



## Small & Medium Enterprise Questionnaire

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# Small & Medium Enterprise Questionnaire

## **Purpose**

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This questionnaire is meant to provide information necessary to respond to the hypotheses outlined in the project plan. The answers to these questions will also provide the author with other information that will aid him in gaining a better understanding of the nature of SMEs in Senegal. Some of these questions were adapted from the following sources:

*Client Impact Monitoring System (CIMS) Form - v. 204.* Opportunity International. August 2005.

Roy, Marc-André. *A Survey of Microenterprise in Urban French West Africa.* Schulich School of Business. January 18, 2004.  
[http://www.microfinancegateway.com/files/14595\\_A\\_Survey\\_of\\_Microenterprise\\_in\\_Urban\\_French\\_West\\_Africa\\_17\\_01\\_04\\_.pdf](http://www.microfinancegateway.com/files/14595_A_Survey_of_Microenterprise_in_Urban_French_West_Africa_17_01_04_.pdf)

Butts, David et al. *MicroCAMEL: How to Make Microcredit Organizations Financially Independent.* The Global Development Research Center. 01 August 2005. <http://www.gdrc.org/icm/micro-camel.html>

Jain, Pankaj and Mick Moore. *What makes microcredit programmes effective? Fashionable fallacies and workable realities.* IDS Working Paper 177. Institute of Development Studies. Sussex. England. January 2003. [http://www.microfinancegateway.com/files/3630\\_03630.pdf](http://www.microfinancegateway.com/files/3630_03630.pdf)

## **Demographic Information**

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What is the total amount of your current loan, if applicable?  
What is the purpose of the loan?  
What is the loan term?  
What is your loan cycle?  
What is your marital status?  
What is your age?  
What is the level of schooling that you have completed?  
What is your religion?

## **Business Activity Information**

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What are activities of your business?  
What is the legal form of your company?  
How would you rate your knowledge of the market and your customers?  
How do you differentiate your products from those of your competitors?  
How would you describe your relationship with your suppliers?  
How would you rate the success of your company?  
In this business, how many employees do you have who are paid in cash and work at least half time?  
What is your current sales revenue?  
What is your current net profit?  
Overall, how has your average profit changed since your last loan, if applicable?  
How do you track your business activities?

## **Forward Planning Information**

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How do you see your business changing in the next few years?  
What factors do you consider are important to ensure that that your company continues?  
What do you think are the obstacles to your company's longevity?  
What changes would you like to make to your business in the next few years?  
Do you have any interest in expanding your business operation?  
What would be the purpose of an expansion?

What have you done to make this possible?

How often do you prepare a projection of business activities (cash flow, income statement, balance sheet)?

When was the last time you prepared a projection of activities?

Do you speak with the government about your needs?

If yes, by what means, and what is the response of the government?

### ***External Financing Information***

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How have you grown your company in the past?

What percentage of your profits do you reinvest into your business?

From where do you receive external financing?

How is borrowing agreement arranged with those sources?

What do you use as collateral for these external financing?

Which source has been the most reliable for you?

How do you think that financial institutions educate you well about their services?

What would you change about the way you receive external funding?

### ***Business Development Services Use Information***

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Are you aware of business development services (BDS) that provide help to enhance your operation?

What kinds of BDS do you believe are available to you?

Do you use any of those BDS? If so, which ones and how often?

If you do not use BDS, please explain why not.

If you have used those BDS, what results have you seen?

What do you think about the cost of BDS?

Do you think that the providers of BDS educate you well about their products?

What would you change about the BDS that you use, or that are offered to you?