TO V38

V37e. Would you say that it (would be/was) twenty-five thousand dollars or more?

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

GO TO V38                      ↓

V37f. Would you say that it (would be/was) ten thousand dollars or more?

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

GO TO V38                      ↓

V37g. Would you say that it (would be/was) five thousand dollars or more?

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

GO TO V38



V38. For this same twelve-month period, what (will be/was) the total spent on the purchase of new or used buildings or other structures, not including undeveloped land? Please do not include rental or lease payments.

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

GO TO V40

999 999 998. DON'T KNOW



V39. Would you say that the total spent on the purchase of new or used buildings or other structures in the (first/past) twelve months of operation (would be/was) fifty thousand dollars or more?

YES



NO



V39a. Would you say that it (would be/was) one hundred thousand dollars or more?

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

↓ GO TO V40

V39b. Would you say that it (would be/was) two hundred fifty thousand dollars or more?

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

↓ GO TO V40

V39c. Would you say that it (would be/was) five hundred thousand dollars or more?

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

↓ GO TO V40

V39d. Would you say that it (would be/was) one million dollars or more?

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

GO TO V40

V39e. Would you say that it (would be/was) twenty-five thousand dollars or more?

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

GO TO V40 ↓

V39f. Would you say that it (would be/was) ten thousand dollars or more?

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

GO TO V40 ↓

V39g. Would you say that it (would be/was) five thousand dollars or more?

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

GO TO V40

V40. Now, for this same twelve-month period, what (will be/was) the total spent on the purchase of land?

\$ \_\_\_\_\_  
GO TO V42

999 999 998. DON'T KNOW



V41. Would you say that the total spent on the purchase of land in the (first/past) twelve months of operation (would be/was) fifty thousand dollars or more?

YES



NO



V41a. Would you say that it (would be/was) one hundred thousand dollars or more?

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

↓                      GO TO V42

V41b. Would you say that it (would be/was) two hundred fifty thousand dollars or more?

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

↓                      GO TO V42

V41c. Would you say that it (would be/was) five hundred thousand dollars or more?

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

↓                      GO TO V42

V41d. Would you say that it (would be/was) one million dollars or more?

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

GO TO V42

V41e. Would you say that it (would be/was) twenty-five thousand dollars or more?

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

GO TO V42                      ↓

V41f. Would you say that it (would be/was) ten thousand dollars or more?

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

GO TO V42                      ↓

V41g. Would you say that it (would be/was) five thousand dollars or more?

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

GO TO V42

V42. For this same twelve-month period, what (will be/was) the total spent on the purchase of new or used machinery or equipment?

\$ \_\_\_\_\_  
GO TO V44

999 999 998. DON'T KNOW  
↓

V43. Would you say that the total spent on the purchase of new or used machinery or equipment in the (first/past) twelve months of operation (would be/was) fifty thousand dollars or more?

YES  
↓

NO  
↓

V43a. Would you say that it (would be/was) one hundred thousand dollars or more?

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

↓                      GO TO V44

V43b. Would you say that it (would be/was) two hundred fifty thousand dollars or more?

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

↓                      GO TO V44

V43c. Would you say that it (would be/was) five hundred thousand dollars or more?

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

↓                      GO TO V44

V43d. Would you say that it (would be/was) one million dollars or more?

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

GO TO V44

V43e. Would you say that it (would be/was) twenty-five thousand dollars or more?

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

GO TO V44                      ↓

V43f. Would you say that it (would be/was) ten thousand dollars or more?

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

GO TO V44                      ↓

V43g. Would you say that it (would be/was) five thousand dollars or more?

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

GO TO V44

V44. For this same twelve-month period, (what do you expect/was) the total of all interest payments on all loans to be, not including repayment of principal?

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

**GO TO V46**

999 998. DON'T KNOW

↓

V45. Would you say that the total of all interest payments on all loans in the (first/past) twelve months of operation (would be/was) twenty-five thousand dollars or more?

YES

NO

↓

V45a. Would you say that it (would be/was) fifty thousand dollars or more?

1. YES

5. NO

↓

**GO TO V46**

V45b. Would you say that it (would be/was) seventy-five thousand dollars or more?

1. YES

5. NO

↓

**GO TO V46**

V45c. Would you say that it (would be/was) one hundred thousand dollars or more?

1. YES

5. NO

↓

**GO TO V46**

V45d. Would you say that it (would be/was) one hundred fifty thousand dollars or more?

1. YES

5. NO

**GO TO V46**

V45e. Would you say that it (would be/was) ten thousand dollars or more?

1. YES

5. NO

**GO TO V46**

↓

V45f. Would you say that it (would be/was) five thousand dollars or more?

1. YES

5. NO

**GO TO V46**

↓

V45g. Would you say that it (would be/was) two thousand dollars or more?

1. YES

5. NO

**GO TO V46**

V46. For this same twelve-month period, what (will be/was) the total spent on rental or lease payments for buildings and other structures, not including rental payments for land?

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

GO TO V48

999 999 998. DON'T KNOW



V47. Would you say that the total spent on rental or lease payments for buildings and other structures in the (first/past) twelve months of operation (would be/was) fifty thousand dollars or more?

YES



NO



V47a. Would you say that it (would be/was) one hundred thousand dollars or more?

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

↓                      GO TO V48

V47b. Would you say that it (would be/was) two hundred fifty thousand dollars or more?

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

↓                      GO TO V48

V47c. Would you say that it (would be/was) five hundred thousand dollars or more?

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

↓                      GO TO V48

V47d. Would you say that it (would be/was) one million dollars or more?

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

GO TO V48

V47e. Would you say that it (would be/was) twenty-five thousand dollars or more?

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

GO TO V48                      ↓

V47f. Would you say that it (would be/was) ten thousand dollars or more?

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

GO TO V48                      ↓

V47g. Would you say that it (would be/was) five thousand dollars or more?

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

GO TO V48

V48. For this same twelve-month period, what (will be/was) the total spent on rental or lease payments for land?

\$ \_\_\_\_\_  
GO TO V50

999 999 998. DON'T KNOW  
↓

V49. Would you say that the total spent on rental or lease payments for land in the (first/past) twelve months of operation (would be/was) fifty thousand dollars or more?

YES  
↓

NO  
↓

V49a. Would you say that it (would be/was) one hundred thousand dollars or more?

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

↓ GO TO V50

V49b. Would you say that it (would be/was) two hundred fifty thousand dollars or more?

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

↓ GO TO V50

V49c. Would you say that it (would be/was) five hundred thousand dollars or more?

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

↓ GO TO V50

V49d. Would you say that it (would be/was) one million dollars or more?

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

GO TO V50

V49e. Would you say that it (would be/was) twenty-five thousand dollars or more?

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

GO TO V50 ↓

V49f. Would you say that it (would be/was) ten thousand dollars or more?

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

GO TO V50 ↓

V49g. Would you say that it (would be/was) five thousand dollars or more?

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

GO TO V50

V50. For this same twelve-month period, what (will be/was) the total spent on rental or lease payments for machinery or equipment?

\$ \_\_\_\_\_  
GO TO V63

999 999 998. DON'T KNOW  
↓

V51. Would you say that the total spent on rental or lease payments for machinery or equipment in the (first/past) twelve months of operation (would be/was) fifty thousand dollars or more?

YES  
↓

NO  
↓

V51a. Would you say that it (would be/was) one hundred thousand dollars or more?

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

↓ GO TO V63

V51b. Would you say that it (would be/was) two hundred fifty thousand dollars or more?

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

↓ GO TO V63

V51c. Would you say that it (would be/was) five hundred thousand dollars or more?

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

↓ GO TO V63

V51d. Would you say that it (would be/was) one million dollars or more?

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

GO TO V63

V51e. Would you say that it (would be/was) twenty-five thousand dollars or more?

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

GO TO V63 ↓

V51f. Would you say that it (would be/was) ten thousand dollars or more?

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

GO TO V63 ↓

V51g. Would you say that it (would be/was) five thousand dollars or more?

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

GO TO V63

V63. For this same twelve-month period, what (will be/was) the total spent on other expenses?

<div style="border: 1px solid black; padding: 2px; display: inline-block;">0. ZERO</div> <b>GO TO V52x</b>	\$ _____ <b>GO TO V65</b>	<div style="border: 1px solid black; padding: 2px; display: inline-block;">999 999 998. DON'T KNOW</div> ↓
---	------------------------------	---

V64. Would you say that the total spent on other expenses in the (first/past) twelve months of operation (would be/was) fifty thousand dollars or more?

<div style="border: 1px solid black; padding: 2px; display: inline-block;">YES</div> ↓	<div style="border: 1px solid black; padding: 2px; display: inline-block;">NO</div> ↓
---	--

V64a. Would you say that it (would be/was) one hundred thousand dollars or more?

<div style="border: 1px solid black; padding: 2px; display: inline-block;">1. YES</div> ↓	<div style="border: 1px solid black; padding: 2px; display: inline-block;">5. NO</div> <b>GO TO V65</b>
--	--

V64b. Would you say that it (would be/was) two hundred fifty thousand dollars or more?

<div style="border: 1px solid black; padding: 2px; display: inline-block;">1. YES</div> ↓	<div style="border: 1px solid black; padding: 2px; display: inline-block;">5. NO</div> <b>GO TO V65</b>
--	--

V64c. Would you say that it (would be/was) five hundred thousand dollars or more?

<div style="border: 1px solid black; padding: 2px; display: inline-block;">1. YES</div> ↓	<div style="border: 1px solid black; padding: 2px; display: inline-block;">5. NO</div> <b>GO TO V65</b>
--	--

V64d. Would you say that it (would be/was) one million dollars or more?

<div style="border: 1px solid black; padding: 2px; display: inline-block;">1. YES</div> <b>GO TO V65</b>	<div style="border: 1px solid black; padding: 2px; display: inline-block;">5. NO</div>
---	--

V64e. Would you say that it (would be/was) twenty-five thousand dollars or more?

<div style="border: 1px solid black; padding: 2px; display: inline-block;">1. YES</div> <b>GO TO V65</b>	<div style="border: 1px solid black; padding: 2px; display: inline-block;">5. NO</div> ↓
---	---

V64f. Would you say that it (would be/was) ten thousand dollars or more?

<div style="border: 1px solid black; padding: 2px; display: inline-block;">1. YES</div> <b>GO TO V65</b>	<div style="border: 1px solid black; padding: 2px; display: inline-block;">5. NO</div> ↓
---	---

V64g. Would you say that it (would be/was) five thousand dollars or more?

<div style="border: 1px solid black; padding: 2px; display: inline-block;">1. YES</div> <b>GO TO V65</b>	<div style="border: 1px solid black; padding: 2px; display: inline-block;">5. NO</div>
---	--

V65. What are those other expenses? (Any others?)

---



---



---



## V52x. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. IF NO "DK/NA" IN ANY V32-V51,V63 AND V11 --> GO TO V52y
<input type="checkbox"/>	2. IF ANY V32-V51,V63= "DK/NA" OR V11 = "DK/NA" --> GO TO V20



## V52y. INTERVIEWER CHECKPOINT

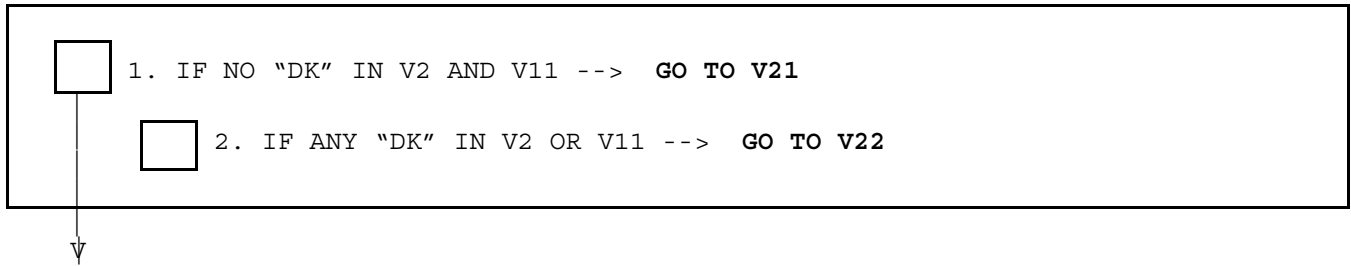
<input type="checkbox"/>	1. IF V11 DOES NOT EQUAL THE SUM OF V32-V51,V63 --> GO TO V52
<input type="checkbox"/>	2. IF V11 EQUALS SUM OF V32-V51,V63 --> GO TO V20



V52. I'd like to make sure I have this correct. You said that your total expenses in the (first/past) twelve months of operation (would be/were) [\$V11], but the separate expenses total [SUM \$V32-\$V51,\$V63]. Which is correct?

1. TOTAL EXPENSES CORRECT (V11)  <b>GO BACK TO V32</b>	2. SEPARATE EXPENSES CORRECT (V32-V51,V63)  <b>CATI ASSIGNS V11 = SUM (V32-V51,V63)</b>	3. BOTH CORRECT - MISSING EXPENSES  <b>MAKE COMMENT</b>
---	---	--

## 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/past) twelve months of operation (would be/was) approximately [V2-V11] dollars. Is this correct?

- |  |   |
|--|---|
| <input type="checkbox"/> 1. YES<br>GO TO V53 | <input type="checkbox"/> 5. NO<br>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/Did) this (new) business have a profit or a loss after the (first/past) twelve months of operation?

- |                                    |                                  |   |
|------------------------------------|----------------------------------|---|
| <input type="checkbox"/> 1. PROFIT | <input type="checkbox"/> 5. LOSS | <input type="checkbox"/> 8. DON'T KNOW<br>GO TO V53 |
|------------------------------------|----------------------------------|---|
- ↓

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

- |                       |  |
|-----------------------|--|
| \$ _____<br>GO TO V53 | <input type="checkbox"/> 999 999 998. DON'T KNOW<br>↓<br>GO TO V24 |
|-----------------------|--|

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

YES



NO



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

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

↓                      GO TO V53

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

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

↓                      GO TO V53

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

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

↓                      GO TO V53

V28. Would you say that it (would be/was) one million dollars or more?

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

GO TO V53

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

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

GO TO V53                      ↓

V30. Would you say that it (would be/was) ten thousand dollars or more?

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

GO TO V53                      ↓

V31. Would you say that it (would be/was) five thousand dollars or more?

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

GO TO V53

V53. As of today, does the business have any cash on hand in checking, savings, money market accounts, certificates of deposit or other time deposits?

1. YES

5. NO

V54. As of today, does the business have any accounts receivable?

1. YES

5. NO

V55. (As of today,) does the business have any product inventory?

1. YES

5. NO

V56. (As of today,) does the business own any equipment or machinery?

1. YES

5. NO

V57. (As of today,) does the business own any land, buildings, or other structures?

1. YES

5. NO

V58. (As of today,) does the business own any vehicles?

1. YES

5. NO

V59. (As of today,) does the business own any other physical property?

1. YES

5. NO

V60. (As of today,) does the business own any intellectual property with a market value?

1. YES

5. NO

V61. (As of today,) does the business have any other financial assets?

1. YES

5. NO

V62. (As of today,) does the business own anything else with a market value?

1. YES

5. NO

V66. Twelve months ago, what percentage of the business's current assets would have been in the form of accounts receivable?

\_\_\_\_\_ %

998. DON'T KNOW

V67. As of now, what percentage of the business's current assets are in the form of accounts receivable?

\_\_\_\_\_ %

998. DON'T KNOW

V68. Twelve months ago, what percentage of the business's accounts receivable would have taken more than sixty days to be paid?

\_\_\_\_\_ %

998. DON'T KNOW

V69. As of now, what percentage of the business's accounts receivable do you expect to take more than sixty days to be paid?

\_\_\_\_\_ %

998. DON'T KNOW

V70. Twelve months ago, what percentage of the business's current assets would have been written off as uncollectible or bad debts?

\_\_\_\_\_ %

998. DON'T KNOW

V71. As of now, what percentage of the business's accounts receivable do you expect to be written off as uncollectible or bad debts?

\_\_\_\_\_ %

998. DON'T KNOW

V72. Twelve months ago, what percentage of the business's accounts payable offered discounts for early payments?

\_\_\_\_\_ %

998. DON'T KNOW

V73. As of now, what percentage of the business's accounts payable offer discounts for early payments?

\_\_\_\_\_ %

998. DON'T KNOW

BLANK PAGE

## 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 executive or part of the 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 PER

1. DAY	2. WEEK
--------	---------

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

 1. YES 5. NO

**GO TO  
NEXT SECTION**

X20. 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?

YES	NO
↓	↓

<p>Z16. Was it \$60,000 or above?</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 2px;">YES</td> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 2px;">07. NO</td> </tr> <tr> <td style="text-align: center;">↓</td> <td style="text-align: center;"><b>GO TO Z28</b></td> </tr> </table>	YES	07. NO	↓	<b>GO TO Z28</b>	<p>Z23. Was it \$40,000 or above?</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 2px;">06. YES</td> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 2px;">NO</td> </tr> <tr> <td style="text-align: center;"><b>GO TO Z28</b></td> <td style="text-align: center;">↓</td> </tr> </table>	06. YES	NO	<b>GO TO Z28</b>	↓
YES	07. NO								
↓	<b>GO TO Z28</b>								
06. YES	NO								
<b>GO TO Z28</b>	↓								
<p>Z17. Was it \$80,000 or above?</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 2px;">YES</td> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 2px;">08. NO</td> </tr> <tr> <td style="text-align: center;">↓</td> <td style="text-align: center;"><b>GO TO Z28</b></td> </tr> </table>	YES	08. NO	↓	<b>GO TO Z28</b>	<p>Z24. Was it \$30,000 or above?</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 2px;">05. YES</td> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 2px;">NO</td> </tr> <tr> <td style="text-align: center;"><b>GO TO Z28</b></td> <td style="text-align: center;">↓</td> </tr> </table>	05. YES	NO	<b>GO TO Z28</b>	↓
YES	08. NO								
↓	<b>GO TO Z28</b>								
05. YES	NO								
<b>GO TO Z28</b>	↓								
<p>Z18. Was it \$100,000 or above?</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 2px;">YES</td> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 2px;">09. NO</td> </tr> <tr> <td style="text-align: center;">↓</td> <td style="text-align: center;"><b>GO TO Z28</b></td> </tr> </table>	YES	09. NO	↓	<b>GO TO Z28</b>	<p>Z25. Was it \$20,000 or above?</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 2px;">04. YES</td> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 2px;">NO</td> </tr> <tr> <td style="text-align: center;"><b>GO TO Z28</b></td> <td style="text-align: center;">↓</td> </tr> </table>	04. YES	NO	<b>GO TO Z28</b>	↓
YES	09. NO								
↓	<b>GO TO Z28</b>								
04. YES	NO								
<b>GO TO Z28</b>	↓								
<p>Z19. Was it \$150,000 or above?</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 2px;">YES</td> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 2px;">10. NO</td> </tr> <tr> <td style="text-align: center;">↓</td> <td style="text-align: center;"><b>GO TO Z28</b></td> </tr> </table>	YES	10. NO	↓	<b>GO TO Z28</b>	<p>Z26. Was it \$10,000 or above?</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 2px;">03. YES</td> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 2px;">NO</td> </tr> <tr> <td style="text-align: center;"><b>GO TO Z28</b></td> <td style="text-align: center;">↓</td> </tr> </table>	03. YES	NO	<b>GO TO Z28</b>	↓
YES	10. NO								
↓	<b>GO TO Z28</b>								
03. YES	NO								
<b>GO TO Z28</b>	↓								
<p>Z20. Was it \$200,000 or above?</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 2px;">YES</td> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 2px;">11. NO</td> </tr> <tr> <td style="text-align: center;">↓</td> <td style="text-align: center;"><b>GO TO Z28</b></td> </tr> </table>	YES	11. NO	↓	<b>GO TO Z28</b>	<p>Z27. Was it \$5,000 or above?</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 2px;">02. YES</td> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 2px;">01. NO</td> </tr> </table>	02. YES	01. NO		
YES	11. NO								
↓	<b>GO TO Z28</b>								
02. YES	01. NO								
<p>Z21. Was it \$300,000 or above?</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 2px;">YES</td> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 2px;">12. NO</td> </tr> <tr> <td style="text-align: center;">↓</td> <td style="text-align: center;"><b>GO TO Z28</b></td> </tr> </table>	YES	12. NO	↓	<b>GO TO Z28</b>					
YES	12. NO								
↓	<b>GO TO Z28</b>								
<p>Z22. Was it \$500,000 or above?</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 2px;">14. YES</td> <td style="width: 50%; text-align: center; border: 1px solid black; padding: 2px;">13. NO</td> </tr> </table>	14. YES	13. NO							
14. YES	13. NO								

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 Z31a

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

Z31a. What is the current amount of all outstanding loans that use your primary residence as collateral, such as second mortgages or home equity loans?  
[CONFIRM VALUES IF Z31+Z31a IS MORE 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 all mortgages, land contracts, or home equity loans related to the primary residence). What is the current amount of all outstanding loans, such as mortgages or land contracts on other property, automobile loans, credit card balances, education loans, and the like (not including any loans based 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, savings 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 Z36

2. 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-Z31a-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 Z31a 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?

YES       07. NO

↓      GO TO Z49

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

YES       08. NO

↓      GO TO Z49

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

YES       09. NO

↓      GO TO Z49

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

YES       10. NO

↓      GO TO Z49

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

12. YES       11. NO

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

06. YES       NO

GO TO Z49      ↓

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

05. YES       NO

GO TO Z49      ↓

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

04. YES       NO

GO TO Z49      ↓

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

03. YES       NO

GO TO Z49      ↓

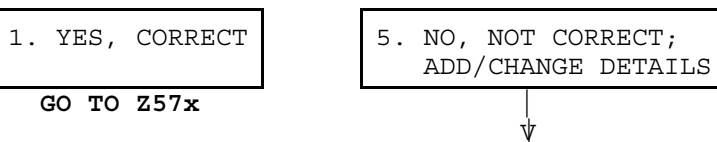
Z47. Is your net worth between negative \$50,000 and negative \$100,000?

02. YES       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 as a token of our appreciation for this interview. 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]



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 Z57f

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: \_\_\_\_\_

Z57f. Please confirm your phone number: [PHONE NUMBER].

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

## Z58. INTERVIEWER CHECKPOINT

□	1. IF NAME PHONE LISTED IN <u>NOT</u> MISSING --> GO TO Z59
□	2. IF NAME PHONE LISTED IN MISSING --> GO TO Z60

↓

Z59. Our records show that the phone number I called you at is (listed in your name/listed under (your) [RPHONEIN]/unlisted). Is this still correct?

<div style="border: 1px solid black; padding: 2px; display: inline-block;">1. YES</div> GO TO Z61a	<div style="border: 1px solid black; padding: 2px; display: inline-block;">5. NO</div> ↓
---	---

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

<div style="border: 1px solid black; padding: 2px; display: inline-block;">1. YES</div> GO TO Z61a	<div style="border: 1px solid black; padding: 2px; display: inline-block;">5. NO</div> ↓
---	---

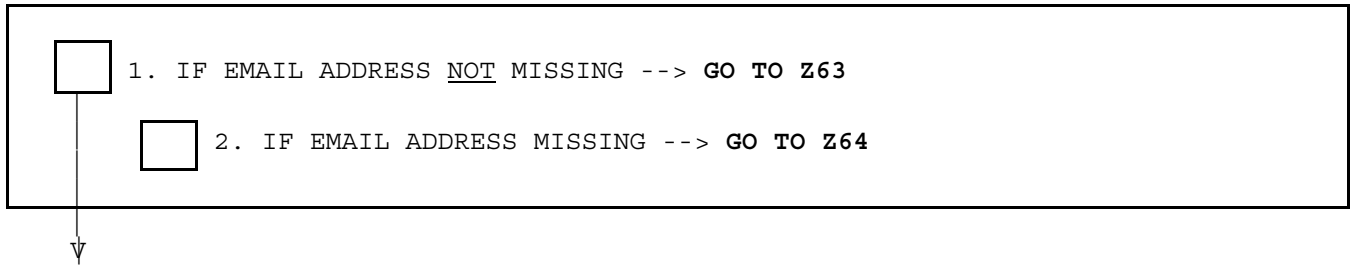
Z61. In whose name is it listed?  
[IF THE PHONE IS UNLISTED, PLEASE TYPE "unlisted."  
[IF PHONE IS IN ANOTHER PERSON'S NAME, PLEASE COLLECT NAME AS WELL AS  
RELATIONSHIP TO R]

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

Z61a. And just in case something happens with that phone, what would be a good back up number to reach you directly?

PHONE NUMBER: \_\_\_\_\_  
[PROBE AS NEEDED TYPE OF PHONE]

## Z62. INTERVIEWER CHECKPOINT



Z63. Our records show that your email address is [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, 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

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**



## 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. We would like to be certain that we can get in touch with you in the future, so we would like to confirm the contact information you gave us last interview 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 still the best person to contact if we can't reach you at this phone number?

<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 type="checkbox"/> 1. YES GO TO Z80	<input type="checkbox"/> 5. NO GO TO Z70
--	---

Z69. We would like to be certain that we can get in touch with you in the future. Therefore, 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 type="checkbox"/> 1. YES ↓	<input type="checkbox"/> 5. NO GO TO Z80
--------------------------------------	---

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 or [psed@isr.umich.edu](mailto:psed@isr.umich.edu) 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).