



# National Survey of Households' Microenterprises (ENAMEH)

INDUSTRY, COMMERCE & SERVICES SECTOR  
August - September 2018

The confidentiality of the information provided is guaranteed under Article 4 of Act N° 7839 of 1998 of the National Statistics System.

Region: \_\_\_\_\_ |\_|\_|\_|\_|\_|\_|\_|\_|\_|

Province: \_\_\_\_\_ UPM

Canton: \_\_\_\_\_ |\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|

District: \_\_\_\_\_ Structure    Part    Home Questionnaire    Additional    New

### I1. OWNER 'S DATA

Name: \_\_\_\_\_

ID / Passport N°: \_\_\_\_\_

Age: |\_|\_|      ENAHO N° Line: |\_|\_|

Gender: Male ....  01      Female ....  02

**Identified in ENAHO as:**

Main activity .....  01

Secondary activity .....  02

Contemplated under another activity .....  03

Not contemplated in ENAHO. ....  04

Cell phone n°: \_\_\_\_\_

Home phone n°: \_\_\_\_\_

Business phone n°: \_\_\_\_\_

**Address where the economic activity takes place:**

Next to or same place as home. ....  01

No fixed place .....  02

Another place .....  03

    ↳ Province: \_\_\_\_\_

        Canton: \_\_\_\_\_

        District: \_\_\_\_\_

**NivInst. Concerning your education, what was the last level approved?**

Without academic level .....  00

Incomplete primary .....  01

Complete primary .....  02

Incomplete academic secondary .....  03

Complete academic secondary .....  04

Incomplete technical secondary .....  05

Complete technical secondary .....  06

Higher education, pre-graduate & graduate (diploma, bachelor, licentiate) .....  07

Postgraduate higher education (specialty, masters, Ph.D) .....  08

### I2. INTERVIEW'S FINAL RESULT

Complete .....  001

Inomplete .....  002

Declined. ....  003

Absent informant. ....  004

Non-localized informant .....  005

Language, sickness or age limitations .....  006

Difficult access. ....  007

Vacant for rent or sale .....  008

Vacant in repair .....  009

Vacant for another reason .....  010

Abandoned .....  013

Demolished .....  014

Duplicated .....  017

Does not exist .....  019

Change of activity: \_\_\_\_\_  020  
*(Specify)*

Change of use: \_\_\_\_\_  021  
*(Specify)*

**I1k. Are you the head of household?**

Yes .....  01

Shared headship. ....  02

No .....  00

### I3. PERSONNEL'S CONTROL

General Supervisor: \_\_\_\_\_

Supervisor: \_\_\_\_\_

Interviewer: \_\_\_\_\_

**A1. Last week, did you work at least one hour in your own business or activity?**

Yes .....  1 → **cont. B1**                      No .....  0

**A2. Last week, did you spend at least one hour or more in the following activities for money or something in exchange...**

- ...did you make some product to sell such as sewing, crafts, food? .....  2
- ...did you sell some product such as food, jewels, raffles, or catalog sales? .....  3
- ...care for children, elderly, sick persons in other home in exchange for money or something? .. .....  4
- ...did you do some service for persons from other home, like cleaning, ironing, or other for example, like manicure, watching cars, for payment in cash or in kind? .....  5
- ...did odd jobs "camarones", "chambas"? ....  6
- ...did some other job for payment in cash or something in exchange \_\_\_\_\_  7

**cont. B1**

Did not do any. ....  0 →

**A3. Although you did not work the last week, do you have your own business from which you have been absent temporarily or expecting clients?**

Yes .....  1 → **cont. B1**                      No .....  0

**A4. Did you work at least one hour in your own business or activity in July of this year?**

Yes .....  1                      No .....  0 → **END**

**A5. That work you did was...**

- ...has own business, company or activity? ..  1 → **cont. A7**
- ...as employee for employer, company or institution? .....  2
- ...as employee for private houses? .....  3
- ...assistant for relative or acquaintance working for employer or company? .....  4  
(do not include domestic service assistant)
- ...assistant for relative or acquaintance working for employer or company who has own business or activity? .....  5 →

**END**

**A6. Did you make decisions or manage that business or activity?**

Yes .....  1 } **END**  
No .....  0 }

**A7. What is the main reason for closing or ending the activity?**

- Lack of clients/clients who didn't pay .....  01
- Lack of capital/equipment/machinery .....  02
- Didn't comply with required permits .....  03
- Too high expenses (bankruptcy).....  04
- Family obligations.....  05
- Temporary activity (occasional work) .....  06
- Found a waged job .....  07
- Retirement/sickness/accident .....  08
- Another reason \_\_\_\_\_  10

[Specify]

**A8. How long ago did it close or end the activity?**

- From one week to less than one month ....  1
- More than one month to two months .....  2
- More than two months to three months ..  3
- Over three months .....  4

**END**

**SECTION B. ACTIVITY'S CHARACTERISTIC'S**

**B1. What is the name of the business/activity?**

\_\_\_\_\_

**B2a. What is the main focus of this business/activity?**

\_\_\_\_\_ →  
[Specify]

**B2b. What percentage of the business total sales does this activity represent?**

\_\_\_\_\_ %

**B2c. Within this business, is there another economic activity you do on your own?**

Yes .....  1

\_\_\_\_\_ →  
[Specify]

No .....  0

**B2d. What percentage of the business total sales does this activity represent?**

\_\_\_\_\_ %

**B3a1. Is the business registered in the National Registry as business or company name with corporate identification?**

Yes .....  1                      No .....  0 → **cont. B3b**

**B3a2. What is the corporate identification number?**

[ 3 ] - [ ] [ ] [ ] [ ] - [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

**B3b. Is the business registered in another public entity?**

- Yes ..... {
- 1. \_\_\_\_\_ [Specify]
  - 2. \_\_\_\_\_ [Specify]

Not registered anywhere.....  0

**B4. What type of accounting do you make in your business/activity?**

- Formal (professional accountant) .....  1
- Simplified regime .....  2
- None.....  0

**B5a. Do you have a salary assigned at your business/activity?**

Yes .....  1

No .....  0 → **cont. B7**

**B5b. How much?**

\_\_\_\_\_ Monthly Amount

**B6. Do you withdraw earnings from your business/activity monthly or more frequently to cover personal or household expenses?**

Yes .....  1 → **cont. B7**

No .....  0

**If answered option 1 in B3a1 y B4 finish the interview**

**B7. In this business or activity you have partners ...**

How many?  
Yes      ↓      No

(a2) ...home members? .....  01   00

(b2) ...members of another home? .....  01   00

If there are no partners → cont. B8

**B14a. Over the last 12 months, have you had persons working or assisting you with the activity's development (include working partners)?**

Yes .....  01 →

No .....  00 → **cont. B18**

**B14b. How many total in the last 12 months?**

**B7c. Are you the main partner of this economic activity (devoting more time)?**

Yes .....  01      No .....  00 → **END**

**B15. Of these persons, how many are...**

	(1) ...working permanently?	(2) ...working occasionally?	(3) How long? (only occasional)
(a) ...home partners...	<input type="text"/>	<input type="text"/>	<input type="text"/>
(b) ...partners from another home...	<input type="text"/>	<input type="text"/>	<input type="text"/>
(c) ...waged from household ...	<input type="text"/>	<input type="text"/>	<input type="text"/>
(d) ...waged from another household...	<input type="text"/>	<input type="text"/>	<input type="text"/>
(e) ...non-paid assistants...	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Total</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**B8. Is this activity the main source of income for your home?**

Yes .....  01      No .....  00

**B9. What is the main reason for starting this business/activity?**

Family tradition/legacy .....  01

Didn't find waged work .....  02

Had no work .....  03

Complement family income .....  04

Found opportunity in the market .....  05

Eager to organize own company/be own boss ....  06

More flexible work schedule .....  07

Other \_\_\_\_\_  08

*(Specify)*

**B10a. For how long has this business/activity been developed, ongoing or with interruptions not greater than 15 days?**

Under one month →  00

B10b. Under one year (write # months) .....

B10c. Over one year (write # years) .....

**B16. Of these persons, how many are...**

(a) ...women?

(b) ...men?

**Total**

**B11. Where do you mainly carry out your tasks?**

Independent space or premises .....  01

Space or premises next to home .....  02

Inside the house .....  03

A domicile (home or client's work place) .....  06

Public area w fixed spot .....  07

Public area w/o fixed spot .....  08

Construction or work area .....  09

Sea, river, lagoon or mangrove .....  10

Another place \_\_\_\_\_  11

*(Specify)*

**B17. Of these working persons, how many were paid or are you paying for their social insurance...**

(a) ...permanently?

(b) ...ocasionally?

**Total**

**B20. Of the people working or assisting in the development of this activity, how many are resident (living) in Costa Rica?**

Persons

**B12a. The store or space where your activity is developed is...**

...own, totally paid? .....  01

...own, paying installments? .....  02

...rented? .....  03

...rented with option to own? .....  04

...loaned or granted? .....  05

Another place \_\_\_\_\_  06

*(Specify)*

**B18. How many hours average worked per week in your business/activity?**

Hours

**B13a. How many square meters exclusively dedicated to business/activity?**

m<sup>2</sup>

**B19a. Do you pay for your insurance as independent, waged or voluntary worker, with the Caja Costarricense de Seguro Social?**

Yes .....  01 →

No .....  00

**B19b. How much?**

*Monthly Amount*

**C1. Your products or services are usually sold for...**

- ...one single client? (person, company, other) .....  01
- ...different clients? (include general public) .....  02

**C2. To whom are your products or services mainly sold?**

- General public .....  01
- State institutions .....  02
- Wholesale trade .....  03
- Retail trade .....  04
- Companies with 21 or more employees .....  05
- Companies with 20 employees or less .....  06
- Cooperatives .....  07
- Other \_\_\_\_\_  09  
*(Specify)*

**C3. Your products or services are usually sold...**

- ...only by order or request? .....  01
- ...w/o prior request? .....  02
- ...both ways? .....  03
- Other \_\_\_\_\_  04  
*(Specify)*

**C4. To carry out your work it's required...**

- |  | Yes                      | No                       |
|--|--------------------------|--------------------------|
| (a) ...client pays something in advance? . . . .                         | <input type="radio"/> 01 | <input type="radio"/> 00 |
| (b) ...client supplies raw material, spare parts or materials? . . . . . | <input type="radio"/> 01 | <input type="radio"/> 00 |

**C5. You usually charge clients...**

- ...cash? .....  01
- ...credit? .....  02

**C6. Your clients usually pay in...**

- ...cash? .....  01
- ...card? .....  02
- ...wire transfer? .....  03
- ...cheque? .....  04

**C7. Mainly, do you pay to your suppliers in...**

- ...money in cash? .....  01
- ...debit card? .....  02
- ...credit card? .....  03
- ...wire transfer? .....  04
- ...cheque? .....  05
- N.A. ....  00 → cont. C9

**C8. Mainly do your suppliers give you the option of...**

- ...credit with interests? .....  01
- ...credit without interests? .....  02
- ...consignment? .....  03
- None .....  04

**C9. What kind of sales voucher does the business have?**

(may mark several options)

- Stamped invoices or cash box tickets .....  01
- Not stamped invoices or cash box tickets .....  02
- Electronic voucher .....  03
- None .....  00

**C10. Mainly, in what type of currency are your expenses usually done?**

- Colones .....  01
- Dollars .....  02
- Other currency \_\_\_\_\_  03  
*(Specify)*

**C11. Mainly, in what type of currency do you usually receive income?**

- Colones .....  01
- Dollars .....  02
- Other currency \_\_\_\_\_  03  
*(Specify)*

**C12. Do you use some of the following financial products or services in the business?**

- |  | Yes                      | No                       |
|--|--------------------------|--------------------------|
| Bank account (savings or current) . . . . .  | <input type="radio"/> 01 | <input type="radio"/> 00 |
| Certificate of deposit or long term investment . . . . .   | <input type="radio"/> 01 | <input type="radio"/> 00 |
| Credit cards . . . . .   | <input type="radio"/> 01 | <input type="radio"/> 00 |
| Electronic financial services (cell phone services, internet banking, Sinpe movil, etc.) . . . . . | <input type="radio"/> 01 | <input type="radio"/> 00 |
| Other _____  | <input type="radio"/> 01 | <input type="radio"/> 00 |
- (Specify)*

Observations: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**SECTION D. INSTITUTIONAL SUPPORT**

**D1. For your business to grow or abide you need...**

(may mark several options)

- ...access to loans? ..... 01
- ...increase the number of workers? ..... 02
- ...of investors? ..... 03
- ...associate with other business or persons? ..... 04
- ...join guild associations? ..... 05
- ...change location? ..... 06
- ...diversify products or services? ..... 07
- ...simpler proceedings in state institutions? ..... 08
- ...access to training? ..... 09
- ...taking care options (children, elderly persons)? ..... 10
- Other \_\_\_\_\_ 11  
*(Specify)*
- Neither ..... 00

**D2. In the last 12 months, have you asked or received support from...**

	(a) Requested support?	(b) Received support?	(c) What type of support?
	1. Yes 0. No	1. Yes 0. No	1. Training or technical assistance 2. Financing 3. Both 4. Other
(1) ...INA? .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(2) ...MEIC? .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(3) ...IMAS? .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(4) ...Procomer/Comex? ..	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(6) ...municipalities? ....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(8) ...universities? .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(9) ...public bank? .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(10) ...private bank or financing co? .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(11) ...cooperatives or solidarist associations? .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(12) ...chambers or professional associations?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(13) ...foundations or NGO?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(14) ...private company?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(15) ...other government associations/ organizations? ...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

\_\_\_\_\_ *(Specify)*

**SECTION E. INFORMATION & COMMUNICATION TECHNOLOGIES**

**E1. For the business/activity labors you use...**

- |                                 |                          |                          |                          |
|---------------------------------|--------------------------|--------------------------|--------------------------|
|                                 | Yes                      | How many?                | No                       |
| (a) ...landline? .....          | <input type="radio"/> 01 | <input type="checkbox"/> | <input type="radio"/> 00 |
| (b) ...cell phone? .....        | <input type="radio"/> 01 | <input type="checkbox"/> | <input type="radio"/> 00 |
| (c) ...fax? .....               | <input type="radio"/> 01 | <input type="checkbox"/> | <input type="radio"/> 00 |
| (d) ...tablet? .....            | <input type="radio"/> 01 | <input type="checkbox"/> | <input type="radio"/> 00 |
| (e) ...desk computer? .....     | <input type="radio"/> 01 | <input type="checkbox"/> | <input type="radio"/> 00 |
| (f) ...portable computer? ..... | <input type="radio"/> 01 | <input type="checkbox"/> | <input type="radio"/> 00 |

If does not use computers → cont. E3

**E2. How many working persons here use computers for labors of the business/activity?**

Persons

**E3. Does this business have internet access to carry out its activities?**

Yes ..... 01

No ..... 00 → cont. F1

**E4. How many of the working persons use internet for the business/activity labors?**

Persons

**E5. How do you access the internet in the business/activity mainly?**

- Land line (Kölbi hogar, corporate, Racsa) ..... 01
- Cable ..... 02
- Cellular (Kölbi, Claro, Movistar, other) ..... 03
- Datacard and other portable devices ..... 04
- WiMax (ICE, Racsa, Japi) ..... 05
- By third party ..... 06

**E6. The business/activity uses the internet to...**

(may mark several options)

- ...send and receive mails / messages? ..... 01
- ...search information? ..... 02
- ...carry out banking formalities? ..... 03
- ...carry out formalities with non-financial state institutions? ..... 04
- ...meet clients? ..... 05
- ...order products/services? ..... 06
- ...receive orders? ..... 07
- ...make phone calls or videoconferences? ..... 08
- ...advertise on social networks? ..... 09
- Other \_\_\_\_\_ 10  
*(Specify)*

**E7. Does the business/activity have a web page?**

Yes ..... 01

No ..... 00

F1. Regarding the expenses of your business/activity, over the last 12 months counting from September 2017 to August of 2018, did you incur in expenses for...

		(0) Incurs?		(1) Do you share expenses with household?		(3) How much did you spend in monthly average the last 12 months?
		Yes	No	Yes	No	
[01]	...salaries to household members?	<input type="radio"/>	<input type="radio"/>	<b>DOESN'T APPLY</b>		
[02]	...salaries to persons from other home?	<input type="radio"/>	<input type="radio"/>			
[03]	...year-end bonus to household members?	<input type="radio"/>	<input type="radio"/>			
[04]	...year-end bonus to persons from another home?	<input type="radio"/>	<input type="radio"/>			
[05]	...occupational risks insurance?	<input type="radio"/>	<input type="radio"/>			
[06]	...employer contributions to CCSS?	<input type="radio"/>	<input type="radio"/>			
[07]	...private insurance or disabilities for maternity leave, disease, accidents of staff?	<input type="radio"/>	<input type="radio"/>			
[08]	...life insurance for personnel?	<input type="radio"/>	<input type="radio"/>			
[92]	<b>Total employer compensations and contributions</b>					
[10]	...food for staff?	<input type="radio"/>	<input type="radio"/>	<b>DOESN'T APPLY</b>		
[11]	...transport for staff?	<input type="radio"/>	<input type="radio"/>			
[12]	...payment for basic services (water, power, telephone) or other payments in kind for staff?	<input type="radio"/>	<input type="radio"/>			
[93]	<b>Total expenses in kind for staff not household member</b>					
[13]	...freight or transport expenses?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
[14]	...repairs or maintenance of premises/farm?	<input type="radio"/>	<input type="radio"/>	<b>DOESN'T APPLY</b>		
[15]	...repairs or maintenance of vehicles?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
[16]	...repairs or maintenance of informatics or office equipment?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
[17]	...repairs or installation of machinery and equipment?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
[18]	...parking and toll tickets?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
[19]	...cleaning services?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
[20]	...surveillance services?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
[21]	...risks insurance (except for staff)?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
[22]	...telephone services (cellular, landline, fax)?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
[23]	...internet service?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
[24]	...electricity or gas supply?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
[25]	...water supply?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
[26]	...legal services (attorneys)?	<input type="radio"/>	<input type="radio"/>	<b>DOESN'T APPLY</b>		

**F1. Regarding the expenses of your business/activity, over the last 12 months counting from September 2017 to August of 2018, did you incur in expenses for...**

		(0) Incurs?		(1) Do you share expenses with household?		(3) How much did you spend in monthly average the last 12 months?
		Yes	No	Yes	No	
[27]	...accounting services?	<input type="radio"/>	<input type="radio"/>	<b>DOESN'T APPLY</b>		
[28]	...computer and information services (except for rental of equipment)?	<input type="radio"/>	<input type="radio"/>			
[29]	...topography, engineering or architecture services?	<input type="radio"/>	<input type="radio"/>			
[30]	...training services?	<input type="radio"/>	<input type="radio"/>			
[31]	...sales commissions to other persons?	<input type="radio"/>	<input type="radio"/>			
[94]	<b>Total expenses from services</b>					
[32]	...premises rental (storage or warehouse)?	<input type="radio"/>	<input type="radio"/>	<b>DOESN'T APPLY</b>		
[33]	...rental of fair stands?	<input type="radio"/>	<input type="radio"/>			
[34]	...rental of machinery, equipment and transport vehicles?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
[36]	...patents rental and others?	<input type="radio"/>	<input type="radio"/>	<b>DOESN'T APPLY</b>		
[95]	<b>Total expenses from rentals</b>					
[37]	...road tax?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
[38]	...property tax?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
[39]	...tax stamps?	<input type="radio"/>	<input type="radio"/>	<b>DOESN'T APPLY</b>		
[40]	...sales tax?	<input type="radio"/>	<input type="radio"/>			
[41]	...income tax?	<input type="radio"/>	<input type="radio"/>			
[43]	...municipal patents or permits?	<input type="radio"/>	<input type="radio"/>			
[45]	...others taxes, permits or fees?	<input type="radio"/>	<input type="radio"/>			
[96]	<b>Total expenses for taxes, permits and fees</b>					
[46]	...merchandise sold (only commerce or resale)?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
[47]	...minor tools (saws, hoes, knives, axes, scissors, cutlery, etc.)?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
[48]	...gasoline?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
[49]	...diesel?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
[50]	...oils and lubricants?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
[51]	...spare parts for vehicles?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
[52]	...technical vehicular revision (RTV)?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
[53]	...spare parts for machinery and equipment?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	

F1. Regarding the expenses of your business/activity, over the last 12 months counting from September 2017 to August of 2018, did you incur in expenses for...

	(0) Incurs?		(1) Do you share expenses with household?		(3) How much did you spend in monthly average the last 12 months?
	Yes	No	Yes	No	
[54] ...packages for products?	<input type="radio"/> 1	<input type="radio"/> 0	<input type="radio"/> 1	<input type="radio"/> 0	
[55] ...stationery or general office supplies?	<input type="radio"/> 1	<input type="radio"/> 0	<input type="radio"/> 1	<input type="radio"/> 0	
[56] ...fees to associations, cooperatives, corporate chambers or professional associations?	<input type="radio"/> 1	<input type="radio"/> 0	<b>DOESN'T APPLY</b>		
[57] ...fines and penalties?	<input type="radio"/> 1	<input type="radio"/> 0			
[58] ...work uniforms and protective clothes?	<input type="radio"/> 1	<input type="radio"/> 0			
[59] ...advertising, propaganda and promotion?	<input type="radio"/> 1	<input type="radio"/> 0			
[60] ...airplane tickets, travel expenses, representational payment?	<input type="radio"/> 1	<input type="radio"/> 0			
[61] ...payments & interests for business loans?	<input type="radio"/> 1	<input type="radio"/> 0			
[62] ...catalogues, magazines or newspapers?	<input type="radio"/> 1	<input type="radio"/> 0			
[63] ...cleaning articles?	<input type="radio"/> 1	<input type="radio"/> 0	<input type="radio"/> 1	<input type="radio"/> 0	
[64] ...other expenses?	<input type="radio"/> 1	<input type="radio"/> 0	<input type="radio"/> 1	<input type="radio"/> 0	
[97] <b>Total other expenses</b>					

### Expenses from supplies and materials

F2. What are the main supplies or materials in which you spent to carry out your activity?		(3) How much did you spend, monthly average last 12 months?
[01]		
[02]		
[03]		
[04]		
[05]		
[06]		
[07]		
[08]		
[09]		
[10]		
[99] <b>Total expenses from supplies and materials</b>		





H1. Of the different types of assets or own goods used developing your activity, indicate:

Code	Type	(1) Do you have in the business/activity?		(4) If needing to buy it, what is the estimated price you'd pay?	(5) How much did you acquire over the last 12 months?	(6) How much did you sell over the last 12 months?
		1. Yes	0. No	Amount in colones	Amount in colones	Amount in colones
[01]	Merchandise/inventory for sale (commerce only)	<input type="radio"/> 1	<input type="radio"/> 0			
[02]	Raw material and materials	<input type="radio"/> 1	<input type="radio"/> 0			
[03]	Finished products for the market	<input type="radio"/> 1	<input type="radio"/> 0			
[04]	Products in process	<input type="radio"/> 1	<input type="radio"/> 0		DOESN'T APPLY	
[05]	Lots	<input type="radio"/> 1	<input type="radio"/> 0			
[06]	Constructions in process	<input type="radio"/> 1	<input type="radio"/> 0			
[07]	Residential buildings	<input type="radio"/> 1	<input type="radio"/> 0			
[08]	Non-residential buildings	<input type="radio"/> 1	<input type="radio"/> 0			
[09]	Other constructions	<input type="radio"/> 1	<input type="radio"/> 0			
[10]	Transport equipment	<input type="radio"/> 1	<input type="radio"/> 0			
[12]	Computer hardware	<input type="radio"/> 1	<input type="radio"/> 0			
[13]	Communications equipment	<input type="radio"/> 1	<input type="radio"/> 0			
[23]	Other type of machinery and equipment	<input type="radio"/> 1	<input type="radio"/> 0			
[16]	Trademarks, patents, and franchises	<input type="radio"/> 1	<input type="radio"/> 0			
[17]	Information programs (software)	<input type="radio"/> 1	<input type="radio"/> 0			
[18]	Taxi license plate	<input type="radio"/> 1	<input type="radio"/> 0			
[19]	Others assets  _____ (Specify)	<input type="radio"/> 1	<input type="radio"/> 0			

SECTION J. FINANCING

J1. In the last 15 year have you requested loans for your business/activity's purposes?

Yes .....  1 → cont. J3 No .....  0

J2. Why haven't you requested a loan or credit?

- Don't need it .....  01
- Don't know the procedure to request it .....  02
- Thinks they would not grant it .....  03
- The amount and/or term are not convenient ...  04
- Interests/commissions are too high .....  05
- Too many procedures .....  06
- Don't like loans or borrowing. ....  07
- Couldn't afford it . ....  08
- Lack of requirements .....  09
- Length of procedure .....  10
- Another reason \_\_\_\_\_  11

cont. J13

(Specify)

J3. From whom did you request the most recent loan?

- State bank .....  01
- Privately held bank. ....  02
- Financing or loaning (Desyfin, Cafsa, Instacredit, Credix, Crediexpress, etc.) .....  03
- Mutual .....  04
- Private loaners (with interests).....  05
- Private loaners (with intereses) (w/o intereses) .....  06
- Asociations/NGO .....  07
- Cooperative .....  08
- Financing with int. organisms .....  09

J4. The type of credit requested was a...

- ... loan as part of some program of Development Bank? .....  01
- ...loan for development of some productive activity?.....  02
- ...personal loan? .....  03
- Other \_\_\_\_\_  04

(Specify)

**J5. Did you obtain the loan or credit requested?**

- Yes .....  01
- No, abandoned the process .....  04 → **cont. J11**
- No, was declined .....  05 → **cont. J12**
- No, did not accept the conditions .....  06 } **cont. J13**
- Is in process .....  07 }

**J6. How much was the amount loaned?**

\_\_\_\_\_

*Amount in colones*

**J7. What term were you granted to pay?**

\_\_\_\_|\_\_\_\_|\_\_\_\_|\_\_\_\_\_ Months

**J8. What was your loan or credit mainly destined for?**

- Purchase shop, land or vehicle .....  01
  - Expand, adequate or repair terrain or vehicle .....  02
  - Acquire or purchase goods or supplies .....  03
  - Pay business debts .....  04
  - Buy machinery, equipment or tools .....  05
  - Repair or give maintenance to machinery, equipment or tools .....  06
  - Other \_\_\_\_\_  07
- (Specify)*

**J9. Are you currently paying the loan?**

- Yes .....  01 → **cont. J13**
- No .....  00

**J10. How long ago did you pay it?**

- Has not started paying yet .....  01
  - Under one month .....  02
  - Under one year .....  03
  - One year or more .....  04
- cont. J13**

**J11. What was the reason for abandoning the process?**

- Lack of collateral .....  01
  - Did not have the requested documents. ....  02
  - Business was not profitable or feasible ...  03
  - No repayment capacity .....  04
  - Defaulting debtor .....  05
  - Financing approval time was not favorable. ....  06
  - Other \_\_\_\_\_  07
- cont. J13**
- (Specify)*

**J12. Why did the entity refuse you the loan?**

- Lack of collateral .....  01
  - Did not present requested documents. ....  02
  - Business was not profitable or feasible .....  03
  - No repayment capacity .....  04
  - Defaulting debtor .....  05
  - Under one year in operation .....  06
  - Only presented the business idea .....  07
  - Other \_\_\_\_\_  08
- (Specify)*

**J13. Have you heard about the Development Banking System (SBD)?**

- Yes .....  01
- No .....  00 → **cont. K1**

**J14. How did you hear about SBD's existence?**

- Through the news .....  01
  - Through advertising .....  02
  - Through financial institutions .....  03
  - Through relatives, friends, neighbors, etc. ....  04
  - Other \_\_\_\_\_  09
- (Specify)*

If answered 1 in J4 and 1, 2 or 3 in J5 → continue  
If not → cont. K1

**J15. Had you not received SBD's credit, in what stage of the project or business would you be in?**

- Couldn't have started or continued with the business .....  01
  - Would have had alternative source of financing .....  02
  - Other \_\_\_\_\_  03
- (Specify)*

SECTION K. FORECASTS

**K1. Do you plan to continue the next 12 months with this business/activity?**

- Yes .....  01 → **cont. K3**
- No .....  00

**K2. What do you plan to do or dedicate to?**

- Change business/activity .....  01
  - Change to waged .....  02
  - Stop working .....  04
  - Other \_\_\_\_\_  05
- cont. section L**
- (Specify)*

**K3. For the next 12 months, do you think the number of persons working permanently in your business/activity... (include owner)**

...will increase? .....  01

...remain the same? .....  02

...decrease? .....  03

**K4. For the next 12 months, do you consider sales will...**

...will increase? .....  01

...remain the same? .....  02

...decrease? .....  03

## SECTION L. BALANCE OF INCOME &amp; EXPENSES

## Expenses of the activity

Question	Total activity expenses	Expense (monthly average last 12 months)
F1 (92)	Total employer compensations and contributions	
F1 (93)	Total expenses in kind for staff not household member	
F1 (94)	Total expenses for services	
F1 (95)	Total expenses from rentals	
F1 (96)	Total expenses for taxes, licenses and fees	
F1 (97)	Total of other expenses	
F1 (99)	Total expenses from supplies and materials	
<b>L1) Total expenses of the activity</b>		

## Income of the activity

Question	Total income of the activity	Income (monthly average last 12 months)
G1b	Income for sales of goods and services	
G2c	Other services (rental of equipment, transport, etc.)	
G3c	Income for payments in kind	
G4c	Personal or home consumption	
G5c	Withdrawals to give away	
<b>L2) Total income of the activity</b>		

## Balance of the activity

Code	Item	Total (monthly average last 12 months)
L2	Total income of the activity	
L1	Total expense of the activity	
<b>L3</b>	<b>Profit or loss of the activity</b>	
<b>L4</b>	<b>Profit or loss mentioned in G6b</b>	
	Indicator of acceptance [0,80 – 1,20]	

## INEC'S LEGAL AUTHORIZATION TO REQUEST DATA AND PROTECTION OF CONFIDENTIALITY OF THE INFORMATION PROVIDED

The National Institute of Statistics and Census, is the technical governing body of national statistics and coordinates the National Statistics System (SEN). This function was assigned by the National Statistics System Act (N° 7839 dated November 04 of 1998), which was enacted considering, among other things, the importance of having timely and updated statistical data on which to base and establish the economic and social policies.

This Act, in its Article 5, also authorizes the institutions of the National Statistics System to request all physical and legal persons resident in Costa Rica the information concerning their activity to create the national statistics.

Likewise, the Act enforces these institutions to protect the confidentiality of the data colle... The data obtained according to this Law shall be strictly confidential... The data coming from private physical or legal persons may not be provided or published individually, only as part of global figures, save with the prior authorization of who provided the data. For this purpose global figures shall be the corresponding to three or more physical or legal persons. These data shall not be provided with taxation purposes or of other kind..."