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

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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

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

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
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 5. NO

GO TO A3v

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
A4x. **INTERVIEWER CHECKPOINT**

- 2. IF BUSINESS NAME REGISTERED (*A4=1) --> **GO TO A4c**
- 1. IF BUSINESS NAME NOT REGISTERED (*A4=5, DK/NA) --> **GO TO A4**
- 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
- 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  5. NO
GO TO A30

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  2. MAJOR REDIRECTION  3. COMPLETELY DIFFERENT PRODUCT OR SERVICE  4. NO CHANGE (if vol.)
GO TO A30  GO TO A17  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?]

<table>
<thead>
<tr>
<th>01. RETAIL STORE</th>
<th>02. RESTAURANT TAVERN, BAR, OR NIGHTCLUB</th>
<th>03. CUSTOMER OR CONSUMER SERVICE</th>
</tr>
</thead>
<tbody>
<tr>
<td>04. HEALTH, EDUCATION OR SOCIAL SERVICES</td>
<td>05. MANUFACTURING</td>
<td>06. CONSTRUCTION</td>
</tr>
<tr>
<td>07. AGRICULTURE</td>
<td>08. MINING</td>
<td>09. WHOLESALE DISTRIBUTION</td>
</tr>
<tr>
<td>10. TRANSPORTATION</td>
<td>11. UTILITIES</td>
<td>12. COMMUNICATIONS</td>
</tr>
<tr>
<td>13. FINANCE</td>
<td>14. INSURANCE</td>
<td>15. REAL ESTATE</td>
</tr>
<tr>
<td>16. BUSINESS CONSULTING OR SERVICE</td>
<td>17. SOMETHING ELSE</td>
<td></td>
</tr>
</tbody>
</table>
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): __________________________________________________
A26(B6). INTERVIEWER CHECKPOINT

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

2. OTHERS --> GO TO A30

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)
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)?

1. YES 5. NO 8. DON’T KNOW

ψ

GO TO A36

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

____________________/____________________
MONTH         YEAR

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

1. YES 5. NO 8. DON’T KNOW

ψ

GO TO A36

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

____________________/____________________
MONTH         YEAR

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

1. YES 5. NO 6. PARTIAL SALARY (IF VOL.) 8. DON’T KNOW

ψ

GO TO A36

ψ

GO TO A36

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

____________________/____________________
MONTH         YEAR
A36. **INTERVIEWER CHECKPOINT**

1. IF “NO” OR “DK” IN ANY A30, A32, A34 --> **GO TO A37**

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**

1. IF A37 = YES AND A38 = YES AND NOT NEW FIRM IN WAVE B/C/D (*A50 NE 1) --> **GO TO A50 (=2)**

3. IF A37 = YES AND A38 = YES AND WAS NEW FIRM IN WAVE B/C/D (*A50 = 1) --> **GO TO A50 (=1)**

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

☐ 1. IF BUSINESS LOCATION NOT MISSING (*B8) --> GO TO B8c

☐ 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

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

1. IF NUMBER OF LOCATIONS NOT MISSING (*B10/11) --> GO TO B10c
   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)?

   1. YES
   5. NO
   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)?

   1. ONE PHYSICAL LOCATION
   5. SEVERAL PHYSICAL LOCATIONS
   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 5. NO 8. DON’T KNOW

   GO TO C1x

   ↓

   GO TO C1x

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

   1. MANAGEMENT 5. PRODUCTION 6. BOTH MANAGEMENT AND PRODUCTION (IF VOL.)
SECTION C: LEGAL FORM OF BUSINESS

C1x. INTERVIEWER CHECKPOINT

1. IF LEGAL FORM (*C1) NOT MISSING --> GO TO C1c
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

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

1. IF C1x=1 AND C1c=YES/DK/NA AND LEGAL FORM REGISTERED (*C2=1) --> GO TO C2c

2. IF C1x=1 AND C1c=YES/DK/NA AND LEGAL FORM NOT REGISTERED (*C2=5) --> GO TO C2c

3. IF C1x=1 AND C1c=YES/DK/NA AND LEGAL FORM REGISTERED MISSING (*C2=MISSING/DK/NA) --> GO TO C2

4. IF C1 IN (1-7) --> GO TO C2

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

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

GO TO D1x

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

_______________/_______________
MONTH         YEAR
SECTION D: START-UP ACTIVITIES

D1x. INTERVIEWER CHECKPOINT

1. IF BUSINESS PLAN NOT BEGUN (*D1=2,5,DK/NA) --> GO TO D1

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
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

GO TO D5a

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]

_________________/_________________
MONTH YEAR

17. STILL IN PROCESS (IF VOL.)

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

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**

1. IF PRODUCT DEVELOPMENT NOT WORKED ON (*D6=4, DK/NA) --> GO TO D5

2. IF PRODUCT DEVELOPMENT WORKED ON (*D6=1,2,3) --> GO TO D6c

D5. **INTERVIEWER CHECKPOINT**

1. IF INDEPENDENT (NEW) BUSINESS (AA10 = 1) OR (NEW) BUSINESS SPONSORED BY EXISTING BUSINESS (AA10 = 5) --> GO TO D6

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

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


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**

1. IF PROPRIETARY TECHNOLOGY NOT DEVELOPED (*D11=2,5,DK/NA) --> GO TO D11

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]

   _______________/_______________  17. STILL IN PROCESS (IF VOL.)
   MONTH         YEAR
D13x. INTERVIEWER CHECKPOINT

1. IF PATENT, COPYRIGHT, OR TRADEMARK APPLICATION NOT SUBMITTED
   (*D13=2,5,DK/NA) --> GO TO D13

2. IF PATENT, COPYRIGHT, OR TRADEMARK APPLICATION SUBMITTED (*D13=1)
   --&gt; 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

1. IF MAJOR ITEMS NOT PURCHASED (*D16=2,5,DK/NA) --> GO TO D16

2. IF MAJOR ITEMS PURCHASED (*D16=1) --> GO TO D18x

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
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
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)?

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

Go to D22x

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

_________________/_________________
MONTH        YEAR
D22x. **INTERVIEWER CHECKPOINT**

1. IF COMPETITOR INFORMATION NOT COLLECTED (*D22=2,5,DK/NA) --> GO TO D22

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

1. IF MARKET OPPORTUNITIES NOT DEFINED (*D24=2,5,DK/NA) --> GO TO D24

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

1. IF FINANCIAL PROJECTIONS NOT DEVELOPED (*D26=2,5,DK/NA) --> GO TO D26

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

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

GO TO NEXT SECTION

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

_________________ / ___________  17. STILL IN PROCESS (IF VOL.)
MONTH         YEAR
SECTION E: START-UP FINANCES

E1x. INTERVIEWER CHECKPOINT

1. IF FINANCIAL INSTITUTIONS NOT ASKED FOR FUNDING (*E1=2,5,DK/NA) --> GO TO E1

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

1. IF FIRST OUTSIDE FUNDING NOT RECEIVED (*E3=5, DK/NA/MISSING) --> GO TO E3

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

1. IF CREDIT WITH SUPPLIER NOT ESTABLISHED (*E5=2,5,DK/NA) --> GO TO E5

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)?

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

GO TO E7x

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

_______________/_______________
MONTH         YEAR
E7x. INTERVIEWER CHECKPOINT

1. IF EMPLOYEES NOT WORKING FOR PAY (*E7=2,5,DK/NA) --> GO TO E7

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
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

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**

1. IF ACCOUNTANT NOT RETAINED (*E18=2, 5, DK/NA) --> GO TO E18
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

1. IF LAWYER NOT RETAINED (*E20=2,5,DK/NA) --> GO TO E20

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)?

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

GO TO E22x

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

1. IF NOT MEMBER OF TRADE/INDUSTRY ORGANIZATION (*E22=2,5,DK/NA) --> GO TO E22
2. IF MEMBER OF TRADE/INDUSTRY ORGANIZATION (*E22=1) --> GO TO E24x

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)?

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

GO TO E24x

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

_______________/_______________
MONTH        YEAR
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)?

1. YES, CORRECT
   2. NO, INCORRECT (IF VOL.)
   5. ADDITIONAL CONTACT METHODS

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]

1. PHONE  2. INTERNET  3. BOTH  6. NEITHER (IF VOL.)

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

1. IF EIN NOT APPLIED FOR (*E26=2,5,DK/NA) --> GO TO E26

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

GOTO 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

1. IF DBA NOT FILED (*E28=2,5,DK/NA) --> GO TO E28
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

1. IF UNEMPLOYMENT INSURANCE PAYMENTS NOT MADE (*E30=5, DK/NA) --> GO TO E30

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

1. IF FICA PAYMENTS NOT MADE (*E32=5, DK/NA) --> GO TO E32

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**

1. IF FEDERAL INCOME TAX NOT FILED (*E34=5, DK/NA) --> GO TO E34

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

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

   1. YES 5. NO

   GO TO NEXT SECTION

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

   ___________/_______________
   MONTH         YEAR
SECTION E2: START-UP TERMINATION

E50. INTERVIEWER CHECKPOINT

☐ 1. IF NEW FIRM (A50=1) --＞ GO TO NEXT SECTION

☐ 2. IF ACTIVE START-UP (A50=2) --＞ GO TO NEXT SECTION

☐ 3. IF QUIT (A50=3) AND WAS START-UP (*A50=2 OR MISSING) --＞ GO TO E51

☐ 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**

1. IF E51 = YES  -->  GO TO E55

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

1. IF E71 = YES --> GO TO E75
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
2. BUSINESS WAS SOLD
3. NO ONE OPERATING (IF VOL.)
4. SOMETHING ELSE: ___________________________
5. 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
SECTION F: ATTITUDES TOWARD COMPETITION

F1x. INTERVIEWER CHECKPOINT

1. IF NEW FIRM OR ACTIVE START-UP (A50=1 OR 2) --> GO TO F1

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?)

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

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<th>5. STRONGLY DISAGREE</th>
<th>6. NOT RELEVANT</th>
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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?)

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

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

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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
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?

1. YES 2. NO, ADD AN OWNER 5. NO, DELETE AN OWNER 6. NO, BOTH ADD AND DELETE OWNERS 8. DON’T KNOW

GO TO G2a  GO TO G3  GO TO G2a  GO TO G13c

G0b. INTERVIEWER CHECKPOINT

1. IF MORE THAN ONE OWNER (*G2>1) --> GO TO G0c

2. IF ONLY ONE OWNER (*G2=1) --> GO TO G13c

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?

1. YES 5. NO 8. DON’T KNOW

GO TO G13c  GO TO G3  GO TO G13c

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]?

1. YES 5. NO

GO TO G13c

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.
<table>
<thead>
<tr>
<th>Step</th>
<th>Q.</th>
<th>EURATS</th>
</tr>
</thead>
<tbody>
<tr>
<td>G4c</td>
<td>[IF OLD OWNER] (Is [OWNER NAME] still an owner?/Are all the other [NUMBER OVER 5] people still owners?)</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>G4</td>
<td>[IF NEW OWNER] What is the first name of the (first/next) new owner?</td>
<td>N/A</td>
</tr>
<tr>
<td>G5</td>
<td>Is [NAME] acting on their own behalf or does [NAME] represent a business, financial institution, government agency, or other legal entity?</td>
<td>N/A</td>
</tr>
<tr>
<td>G6</td>
<td>[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).</td>
<td></td>
</tr>
<tr>
<td>G7</td>
<td>[IF G3 EQUAL TO 1] (Have you/Has [NAME]/Have all the others) signed an agreement regarding this ownership share?</td>
<td>1. YES 5. NO</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>G8</td>
<td>In what month and year did (you/[NAME]/all the others first) sign this agreement?</td>
<td>MONTH / YEAR</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OWNER #3</td>
<td>OWNER #4</td>
<td>OWNER #5</td>
</tr>
<tr>
<td>---------</td>
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<td>---------</td>
</tr>
<tr>
<td>1. YES</td>
<td>5. NO</td>
<td>1. YES</td>
</tr>
<tr>
<td>GO TO G5</td>
<td>GO TO G5</td>
<td>GO TO G5</td>
</tr>
<tr>
<td>OR G9</td>
<td>OR G9</td>
<td>OR G9</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FIRST NAME</th>
<th>FIRST NAME</th>
<th>FIRST NAME</th>
</tr>
</thead>
</table>

| 1. OWN BEHALF | 1. OWN BEHALF | 1. OWN BEHALF |

| 2. REPRESENT INSTITUTION | 2. REPRESENT INSTITUTION | 2. REPRESENT INSTITUTION |

<table>
<thead>
<tr>
<th>_________________</th>
<th>_________________</th>
<th>_________________</th>
</tr>
</thead>
<tbody>
<tr>
<td>_________________%</td>
<td>_________________%</td>
<td>_________________%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>1. YES</th>
<th>5. NO</th>
<th>1. YES</th>
<th>5. NO</th>
<th>1. YES</th>
<th>5. NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>↓</td>
<td>↓</td>
<td>↓</td>
<td>↓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OWNER #4</td>
<td>OWNER #5</td>
<td>OWNER #6</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>G4c</td>
<td>G4c</td>
<td>G4c</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MONTH / YEAR</th>
<th>MONTH / YEAR</th>
<th>MONTH / YEAR</th>
</tr>
</thead>
</table>

<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 |</p>
<table>
<thead>
<tr>
<th></th>
<th>Owner #6</th>
<th>Owner #7</th>
</tr>
</thead>
<tbody>
<tr>
<td>G4c. [IF OLD OWNER]</td>
<td>Is [OWNER NAME] still an owner?</td>
<td>1. YES</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>G4. [IF NEW OWNER]</td>
<td>What is the first name of the (first/next) new owner?</td>
<td>FIRST NAME</td>
</tr>
<tr>
<td>G5.</td>
<td>Is [NAME] acting on their own behalf or does [NAME] represent a business, financial institution, government agency, or other legal entity?</td>
<td>1. Own behalf</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2. Represent Institution</td>
</tr>
<tr>
<td>G6. [IF G1 NOT EQUAL TO 1]</td>
<td>Once this business is operational, what proportion of the ownership will (you/[NAME]/all the others) have?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(Please remember that the total ownership should add up to one hundred percent).</td>
<td></td>
</tr>
<tr>
<td></td>
<td>_____________________%</td>
<td>_____________________%</td>
</tr>
<tr>
<td>G7. [IF G3 EQUAL TO 1]</td>
<td>(Have you/Has [NAME]/Have all the others) signed an agreement regarding this ownership share?</td>
<td>1. YES</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>G8.</td>
<td>In what month and year did (you/[NAME]/all the others)</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong><strong><strong><strong>/</strong></strong></strong></strong>_</td>
<td></td>
</tr>
<tr>
<td>OWNER #8</td>
<td>OWNER #9</td>
<td>OWNER #10</td>
</tr>
<tr>
<td>---------</td>
<td>---------</td>
<td>---------</td>
</tr>
<tr>
<td>1. YES</td>
<td>1. YES</td>
<td>1. YES</td>
</tr>
<tr>
<td>5. NO</td>
<td>5. NO</td>
<td>5. NO</td>
</tr>
</tbody>
</table>

GO TO G5

GO TO G5

GO TO G5

GO TO G5

GO TO OWNER #9 OR G9

GO TO OWNER #10 OR G9

GO TO G9

GO TO G9

FIRST NAME

FIRST NAME

FIRST NAME

1. OWN BEHALF

1. OWN BEHALF

1. OWN BEHALF

2. REPRESENT INSTITUTION

2. REPRESENT INSTITUTION

2. REPRESENT INSTITUTION

_________/_________  _________________/_________  _________________/_________

GO TO OWNER #9
G4c

GO TO OWNER #10
G4c

GO TO G9
CALCULATE DG2: *G2+G2a-COUNT OF DELETED OWNERS or COUNT OF YES’s IN G4c+G2a

G9. INTERVIEWER CHECKPOINT

☐ 1. TOTAL OF G6 NOT EQUAL TO 100% ---> GO TO G10

☐ 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

☐ 1. IF MORE THAN ONE OWNER ((*G2 > 1) ---> GO TO G12

☐ 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)?

1. YES 5. NO 8. DON’T KNOW

Ψ GO TO NEXT SECTION

GO TO G13
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)?

<table>
<thead>
<tr>
<th>0. NONE</th>
<th>NUMBER OF PEOPLE</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>G14. What is the first name of the (first/next) new person who has made a distinctive contribution?</th>
<th>KEY NON-OWNER #1</th>
<th>KEY NON-OWNER #2</th>
<th>KEY NON-OWNER REPEAT #3-#10</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIRST NAME</td>
<td>FIRST NAME</td>
<td>FIRST NAME</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>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?</th>
<th>KEY NON-OWNER #1</th>
<th>KEY NON-OWNER #2</th>
<th>KEY NON-OWNER REPEAT #3-#10</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. OWN BEHALF</td>
<td>1. OWN BEHALF</td>
<td>1. OWN BEHALF</td>
<td></td>
</tr>
<tr>
<td>2. REPRESENT INSTITUTION</td>
<td>2. REPRESENT INSTITUTION</td>
<td>2. REPRESENT INSTITUTION</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>G16. Has [NAME] personally accepted responsibility for any critical components of the start-up process?</th>
<th>KEY NON-OWNER #1</th>
<th>KEY NON-OWNER #2</th>
<th>KEY NON-OWNER REPEAT #3-#10</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES 5. NO</td>
<td>1. YES 5. NO</td>
<td>1. YES 5. NO</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>G17. Does [NAME] expect to have a managerial or supervisory role in the (new) business -- participating in day to day operational decisions?</th>
<th>KEY NON-OWNER #1</th>
<th>KEY NON-OWNER #2</th>
<th>KEY NON-OWNER REPEAT #3-#10</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES 5. NO</td>
<td>1. YES 5. NO</td>
<td>1. YES 5. NO</td>
<td></td>
</tr>
</tbody>
</table>
# SECTION H: NEW OWNERS' DEMOGRAPHICS

<table>
<thead>
<tr>
<th></th>
<th>OWNER #2</th>
<th>OWNER REPEAT #3-#10</th>
</tr>
</thead>
<tbody>
<tr>
<td>H0. INTERVIEW CHECKPOINT</td>
<td>1. G5=1/DK/NA AND NEW OWNER --&gt; GO TO H1</td>
<td>1. G5=1/DK/NA AND NEW OWNER --&gt; GO TO H1</td>
</tr>
<tr>
<td></td>
<td>3. OTHERS --&gt; GO TO OWNER #3 H0</td>
<td>3. OTHERS --&gt; GO TO NEXT OWNER H0</td>
</tr>
<tr>
<td>H1. Is [NAME] male or female?</td>
<td>1. MALE</td>
<td>1. MALE</td>
</tr>
<tr>
<td></td>
<td>2. FEMALE</td>
<td>2. FEMALE</td>
</tr>
<tr>
<td>H2. Now I would like to ask some questions about the new owners. (First,) How old is [NAME]?</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>AGE</td>
<td>AGE</td>
</tr>
<tr>
<td>H3. Is [NAME] Hispanic or Latino?</td>
<td>1. YES</td>
<td>1. YES</td>
</tr>
<tr>
<td></td>
<td>5. NO</td>
<td>5. NO</td>
</tr>
<tr>
<td>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]</td>
<td>A. WHITE</td>
<td>A. WHITE</td>
</tr>
<tr>
<td></td>
<td>B. BLACK/AFRICAN AMERICAN</td>
<td>B. BLACK/AFRICAN AMERICAN</td>
</tr>
<tr>
<td></td>
<td>D. AMERICAN INDIAN</td>
<td>D. AMERICAN INDIAN</td>
</tr>
<tr>
<td></td>
<td>E. ASIAN</td>
<td>E. ASIAN</td>
</tr>
<tr>
<td></td>
<td>F. PACIFIC ISLANDER</td>
<td>F. PACIFIC ISLANDER</td>
</tr>
<tr>
<td></td>
<td>Z. OTHER: _______________</td>
<td>Z. OTHER: _______________</td>
</tr>
</tbody>
</table>

GO TO H5 FOR OWNER #2  GO TO H5 FOR OWNER #N
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?

1. MARRIED
2. LIVING WITH A PARTNER
3. SEPARATED
4. DIVORCED
5. WIDOWED
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?)

1. UP TO EIGHTH GRADE
2. SOME HIGH SCHOOL
3. HIGH SCHOOL DEGREE
4. TECH. OR VOC. DEGREE
5. SOME COLLEGE
6. COMM. COLLEGE DEGREE
7. BACHELORS DEGREE
8. SOME GRADUATE TRAINING
9. MASTERS DEGREE
10. LAW, MD, PHD, EDD DEGREE

GO TO H7 FOR OWNER #2  GO TO H7 FOR OWNER #N
<table>
<thead>
<tr>
<th>QUESTION</th>
<th>OWNER #2</th>
<th>OWNER #N</th>
</tr>
</thead>
<tbody>
<tr>
<td>H7. How many years have you known [NAME]?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>[ENTER &quot;1&quot; FOR LESS THAN ONE YEAR] [DO NOT ACCEPT &quot;ALL MY LIFE&quot; AS RESPONSE]</td>
<td></td>
<td></td>
</tr>
<tr>
<td>___________ # OF YEARS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>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?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. SPOUSES</td>
<td>1. SPOUSES</td>
<td></td>
</tr>
<tr>
<td>2. PARTNERS SHARING A HOUSEHOLD</td>
<td>2. PARTNERS SHARING A HOUSEHOLD</td>
<td></td>
</tr>
<tr>
<td>3. RELATIVES LIVING IN THE SAME HOUSEHOLD</td>
<td>3. RELATIVES LIVING IN THE SAME HOUSEHOLD</td>
<td></td>
</tr>
<tr>
<td>4. RELATIVES LIVING IN DIFFERENT HOUSEHOLDS</td>
<td>4. RELATIVES LIVING IN DIFFERENT HOUSEHOLDS</td>
<td></td>
</tr>
<tr>
<td>5. FRIENDS OR ACQUAINTANCES FROM WORK</td>
<td>5. FRIENDS OR ACQUAINTANCES FROM WORK</td>
<td></td>
</tr>
<tr>
<td>6. FRIENDS OR ACQUAINTANCES YOU HAVE NOT WORKED WITH</td>
<td>6. FRIENDS OR ACQUAINTANCES YOU HAVE NOT WORKED WITH</td>
<td></td>
</tr>
<tr>
<td>7. STRANGERS BEFORE JOINING THE NEW BUSINESS TEAM</td>
<td>7. STRANGERS BEFORE JOINING THE NEW BUSINESS TEAM</td>
<td></td>
</tr>
<tr>
<td>97. SOME OTHER TYPE OF RELATIONSHIP [SPECIFY ________________]</td>
<td>97. SOME OTHER TYPE OF RELATIONSHIP [SPECIFY ________________]</td>
<td></td>
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</tbody>
</table>

GO TO H9 FOR OWNER #2

GO TO H9 FOR OWNER #N
<table>
<thead>
<tr>
<th>Question</th>
<th>Owner #2</th>
<th>Owner Repeat #3-#10</th>
</tr>
</thead>
<tbody>
<tr>
<td>H9. In what month and year did [NAME] become involved as an owner of this (new) business?</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Month</td>
<td>Year</td>
</tr>
<tr>
<td></td>
<td>Month</td>
<td>Year</td>
</tr>
<tr>
<td>H10. What is [NAME]'s primary occupation? [IF RETIRED: What was [NAME]'s primary occupation?]</td>
<td></td>
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</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>H11. How many years of work experience has [NAME] had in the industry where this (new) business will compete? [ENTER &quot;1&quot; FOR ONE YEAR OR LESS, EXCLUDING ZERO]</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td># of Years</td>
<td># of Years</td>
</tr>
<tr>
<td>H12. How many other businesses has [NAME] helped to start as an owner or part-owner?</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td># of Businesses</td>
<td># of Businesses</td>
</tr>
<tr>
<td>H13. Besides the (new) business discussed in this interview, how many other businesses does [NAME] own?</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td># of Businesses</td>
<td># of Businesses</td>
</tr>
<tr>
<td>GO TO H14 FOR OWNER #2</td>
<td></td>
<td>GO TO H14 FOR OWNER #N</td>
</tr>
<tr>
<td>Question</td>
<td>OWNER #2</td>
<td>OWNER REPEAT #3-#10</td>
</tr>
<tr>
<td>-------------------------------------------------------------------------</td>
<td>----------</td>
<td>---------------------</td>
</tr>
<tr>
<td>H14. How many hours in total has [NAME] devoted to this (new) business?</td>
<td>NUMBER OF HOURS</td>
<td>NUMBER OF HOURS</td>
</tr>
<tr>
<td>H15. In terms of current work activity, is [NAME] working for others for pay?</td>
<td>1. YES</td>
<td>5. NO</td>
</tr>
<tr>
<td></td>
<td>Go to H17</td>
<td>Go to H17</td>
</tr>
<tr>
<td>H16. is [NAME] working for others 35 hours or more per week, or less than 35 hours per week?</td>
<td>1. 35 HOURS OR MORE PER WEEK</td>
<td>5. LESS THAN 35 HOURS PER WEEK</td>
</tr>
<tr>
<td></td>
<td>Go to H19</td>
<td>Go to H19</td>
</tr>
<tr>
<td>H17. Has [NAME] begun to work 35 hours or more per week on this (new) business?</td>
<td>1. YES</td>
<td>5. NO</td>
</tr>
<tr>
<td></td>
<td>Go to H19</td>
<td>Go to H19</td>
</tr>
<tr>
<td>H18. In what month and year did [NAME] begin working 35 hours or more per week on this (new) business?</td>
<td>MONTH / YEAR</td>
<td>MONTH / YEAR</td>
</tr>
</tbody>
</table>
**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?

<table>
<thead>
<tr>
<th>Owner #2</th>
<th>Owner Repeat #3-#10</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. GENERAL MANAGEMENT; “EVERYTHING”</td>
<td>1. GENERAL MANAGEMENT; “EVERYTHING”</td>
</tr>
<tr>
<td>2. SALES/MARKETING/CUSTOMER SERVICE</td>
<td>2. SALES/MARKETING/CUSTOMER SERVICE</td>
</tr>
<tr>
<td>3. FINANCE/ACCOUNTING</td>
<td>3. FINANCE/ACCOUNTING</td>
</tr>
<tr>
<td>4. TECHNICAL/RESEARCH/SCIENCE/ENGINEERING</td>
<td>4. TECHNICAL/RESEARCH/SCIENCE/ENGINEERING</td>
</tr>
<tr>
<td>5. MANUFACTURING/OPERATIONS</td>
<td>5. MANUFACTURING/OPERATIONS</td>
</tr>
<tr>
<td>6. ADMINISTRATION/HUMAN RESOURCE MANAGEMENT</td>
<td>6. ADMINISTRATION/HUMAN RESOURCE MANAGEMENT</td>
</tr>
</tbody>
</table>

**H20.** How many years of full time, paid work experience has [NAME] had? [ENTER "1" FOR LESS THAN ONE YEAR]

<table>
<thead>
<tr>
<th>Owner #2</th>
<th>Owner Repeat #3-#10</th>
</tr>
</thead>
<tbody>
<tr>
<td>___________ # OF YEARS</td>
<td>___________ # OF YEARS</td>
</tr>
</tbody>
</table>

**H21.** For how many years, if any, has [NAME] had managerial, supervisory, or administrative responsibilities?

<table>
<thead>
<tr>
<th>Owner #2</th>
<th>Owner Repeat #3-#10</th>
</tr>
</thead>
<tbody>
<tr>
<td>___________ # OF YEARS</td>
<td>___________ # OF YEARS</td>
</tr>
</tbody>
</table>

**GO TO H23 FOR OWNER #2**  **GO TO H23 FOR OWNER #N**
<table>
<thead>
<tr>
<th></th>
<th>OWNER #2</th>
<th>OWNER REPEAT #3-#10</th>
</tr>
</thead>
<tbody>
<tr>
<td>H23.</td>
<td>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?</td>
<td>1. YES 5. NO</td>
</tr>
<tr>
<td>H24.</td>
<td>Has [NAME] provided information or advice to help with this (new) business?</td>
<td>1. YES 5. NO</td>
</tr>
<tr>
<td>H25.</td>
<td>Has [NAME] provided training in business related tasks or skills (to help with this (new) business)?</td>
<td>1. YES 5. NO</td>
</tr>
<tr>
<td>H26.</td>
<td>Has [NAME] provided access to financial assistance, like equity, loans, or loan guarantees (to help with this (new) business)?</td>
<td>1. YES 5. NO</td>
</tr>
<tr>
<td>H27.</td>
<td>Has [NAME] provided physical resources, use of land, space, buildings or equipment (to help with this (new) business)?</td>
<td>1. YES 5. NO</td>
</tr>
<tr>
<td>H28.</td>
<td>Has [NAME] provided business services, such as legal, accounting or clerical assistance (to help with this (new) business)?</td>
<td>1. YES 5. NO</td>
</tr>
</tbody>
</table>

GO TO H29 FOR OWNER #2  
GO TO H29 FOR OWNER #N
<table>
<thead>
<tr>
<th>H29. MARITAL STATUS CHECKPOINT</th>
<th>OWNER #2</th>
<th>OWNER REPEAT #3-#10</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1. IF MARRIED OR LIVING WITH PARTNER (H5 = 1 OR 2) --&gt; GO TO H30</td>
<td>1. IF MARRIED OR LIVING WITH PARTNER (H5 = 1 OR 2) --&gt; GO TO H30</td>
</tr>
<tr>
<td></td>
<td>2. ELSE --&gt; GO TO OWNER #7 H1</td>
<td>2. ELSE --&gt; GO TO OWNER #8 H1</td>
</tr>
</tbody>
</table>

H30. Apart from this business, is (NAME’s) (spouse/partner) employed? [REFERS TO ROMANTIC PARTNER R IS LIVING WITH]

<table>
<thead>
<tr>
<th></th>
<th>1. YES</th>
<th>5. NO</th>
<th>1. YES</th>
<th>5. NO</th>
</tr>
</thead>
</table>

GO TO H1 FOR NEXT OWNER OR NEXT SECTION  
GO TO H1 FOR NEXT OWNER OR NEXT SECTION
SECTION J

J0. INTERVIEWER CHECKPOINT

1. IF ONE OR TWO OWNERS (**G2+G2a-DELETED OWNERS) <3) --> GO TO NEXT SECTION

2. IF 3 OR MORE OWNERS --> GO TO J1

REPEAT FOR ALL COMBINATIONS

J1. INTERVIEWER CHECKPOINT

1. IF BOTH OWNERS #X AND #Y ARE PEOPLE AND AT LEAST ONE IS A NEW OWNER --> GO TO J2

2. IF OLD OWNER STILL AN OWNER AND RELATIONSHIP IS MISSING WITH ANOTHER OLD OWNER --> GO TO J2

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?

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, 8 AND 10
OWNER #8 AND OWNER #9, 8 AND 10
OWNER #9 AND OWNER #10
**SECTION K: NEW LEGAL ENTITY OWNERS**

<table>
<thead>
<tr>
<th>INTERVIEWER CHECKPOINT</th>
<th>LEGAL ENTITY #2</th>
<th>LEGAL ENTITY #3 K0</th>
<th>LEGAL ENTITY #N K0</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>K0.</strong> INTERVIEWER CHECKPOINT</td>
<td>IF G5=2 AND NEW OWNER --&gt; GO TO K1</td>
<td>IF G5=2 AND NEW OWNER --&gt; GO TO K1</td>
<td>OTHERS --&gt; GO TO LEGAL ENTITY #3 K0</td>
</tr>
<tr>
<td><strong>K1.</strong> 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?</td>
<td>1. FORMAL APPLICATION</td>
<td>1. FORMAL APPLICATION</td>
<td>1. FORMAL APPLICATION</td>
</tr>
<tr>
<td></td>
<td>2. REFERRAL</td>
<td>2. REFERRAL</td>
<td>2. REFERRAL</td>
</tr>
<tr>
<td></td>
<td>3. EXISTING BUSINESS RELATIONSHIP</td>
<td>3. EXISTING BUSINESS RELATIONSHIP</td>
<td>3. EXISTING BUSINESS RELATIONSHIP</td>
</tr>
<tr>
<td></td>
<td>4. EXISTING PERSONAL RELATIONSHIP</td>
<td>4. EXISTING PERSONAL RELATIONSHIP</td>
<td>4. EXISTING PERSONAL RELATIONSHIP</td>
</tr>
<tr>
<td></td>
<td>5. SOME OTHER WAY</td>
<td>5. SOME OTHER WAY</td>
<td>5. SOME OTHER WAY</td>
</tr>
<tr>
<td><strong>K2.</strong> 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?</td>
<td>1. MERITS OF APPLICATION</td>
<td>1. MERITS OF APPLICATION</td>
<td>1. MERITS OF APPLICATION</td>
</tr>
<tr>
<td></td>
<td>2. PRE-EXISTING RELATIONSHIP</td>
<td>2. PRE-EXISTING RELATIONSHIP</td>
<td>2. PRE-EXISTING RELATIONSHIP</td>
</tr>
<tr>
<td></td>
<td>3. COMBINATION</td>
<td>3. COMBINATION</td>
<td>3. COMBINATION</td>
</tr>
<tr>
<td><strong>K3.</strong> 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?</td>
<td>1. ACTIVE PART OF DECISION MAKING TEAM</td>
<td>1. ACTIVE PART OF DECISION MAKING TEAM</td>
<td>1. ACTIVE PART OF DECISION MAKING TEAM</td>
</tr>
<tr>
<td></td>
<td>2. ADVISORY ROLE</td>
<td>2. ADVISORY ROLE</td>
<td>2. ADVISORY ROLE</td>
</tr>
<tr>
<td></td>
<td>3. PASSIVE RECIPIENT OF PROGRESS REPORT</td>
<td>3. PASSIVE RECIPIENT OF PROGRESS REPORT</td>
<td>3. PASSIVE RECIPIENT OF PROGRESS REPORT</td>
</tr>
<tr>
<td><strong>K4.</strong> Is the institution [NAME] represents a bank, a venture capital firm, a government agency, or some other type of institution?</td>
<td>1. BANK</td>
<td>1. BANK</td>
<td>1. BANK</td>
</tr>
<tr>
<td></td>
<td>2. VENTURE CAPITAL FIRM</td>
<td>2. VENTURE CAPITAL FIRM</td>
<td>2. VENTURE CAPITAL FIRM</td>
</tr>
<tr>
<td></td>
<td>3. GOVERNMENT AGENCY</td>
<td>3. GOVERNMENT AGENCY</td>
<td>3. GOVERNMENT AGENCY</td>
</tr>
</tbody>
</table>

Go to K5 for Legal Entity #2 Go to K5 for Legal Entity #N
<table>
<thead>
<tr>
<th><strong>K5.</strong> Does the institution (\text{[NAME]}) represents provide support to new firms on a routine basis, or is support for this start-up a special case?</th>
<th><strong>LEGAL ENTITY #2</strong></th>
<th><strong>LEGAL ENTITY REPEAT #3-#10</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1. RECURRING ACTIVITY</td>
<td>1. RECURRING ACTIVITY</td>
</tr>
<tr>
<td></td>
<td>3. SPECIAL CASE</td>
<td>3. SPECIAL CASE</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>K6.</strong> Is this institution (\text{[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?</th>
<th><strong>LEGAL ENTITY #2</strong></th>
<th><strong>LEGAL ENTITY REPEAT #3-#10</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1. LONG TERM OWNERSHIP</td>
<td>1. LONG TERM OWNERSHIP</td>
</tr>
<tr>
<td></td>
<td>2. SELL FOR PROFIT AS SOON AS FEASIBLE</td>
<td>2. SELL FOR PROFIT AS SOON AS FEASIBLE</td>
</tr>
<tr>
<td></td>
<td>3. FUTURE OWNERSHIP DEPENDS ON FUTURE CIRCUMSTANCES</td>
<td>3. FUTURE OWNERSHIP DEPENDS ON FUTURE CIRCUMSTANCES</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>K7.</strong> In what month and year did (\text{[NAME’s]}) institution become involved as an owner of this (new) business?</th>
<th><strong>LEGAL ENTITY #2</strong></th>
<th><strong>LEGAL ENTITY REPEAT #3-#10</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong><strong><strong><strong><strong>/</strong></strong></strong></strong></strong> MONTH  YEAR</td>
<td><strong><strong><strong><strong><strong>/</strong></strong></strong></strong></strong> MONTH  YEAR</td>
</tr>
</tbody>
</table>

**GO TO K0 FOR NEXT LEGAL ENTITY OR NEXT SECTION**
### SECTION M: NEW KEY NON-OWNERS’ DEMOGRAPHICS

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. IF G15=1 AND NEW KEY NON-OWNER--&gt; GO TO M2</td>
<td>1. MALE 2. FEMALE</td>
<td>______________________ AGE</td>
<td>1. YES 5. NO</td>
<td>A. WHITE  B. BLACK/AFRICAN AMERICAN  D. AMERICAN INDIAN  E. ASIAN  F. PACIFIC ISLANDER  Z. OTHER: _______________</td>
</tr>
<tr>
<td>2. OTHERS--&gt; GO TO NEXT KEY NON-OWNER M1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### 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?

<table>
<thead>
<tr>
<th>Key Non-Owner</th>
<th>Repeat #1-#6</th>
</tr>
</thead>
<tbody>
<tr>
<td>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?</td>
<td>1. MARRIED</td>
</tr>
<tr>
<td></td>
<td>2. LIVING WITH A PARTNER</td>
</tr>
<tr>
<td></td>
<td>3. SEPARATED</td>
</tr>
<tr>
<td></td>
<td>4. DIVORCED</td>
</tr>
<tr>
<td></td>
<td>5. WIDOWED</td>
</tr>
<tr>
<td></td>
<td>6. NEVER MARRIED</td>
</tr>
</tbody>
</table>

### 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?)

<table>
<thead>
<tr>
<th>Key Non-Owner</th>
<th>Repeat #1-#6</th>
</tr>
</thead>
<tbody>
<tr>
<td>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?)</td>
<td>1. UP TO EIGHTH GRADE</td>
</tr>
<tr>
<td></td>
<td>2. SOME HIGH SCHOOL</td>
</tr>
<tr>
<td></td>
<td>3. HIGH SCHOOL DEGREE</td>
</tr>
<tr>
<td></td>
<td>4. TECH. OR VOC. DEGREE</td>
</tr>
<tr>
<td></td>
<td>5. SOME COLLEGE</td>
</tr>
<tr>
<td></td>
<td>6. COMM. COLLEGE DEGREE</td>
</tr>
<tr>
<td></td>
<td>7. BACHELORS DEGREE</td>
</tr>
<tr>
<td></td>
<td>8. SOME GRADUATE TRAINING</td>
</tr>
<tr>
<td></td>
<td>9. MASTERS DEGREE</td>
</tr>
<tr>
<td></td>
<td>10. LAW, MD, PHD, EDD DEGREE</td>
</tr>
</tbody>
</table>

**GO TO M8 FOR KEY NON-OWNER #N**
| M8. | How many years have you known [NAME]?
ENTER "1" FOR LESS THAN ONE YEAR
DO NOT ACCEPT "ALL MY LIFE" AS RESPONSE |
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>__________________________ # OF YEARS</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>M9.</th>
<th>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?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1. SPOUSES</td>
</tr>
<tr>
<td></td>
<td>2. PARTNERS SHARING A HOUSEHOLD</td>
</tr>
<tr>
<td></td>
<td>3. RELATIVES LIVING IN THE SAME HOUSEHOLD</td>
</tr>
<tr>
<td></td>
<td>4. RELATIVES LIVING IN DIFFERENT HOUSEHOLDS</td>
</tr>
<tr>
<td></td>
<td>5. FRIENDS OR ACQUAINTANCES FROM WORK</td>
</tr>
<tr>
<td></td>
<td>6. FRIENDS OR ACQUAINTANCES YOU HAVE NOT WORKED WITH</td>
</tr>
<tr>
<td></td>
<td>7. STRANGERS BEFORE JOINING THE NEW BUSINESS TEAM</td>
</tr>
<tr>
<td></td>
<td>97. SOME OTHER TYPE OF RELATIONSHIP [SPECIFY_______________________]</td>
</tr>
</tbody>
</table>

GO TO M10 FOR KEY NON-OWNER #N
<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>M10. What is [NAME's] primary occupation?</td>
<td></td>
</tr>
<tr>
<td>[IF RETIRED: What was [NAME's] primary occupation?]</td>
<td></td>
</tr>
<tr>
<td>M11. How many years of work experience has [NAME] had in the industry</td>
<td></td>
</tr>
<tr>
<td>where the (new) business will compete?</td>
<td></td>
</tr>
<tr>
<td>[ENTER &quot;1&quot; FOR ONE YEAR OR LESS, EXCLUDING ZERO]</td>
<td></td>
</tr>
<tr>
<td>M12. How many other businesses has [NAME] helped to start as an</td>
<td></td>
</tr>
<tr>
<td>owner or part-owner?</td>
<td></td>
</tr>
</tbody>
</table>

GO TO M13 FOR KEY NON-OWNER #N
<table>
<thead>
<tr>
<th><strong>M13.</strong></th>
<th><strong>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?</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. FINANCIAL</td>
<td></td>
</tr>
<tr>
<td>2. MAKING INTRODUCTIONS</td>
<td></td>
</tr>
<tr>
<td>3. PROVIDING ADVICE</td>
<td></td>
</tr>
<tr>
<td>4. PROVIDING TRAINING</td>
<td></td>
</tr>
<tr>
<td>5. PHYSICAL RESOURCES</td>
<td></td>
</tr>
<tr>
<td>6. BUSINESS SERVICES</td>
<td></td>
</tr>
<tr>
<td>7. PERSONAL SERVICES</td>
<td></td>
</tr>
<tr>
<td>97. OTHER [SPECIFY]</td>
<td></td>
</tr>
</tbody>
</table>

**[PROBE: Which was the main contribution [NAME] made?)**

<table>
<thead>
<tr>
<th><strong>M14.</strong></th>
<th><strong>Is [NAME] an employee or an exclusive subcontractor of this (new) business?</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES</td>
<td>5. NO</td>
</tr>
</tbody>
</table>

**GO TO M17**

<table>
<thead>
<tr>
<th><strong>M15.</strong></th>
<th><strong>Does [NAME] work for pay on the (new) business 35 hours or more per week?</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES</td>
<td>5. NO</td>
</tr>
</tbody>
</table>

**GO TO M17**

<table>
<thead>
<tr>
<th><strong>M16.</strong></th>
<th><strong>In what month and year did [NAME] begin working for pay 35 hours or more per week on this (new) business?</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>_______ / _______</td>
<td>MONTH YEAR</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>M17.</strong></th>
<th><strong>In what month and year did [NAME] begin making a distinctive contribution to the (new) business?</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>_______ / _______</td>
<td>MONTH YEAR</td>
</tr>
</tbody>
</table>

**GO TO M1 FOR NEXT KEY NON-OWNER OR NEXT SECTION**
### SECTION P: COMMUNITY RESOURCES

**P0. INTERVIEWER CHECKPOINT**

1. IF NEW FIRM OR ACTIVE START-UP (A50=1 OR 2) --> GO TO P1

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?

<table>
<thead>
<tr>
<th>1. STRONGLY AGREE</th>
<th>2. AGREE</th>
<th>3. NEITHER</th>
<th>4. DISAGREE</th>
<th>5. STRONGLY DISAGREE</th>
</tr>
</thead>
</table>

**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?

<table>
<thead>
<tr>
<th>1. STRONGLY AGREE</th>
<th>2. AGREE</th>
<th>3. NEITHER</th>
<th>4. DISAGREE</th>
<th>5. STRONGLY DISAGREE</th>
</tr>
</thead>
</table>

**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?)

<table>
<thead>
<tr>
<th>1. STRONGLY AGREE</th>
<th>2. AGREE</th>
<th>3. NEITHER</th>
<th>4. DISAGREE</th>
<th>5. STRONGLY DISAGREE</th>
</tr>
</thead>
</table>

**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?)

<table>
<thead>
<tr>
<th>1. STRONGLY AGREE</th>
<th>2. AGREE</th>
<th>3. NEITHER</th>
<th>4. DISAGREE</th>
<th>5. STRONGLY DISAGREE</th>
</tr>
</thead>
</table>

**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?)

<table>
<thead>
<tr>
<th>1. STRONGLY AGREE</th>
<th>2. AGREE</th>
<th>3. NEITHER</th>
<th>4. DISAGREE</th>
<th>5. STRONGLY DISAGREE</th>
</tr>
</thead>
</table>
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
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.

<table>
<thead>
<tr>
<th>Q4x. INTERVIEWER CHECKPOINT</th>
<th>OWNER #X</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. IF OLD OWNER DELETED (G4c=NO) --&gt; GO TO NEXT SECTION</td>
<td></td>
</tr>
<tr>
<td>2. IF OLD OWNER STILL AN OWNER (G4c=YES/DK/NA) AND PERSONAL SAVING AMOUNT NOT MISSING --&gt; GO TO Q4c</td>
<td></td>
</tr>
<tr>
<td>3. IF OLD OWNER STILL AN OWNER (G4c=YES/DK/NA) AND PERSONAL SAVING AMOUNT IS MISSING (*Q4=DK/NA/EMPTY) --&gt; GO TO Q4</td>
<td></td>
</tr>
<tr>
<td>4. IF NEW OWNER --&gt; GO TO Q4</td>
<td></td>
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</tbody>
</table>

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])?

1. YES, CORRECT 5. CONTRIBUTED MORE $

   GO TO Q5c

2. NO, INCORRECT (IF VOL.)

   GO TO Q4

Q4. What is the total 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])?

$___________________________________________

GO TO OWNER #X Q5c
<table>
<thead>
<tr>
<th>Q5x. INTERVIEWER CHECKPOINT</th>
<th>OWNER #X</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. IF OLD OWNER DELETED (G4c=NO) --&gt; GO TO NEXT SECTION</td>
<td>1. IF OLD OWNER STILL AN OWNER (G4c=YES/DK/NA) AND PERSONAL LOAN FROM FAMILY NOT MISSING --&gt; GO TO Q5c</td>
</tr>
<tr>
<td>2. 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</td>
<td>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</td>
</tr>
<tr>
<td>4. IF NEW OWNER --&gt; GO TO Q5</td>
<td>4. IF NEW OWNER --&gt; GO TO Q5</td>
</tr>
</tbody>
</table>

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])?

- 1. YES, CORRECT GO TO Q6c
- 2. NO, INCORRECT (IF VOL.) GO TO Q5

Q5. What is the total 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])?

$___________________________________________

GO TO OWNER #X Q6c
## Q6x. INTERVIEWER CHECKPOINT

1. **IF OLD OWNER DELETED** (G4c=NO)  
   --> **GO TO NEXT SECTION**

2. **IF OLD OWNER STILL AN OWNER** (G4c=YES/DK/NA) **AND PERSONAL LOAN FROM FRIEND AMOUNT NOT MISSING**  
   --> **GO TO Q6c**

3. **IF OLD OWNER STILL AN OWNER** (G4c=YES/DK/NA) **AND PERSONAL LOAN FROM FRIEND AMOUNT IS MISSING** (*Q6=DK/NA/EMPTY)  
   --> **GO TO Q6**

4. **IF NEW OWNER**  
   --> **GO TO Q6**

## 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])?  

1. **YES, CORRECT**  
   [ ]  
   **GO TO Q7c**  
   *↓*  
   **5. CONTRIBUTED MORE $**  

2. **NO, INCORRECT** (IF VOL.)  
   [ ]  
   **GO TO Q6**

## Q6. What is the total 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])?  

$___________________________________________
### Q7x. INTERVIEWER CHECKPOINT

- **1.** IF OLD OWNER DELETED (G4c=NO)  
  --> GO TO NEXT SECTION

- **2.** IF OLD OWNER STILL AN OWNER (G4c=YES/DK/NA) AND CREDIT CARD LOAN AMOUNT NOT MISSING --> GO TO Q7c

- **3.** IF OLD OWNER STILL AN OWNER (G4c=YES/DK/NA) AND CREDIT CARD LOAN AMOUNT IS MISSING (*Q7=DK/NA/EMPTY)  
  --> GO TO Q7

- **4.** IF NEW OWNER --> GO TO Q7

### 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])?

- **1.** YES, CORRECT  
  GO TO Q8c

- **2.** NO, INCORRECT (IF VOL.)  
  GO TO Q7

### Q7. (What is the total 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])?

$___________________________________________

GO TO OWNER #X Q8c
Q8x. INTERVIEWER CHECKPOINT

1. IF OLD OWNER DELETED (G4c=NO) --> GO TO NEXT SECTION

2. IF OLD OWNER STILL AN OWNER (G4c=YES/DK/NA) AND PERSONAL LOAN FROM BANK AMOUNT NOT MISSING --> GO TO Q8c

3. IF OLD OWNER STILL AN OWNER (G4c=YES/DK/NA) AND PERSONAL LOAN FROM BANK AMOUNT IS MISSING (*Q8=DK/NA/EMPTY) --> GO TO Q8

4. IF NEW OWNER --> GO TO Q8

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])?

1. YES, CORRECT 5. CONTRIBUTED MORE $

GO TO Q9c

2. NO, INCORRECT (IF VOL.)

GO TO Q8

Q8. (What is the total 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])?

$___________________________________________

GO TO OWNER #X Q9c
### Q9x. INTERVIEWER CHECKPOINT

1. IF OLD OWNER DELETED (G4c=NO)  
   -- GO TO NEXT SECTION

2. IF OLD OWNER STILL AN OWNER  
   (G4c=YES/DK/NA) AND ASSET BACKED  
   LOAN AMOUNT NOT MISSING  
   -- GO TO Q9c

3. IF OLD OWNER STILL AN OWNER  
   (G4c=YES/DK/NA) AND ASSET BACKED  
   LOAN AMOUNT IS MISSING  
   (*Q9=DK/NA/EMPTY)  
   -- GO TO Q9

4. IF NEW OWNER  
   -- GO TO Q9

### 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])?

1. YES, CORRECT 5. CONTRIBUTED MORE $

   GO TO Q9c

2. NO, INCORRECT (IF VOL.)

   GO TO Q9

### Q9. (What is the total 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])?

$______________________________

GO TO OWNER #X Q9c
Q10x. INTERVIEWER CHECKPOINT

1. IF OLD OWNER DELETED (G4c=NO) --＞ GO TO NEXT SECTION

2. IF OLD OWNER STILL AN OWNER (G4c=YES/DK/NA) AND AMOUNT FROM OTHER SOURCES NOT MISSING --＞ GO TO Q10c

3. IF OLD OWNER STILL AN OWNER (G4c=YES/DK/NA) AND AMOUNT FROM OTHER SOURCES IS MISSING (*Q10=DK/NA/EMPTY) --＞ GO TO Q10

4. IF NEW OWNER --＞ GO TO Q10

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])?

1. YES, CORRECT --＞ GO TO Q12

2. NO, INCORRECT (IF VOL.) --＞ GO TO Q10

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])?

$__________________________________________

Q11. [IF *Q11=DK/NA OR Q10 NOT ZERO]
What was this other source of funding?

__________________________________________

GO TO OWNER #X Q12
Q12. [IF NOT ALL Q4-Q10 = DK OR RF]
Based on what you just said, the total amount (you have/[NAME] has) contributed to this (new) business (before it was registered as [*C1/C1]), either to purchase ownership or as a loan to this (new) business, is approximately [SUM Q4-Q10] dollars. Is this correct?

<table>
<thead>
<tr>
<th>1. YES</th>
<th>S. NO</th>
</tr>
</thead>
</table>

GO TO BACK TO Q4x

Q13. [IF SUM Q4-Q10 > 0]
How much of the [SUM Q4-Q10] dollars that (you/[NAME]) contributed is considered a loan to the (new) business that must be paid back to (you/[NAME])?

$_________________________

Q14. [IF SUM Q4-Q10 > 0]
In what month and year was the initial money invested (by you/[NAME])?

________________________/__________
MONTH / YEAR

GO TO NEXT OWNER Q4x
OR GO TO Q15
Q15. INTERVIEWER CHECKPOINT

1. IF NOT REGISTERED LEGAL ENTITY (*C2/C2 = 5/DK/NA) --> GO TO Q16x
2. IF REGISTERED LEGAL ENTITY (*C2/C2 = 1) --> GO TO R0, NEXT SECTION

Q16x. INTERVIEWER CHECKPOINT

1. IF ADDITIONAL FUNDING NOT MISSING --> GO TO Q16c
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?

1. YES 5. NO 8. DON'T KNOW
   GO TO Q17x
   \[ \rightarrow \]

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?

$ \underline{\text{______________ DOLLAR AMOUNT}} \quad 999 999 998. DON'T KNOW
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 5. NO 8. DON’T KNOW

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

R0. INTERVIEWER CHECKPOINT

1. IF BUSINESS WAS REGISTERED AS A LEGAL ENTITY (*C2 = 1) --> GO TO R0x

2. IF BUSINESS IS NOW REGISTERED AS A LEGAL ENTITY (C2 = 1) --> GO TO R1x

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

1. IF HAD LOANS OR FINANCIAL SUPPORT (*R1=1) --> GO TO R1c

2. IF DID NOT HAVE LOANS OR FINANCIAL SUPPORT (*R1=5) --> GO TO R1c

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

1. IF ADDITIONAL EQUITY BY OWNERS INVESTED (*R3=1) --> GO TO R3c
2. IF ADDITIONAL EQUITY BY OWNERS NOT INVESTED (*R3=5) --> GO TO R3c
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  2. NO, INCORRECT (IF VOL.)  5. ADDITIONAL FUNDS
   GO TO R5c     GO TO R4     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  5. NO
   GO TO R6x

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) --> GO TO R10c
- 2. IF REGISTERED LEGAL ENTITY (*C2=1) AND PERSONAL LOANS YOU HAVE MADE ARE MISSING (*R10=DK/NA) --> GO TO R10
- 3. IF NOW REGISTERED LEGAL ENTITY IN WAVE E (C2=1) --> GO TO R10
- 4. OTHERS --> GO TO R11x

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

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 NOW 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)?

1. YES, CORRECT
2. NO, INCORRECT (IF VOL.)
3. CHANGED AMOUNT:
PERSONAL LOANS FROM OTHER MEMBERS OF
THE START-UP TEAM

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) --> GO TO R12c

2. IF REGISTERED LEGAL ENTITY (*C2=1) AND PERSONAL LOANS FROM
   FAMILY MEMBERS OF THE START-UP TEAM ARE MISSING (*R12 IN DK/NA)
   --> GO TO R12

3. IF NOW REGISTERED LEGAL ENTITY IN WAVE E (C2=1) --> GO TO R12

4. OTHERS --> GO TO R13x

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
   GO TO R13x

2. NO, INCORRECT
   (IF VOL.)

5. CHANGED AMOUNT:
   PERSONAL LOANS
   FROM FAMILY MEMBERS

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) --> GO TO R13c

2. IF REGISTERED LEGAL ENTITY (*C2=1) AND PERSONAL LOANS FROM EMPLOYEES ARE MISSING (*R13=DK/NA) --> GO TO R13

3. IF NOW REGISTERED LEGAL ENTITY IN WAVE E (C2=1) --> GO TO R13

4. OTHERS --> GO TO R14x

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

1. IF REGISTERED LEGAL ENTITY (*C2=1) AND PERSONAL LOANS FROM OTHER INDIVIDUALS ALREADY COLLECTED (*R14 NE DK/NA) --> GO TO R14c

2. IF REGISTERED LEGAL ENTITY (*C2=1) AND PERSONAL LOANS FROM OTHER INDIVIDUALS ARE MISSING (*R14 IN DK/NA) --> GO TO R14

3. IF NOW REGISTERED LEGAL ENTITY IN WAVE E (C2=1) --> GO TO R14

4. OTHERS --> GO TO R15x

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
   GO TO R15x

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 NOW 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**

1. **IF REGISTERED LEGAL ENTITY (*C2=1) AND ASSET BACKED FUNDS AMOUNT ALREADY COLLECTED (*R6 NE DK/NA/EMPTY) --> GO TO R6c**

2. **IF REGISTERED LEGAL ENTITY (*C2=1) AND ASSET BACKED FUNDS AMOUNT IS MISSING (*R6=DK/NA/EMPTY) --> GO TO R6**

3. **IF NOW REGISTERED LEGAL ENTITY IN WAVE E (C2=1) --> GO TO R6**

4. **OTHERS --> GO TO R8x**

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.)**

3. **CHANGED AMOUNT: ASSET BACKED LOANS**

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 NOW 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

GO TO R17x

2. NO, INCORRECT

(IF VOL.)

5. CHANGED AMOUNT:
BANK LINES OF CREDIT; WORKING CAPITAL LOANS

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

1. IF REGISTERED LEGAL ENTITY (*C2=1) AND VENTURE CAPITAL LOANS ALREADY COLLECTED (*R17 NE DK/NA) --> GO TO R17c

2. IF REGISTERED LEGAL ENTITY (*C2=1) AND VENTURE CAPITAL LOANS ARE MISSING (*R17=DK/NA) --> GO TO R17

3. IF NOW REGISTERED LEGAL ENTITY IN WAVE E (C2=1) --> GO TO R17

4. OTHERS --> GO TO R18x

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) --> **GO TO R18c**

2. IF REGISTERED LEGAL ENTITY (*C2=1) AND DEBTS FROM GOVERNMENT AGENCIES ARE MISSING (*R18=DK/NA) --> **GO TO R18**

3. IF NOW REGISTERED LEGAL ENTITY IN WAVE E (C2=1) --> **GO TO R18**

4. OTHERS --> **GO TO R19x**

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  
2. NO, INCORRECT  
5. CHANGED AMOUNT: FUNDING FROM GOVERNMENT AGENCIES  
   (IF VOL.)

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

1. IF REGISTERED LEGAL ENTITY (*C2=1) AND SBA LOANS ALREADY COLLECTED (*R19 NE DK/NA) --> GO TO R19c

2. IF REGISTERED LEGAL ENTITY (*C2=1) AND SBA LOANS ARE MISSING (*R19=DK/NA) --> GO TO R19

3. IF NOW REGISTERED LEGAL ENTITY IN WAVE E (C2=1) --> GO TO R19

4. OTHERS --> GO TO R16x

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 ➤ GO TO R16x

2. NO, INCORRECT (IF VOL.)

5. CHANGED AMOUNT: SBA BANK LOANS

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 999 999 999. DON’T KNOW
**R16x. INTERVIEWER CHECKPOINT**

1. IF REGISTERED LEGAL ENTITY (*C2=1) AND BANK LOANS ALREADY COLLECTED (*R16 NE DK/NA) --> GO TO R16c

2. IF REGISTERED LEGAL ENTITY (*C2=1) AND BANK LOANS ARE MISSING (*R16=DK/NA) --> GO TO R16

3. IF NOW REGISTERED LEGAL ENTITY IN WAVE E (C2=1) --> GO TO R16

4. OTHERS --> GO TO R7x

---

**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  
   GO TO R7x

2. NO, INCORRECT  
   (IF VOL.)

5. CHANGED AMOUNT: BANK LOANS

---

**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

1. IF REGISTERED LEGAL ENTITY (*C2=1) AND PROPERTY/EQUIPMENT LEASES AMOUNT ALREADY COLLECTED (*R7 NE DK/NA/EMPTY) --> GO TO R7c

2. IF REGISTERED LEGAL ENTITY (*C2=1) AND PROPERTY/EQUIPMENT LEASES AMOUNT IS MISSING (*R7=DK/NA/EMPTY) --> GO TO R7

3. IF NOW REGISTERED LEGAL ENTITY IN WAVE E (C2=1) --> GO TO R7

4. OTHERS --> GO TO R9x

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.)
3. 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 NOW 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  
   GO TO R20x

2. NO, INCORRECT  
   (IF VOL.)  
   ↓

5. CHANGED AMOUNT: CREDIT FROM SUPPLIERS

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
122

R20x. **INTERVIEWER CHECKPOINT**

1. IF REGISTERED LEGAL ENTITY (*C2=1) AND ANY OTHER LOANS OR DEBTS ALREADY COLLECTED (*R20 NE DK/NA) --> GO TO R20c

2. IF REGISTERED LEGAL ENTITY (*C2=1) AND ANY OTHER LOANS OR DEBTS ARE MISSING (*R20=DK/NA) --> GO TO R20

3. IF NOW REGISTERED LEGAL ENTITY IN WAVE E (C2=1) --> GO TO R20

4. OTHERS --> GO TO R21y

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 2. NO, INCORRECT 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 999 999 998. DON’T KNOW
R21y. INTERVIEWER CHECKPOINT

- 1. IF ANY R6c-R20c MISSING OR NOT CORRECT --> GO TO R21
- 2. ALL R6c-R20c ARE CORRECT --> GO TO R22x

R21. Based on what you just said, the total value of all loans and other financial support to the (new) business after it was registered as a [*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

GO BACK TO R6

R22x. INTERVIEWER CHECKPOINT

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

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

1. YES 5. NO 8. DON’T KNOW

GO TO R26x

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

$_____________DOLLAR AMOUNT 999 999 998. DON’T KNOW
R26x. INTERVIEWER CHECKPOINT

1. IF ADDITIONAL FUNDING NEEDED FOR THE FIRST YEAR OF OPERATIONS NOT MISSING (*R26 NE DK/NA) --> GO TO R26c

2. IF ADDITIONAL FUNDING NEEDED FOR THE FIRST YEAR OF OPERATIONS MISSING (*R26=DK/NA) --> GO TO R26

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

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

☐ 1. IF ADDITIONAL FUNDS FROM INVESTMENT (R27=2,3) --> GO TO R30
☐ 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

☐ 1. IF BANK ACCOUNT OPENED (*E11/E11=1) --> GO TO R32
☐ 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 5. NO
GO TO NEXT SECTION
R33. INTERVIEWER CHECKPOINT

1. IF USING AN EXISTING BANK ACCOUNT (*E11/E11=6) --> GO TO R34

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 5. NO

GO TO NEXT SECTION

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

1. IF NEW FIRM OR ACTIVE START-UP OR QUIT (A50=1 OR 2 OR 3) --> GO TO R40

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?

1. YES 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?

1. APPROVED 2. APPROVED WITH MODIFICATIONS

5. REJECTED 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?

1. YES 5. NO

GO TO R44
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
5. NO

GO TO NEXT SECTION

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

Six. INTERVIEWER CHECKPOINT

1. IF NEW FIRM OR ACTIVE START-UP (A50=1 OR 2) --> GO TO S1

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.

<table>
<thead>
<tr>
<th>Question</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>S7.</strong> Currently, what percent of your customers are...</td>
<td>local -- that is, located within 20 miles of the (new) business? [ENTER “996” FOR “NO CUSTOMERS”] %</td>
</tr>
<tr>
<td></td>
<td>IF S7=100% OR 996 GO TO S11</td>
</tr>
<tr>
<td><strong>S8.</strong> (Currently, what percent of your customers are... )</td>
<td>regional -- that is, located more than 20 but less than 100 miles away? %</td>
</tr>
<tr>
<td></td>
<td>IF S7+S8=100% GO TO S11</td>
</tr>
<tr>
<td><strong>S9.</strong> (Currently, what percent of your customers are... )</td>
<td>national -- that is, located more than 100 miles away but within the US? %</td>
</tr>
<tr>
<td></td>
<td>IF S7+S8+S9=100% GO TO S11</td>
</tr>
<tr>
<td><strong>S10.</strong> (Currently, what percent of your customers are... )</td>
<td>international -- that is, they normally reside outside the US? %</td>
</tr>
</tbody>
</table>

**If Total Not Equal to 100, Then Probe Total** %
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.

<table>
<thead>
<tr>
<th>Question</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>S11. What percent of your sales currently come from...</td>
<td></td>
</tr>
<tr>
<td>private individuals rather than other businesses or government agencies?</td>
<td></td>
</tr>
<tr>
<td>[ENTER “996” FOR “NO CUSTOMERS”]</td>
<td></td>
</tr>
<tr>
<td>________________%</td>
<td></td>
</tr>
<tr>
<td>IF S11=100% OR 996 GO TO S14</td>
<td></td>
</tr>
<tr>
<td>S12. (What percent of your sales currently come from...)</td>
<td></td>
</tr>
<tr>
<td>other private businesses?</td>
<td></td>
</tr>
<tr>
<td>________________%</td>
<td></td>
</tr>
<tr>
<td>IF S11+S12=100% GO TO S14</td>
<td></td>
</tr>
<tr>
<td>S13. (What percent of your sales currently come from...)</td>
<td></td>
</tr>
<tr>
<td>local, state, or federal government agencies?</td>
<td></td>
</tr>
<tr>
<td>________________%</td>
<td></td>
</tr>
<tr>
<td>IF TOTAL NOT EQUAL TO 100, THEN PROBE TOTAL</td>
<td></td>
</tr>
<tr>
<td>________________%</td>
<td></td>
</tr>
</tbody>
</table>

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?

1. CHANGES
3. SAME
5. REMAINED THE SAME
6. NO CUSTOMERS (IF VOL.)

GO TO NEXT SECTION

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

________________________________________________________________________
________________________________________________________________________
T1x. INTERVIEWER CHECKPOINT

1. IF ACTIVE START-UP (A50=2) --> GO TO T1
2. IF NEW FIRM (A50=1) --> GO TO T6
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
2. 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

1. IF NEW FIRM (A50=1) --> GO TO U1

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

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

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

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

   1. IF NEW FIRM (A50=1) --> GO TO V2

   2. OTHERS --> GO TO NEXT SECTION
PGM: FILL IF WAVE E NEW FIRM, 2ND 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?

$______________________ 999 999 998. DON’T KNOW

GO TO V11

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 (do you expect 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?  
$______________________

999 999 998. DON’T KNOW

GO TO V32

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.

$______________________

999 999 998. DON’T KNOW

GO TO V34

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.

$_____________________ 999 999 998. DON’T KNOW

GO TO V36

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

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?

\[ \text{$ \underline{____________________} 999\,999\,998. DON'T KNOW} \]

GO TO V38

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

GO TO V40

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?

\[ \text{\$______________________} \quad \text{999 999 998. DON'T KNOW} \]

GO TO V42

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

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

1. YES 5. NO

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

1. YES 5. NO

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

1. YES 5. NO

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

1. YES 5. NO

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

1. YES 5. NO

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?

\[ \text{\$________________________} \quad \text{999 999 998. DON'T KNOW} \]

\[ \text{GO TO V44} \]

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?

\[ \text{YES} \quad \text{NO} \]

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

\[ 1. \text{YES} \quad 5. \text{NO} \]

\[ \text{GO TO V44} \]

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

\[ 1. \text{YES} \quad 5. \text{NO} \]

\[ \text{GO TO V44} \]

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

\[ 1. \text{YES} \quad 5. \text{NO} \]

\[ \text{GO TO V44} \]

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

\[ 1. \text{YES} \quad 5. \text{NO} \]

\[ \text{GO TO V44} \]

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

\[ 1. \text{YES} \quad 5. \text{NO} \]

\[ \text{GO TO V44} \]

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

\[ 1. \text{YES} \quad 5. \text{NO} \]

\[ \text{GO TO V44} \]

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

\[ 1. \text{YES} \quad 5. \text{NO} \]

\[ \text{GO TO V44} \]
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?

$______________________ 999 998. DON’T KNOW

GO TO V46

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

GO TO V46

NO

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

1. YES

GO TO V46

5. NO

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

1. YES

GO TO V46

5. NO

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

1. YES

GO TO V46

5. NO

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

1. YES

GO TO V46

5. NO

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

1. YES

GO TO V46

5. NO

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

1. YES

GO TO V46

5. NO

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

1. YES

GO TO V46

5. NO
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?

$______________________ 999 999 998. DON’T KNOW

GO TO V48

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?

$______________________ 999 999 998. DON'T KNOW

GO TO V50

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?

$______________________ 999 999 998. DON'T KNOW

GO TO V63

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?

0. ZERO $______________________ 999 999 998. DON'T KNOW

GO TO V52x GO TO V65

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?

YES

NO

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

1. YES

5. NO

GO TO V65

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

1. YES

5. NO

GO TO V65

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

1. YES

5. NO

GO TO V65

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

1. YES

5. NO

GO TO V65

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

1. YES

5. NO

GO TO V65

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

1. YES

5. NO

GO TO V65

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

1. YES

5. NO

GO TO V65

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

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________
V52x. INTERVIEWER CHECKPOINT

1. IF NO “DK/NA” IN ANY V32-V51, V63 AND V11 --> GO TO V52y

2. IF ANY V32-V51, V63 = “DK/NA” OR V11 = “DK/NA” --> GO TO V20

V52y. INTERVIEWER CHECKPOINT

1. IF V11 DOES NOT EQUAL THE SUM OF V32-V51, V63 --> GO TO V52

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 \( \text{SUM (V32-V51, V63)} \). Which is correct?

1. TOTAL EXPENSES CORRECT (V11)  
   GO BACK TO V32

2. SEPARATE EXPENSES CORRECT (V32-V51, V63)  
   CATI ASSIGNS V11 = \( \text{SUM (V32-V51, V63)} \)

3. BOTH CORRECT - MISSING EXPENSES  
   MAKE COMMENT
V20. INTERVIEWER CHECKPOINT

1. IF NO “DK” IN V2 AND V11 --> GO TO V21

2. IF ANY “DK” IN V2 OR V11 --> GO TO V22

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?

1. YES 5. NO
GO TO V53 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?

1. PROFIT 5. LOSS 8. DON’T KNOW
GO TO V53

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

$______________________ 999 999 998. DON’T KNOW
GO TO V53
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
SECTION X: RESPONDENTS’ INFORMATION

X1x. INTERVIEWER CHECKPOINT

☐ 1. IF ACTIVE START-UP (A50=2) --> GO TO X1
☐ 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

\[\downarrow\]  

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
GO TO Z28

NO

Z16. Was it $60,000 or above?

YES 07. NO
GO TO Z28

Z17. Was it $80,000 or above?

YES 08. NO
GO TO Z28

Z18. Was it $100,000 or above?

YES 09. NO
GO TO Z28

Z19. Was it $150,000 or above?

YES 10. NO
GO TO Z28

Z20. Was it $200,000 or above?

YES 11. NO
GO TO Z28

Z21. Was it $300,000 or above?

YES 12. NO
GO TO Z28

Z22. Was it $500,000 or above?

YES 14. NO
GO TO Z28

Z23. Was it $40,000 or above?

06. YES 01. NO
GO TO Z28

Z24. Was it $30,000 or above?

05. YES 02. NO
GO TO Z28

Z25. Was it $20,000 or above?

04. YES 03. NO
GO TO Z28

Z26. Was it $10,000 or above?

03. YES 04. NO
GO TO Z28

Z27. Was it $5,000 or above?

02. YES 05. NO
GO TO Z28

Z28. Was it $1,000 or above?

01. YES 06. NO
GO TO Z28
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 5. NO
GO TO Z49 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**

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

**YES**

07. NO

GO TO Z49

**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

GO TO Z49

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

GO TO Z49
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]

1. YES, CORRECT
5. NO, NOT CORRECT; ADD/CHANGE DETAILS

GO TO Z57x

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  
5. NO
GO TO Z57f

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 NOT 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?

1. YES 5. NO
GO TO Z61a

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

1. YES 5. NO
GO TO Z61a

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**

1. IF EMAIL ADDRESS NOT MISSING --> GO TO Z63

2. IF EMAIL ADDRESS MISSING --> GO TO Z64

**Z63.** Our records show that your email address is [REMAIL]. Is this still correct? [SPELL OUT EACH LETTER OF ADDRESS]

1. YES 5. NO

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

GO TO Z66  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

1. IF CONTACT PERSON INFORMATION NOT MISSING --> GO TO Z68

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.]

1. YES 5. NO
GO TO Z80 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]

1. YES 5. NO
GO TO Z80
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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 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

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