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# **Annexure A**

RESEARCH QUESTIONNAIRE (O<sub>1</sub>)

Pages 317 - 325 marked (1-8)

# **Annexure A**



# Chair in Entrepreneurship

# Department of Business Management

# RESEARCH QUESTIONNAIRE

PLEASE NOTE: This questionnaire must only be completed by **women** entrepreneurs or potential **women** business owners

All information will be treated as **STRICTLY CONFIDENTIAL** and will only be used for academic purposes. Please feel free to contact the researcher if you need any information concerning the questionnaire.

Researcher: Melodi Botha

Tel (012) 420 4774 Fax (012) 362 5198

E-mail: melodi@postino.up.ac.za

# Instructions for completion:

- 1. Please answer the questions as objectively and honestly as possible.
- 2. Place a cross (x) in the space provided after each question which reflects your answer the most accurately.
- 3. Where asked for comments or to express own opinion, keep answers short and to the point.
- 4. Please answer all questions applicable to you, as this will provide more information to the researcher so that an accurate analysis and interpretation of data can be made.
- 5. Please note: **Potential** Women Entrepreneurs do not complete questions 8 21.
- 6. **Already established** Women Entrepreneurs complete <u>all</u> the questions.
- 7. Please remember your respondent and group numbers on the next page for future use.

PART A: DEMOGRA	FOR OFFICE					
Please indicate the probusiness is situated	V1 1-3					
OR	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\					
where you intend on lo	V2					
Eastern Cape	1		ern Cape	6		4-5
Free State	2		ern Province	7		
Gauteng	3		vest province	8		
Kwazulu-Natal	4		rn Cape	9		<sub>V3</sub>
Mpumalanga	5					6
2. What is your age?year  3. What is the highest level Less than matric Matric (Grade 12)	V4					
National Diploma (3 year	s)		3			
Baccalaureus Degree (3	years	s)	5			
B Tech Degree (4 years)	V5 ┌──					
Honours Degree		6			9	
Masters Degree		7			9	
Doctors Degree			8			
4. Home language	V6					
5. Race						
Black			1			
Coloured			2			
Indian			3			V7 <u></u>
White (Caucasian)			4			
Other (specify)			5			12
6. What is your marital st	atus?	<b>,</b>				
Never married					1	V8 ┌──
Married					2	VO
Divorced					3	13
Widowed					4	13
Living together						

#### PART B: BUSINESS INFORMATION

Yes	1
No	2
No, but intend on starting my own business. When? (eg. Six months from now)	3

# IF YOU ANSWERED NO, GO TO QUESTION NUMBER 22

# Note: This part must only be completed by those women who already own their own businesses

8. When did you start your business?

Month	Year

9. Indicate the form of business ownership

Sole proprietor	1
Partnership	2
Close Corporation	3
Company (Public)	4
Company (Private)	5
Business Trust	6
Non-profit organisation	7
Other (specify)	8

10. lı	n which	sector	does	the	main	focus	of your	busii	ness	lie?
(E.g.	Service	, Retail	l, Mar	nufad	cturing	i, Food	d, Educa	ation,	Med	lical,
Beau	ıty)									

#### 11. Annual sales/turnover

0 - R150 000	1
R150 001 – R250 000	2
R250 001 – R500 000	3
R500 001 – R1 Million	4
More than R1 Million – R2,5 Million	5
More than R2,5 Million	6

12. Provide an indication of the value of your capital assets

R0 – R100 000						
R100 001 - R250 000						
R250 001 – R2 million						
R2 million – R5 million						
R5 million – R10 million						
R10 million – R50 million	6					

V9 14 V10 15-18
V11
V12 19-20
21-24
V13

V14	
	26-27
V15	

28



#### University of Pretoria etd – Botha, M (2006) V17 13. Number of employees working in your business..... 30-32 V18 14. Average number of customers per month..... 33-35 Please rate your business enterprise in terms of: V19 15. How successful is your business (successful = achieve business goals)? 36 3 Unsuccessful (not Somewhat Mostly Highly successful achieving business (always achieving all successful successful business goals) goals) (achieve some (mostly business goals) achieving all business goals) 16. How profitable is your business? V20 2 3 4 37 Regularly not Mostly **Profitable** Highly profitable (always have surplus covering fixed covering fixed (mostly have surplus money money left after costs costs only left after covering costs) covering costs) 17. How satisfied do you think your clients/customers are? V21 2 4 38 Do not know Highly satisfied Somewhat Highly dissatisfied (exceed customer (do not meet customer satisfied (meet expectations) expectations at all) customer expectations) 18. How long did it take your business to break-even (Marginal income = expenses)? V22 3 3 - 6 Months 7 months to 39 Not yet Longer than one one year V23 19. Give an indication of how your business has grown in terms of: Increase in employees and/or turnover since you started your business. 40-41 V24 42-43 V25 44-45 20. Where would you like your business to be six months from now? V26 ...Employees: ..... 46-47 ...Turnover: ..... V27 ...Profit: .....

48-49

	2	1. How do yoι	ı plan t	o achieve th	at?						V28 ┌	
	••					• • • • • • • •		• • • • • • • • • • • • • • • • • • • •				
	••		• • • • • • • • • • • • • • • • • • •								V29 ┌	50-51
	Note: To be completed by all the participants 22. Indicate how important you think the following factors are/will be for your											52-53
	2		•	rtant you thi	nk the foll	owing	factors a	are/will	be f	or your		
		business su	iccess				1					
		Factor			2		3	<u> </u>		4		
				mportant	Fairly		Fairly			ery	\/00	ı 54
4	L	action	at all		unimpoi	rtant	importa	ınt	In	nportant	V30	) 5 <del>4</del>
2		oduct/									V31	55
_		ervice									<b>V</b> 01	33
3		ustomer									·	1
	ca										V32	56
4		w prices									V33 🗀	57
5		ood quality									V34	58
6	Sι	ıfficient										ł
		ırking									V35 ∟	59
7		apital									V36	00
8		our level of									\\\\	60
		nining and									V37	
9	acquiring skills 9 Your											61
3		nployees'										
		el of									V38	
	tra	ining and									V 36	
	ac	quiring skills										62
	2	3. How would	you ra			wing					1	
		Item		1	2	Δ.	3	4		5 Eventors	-	
1.		Taking adva	ntago	Very poor	Poor	AV	erage	Goo	u	Excellent	+	
١.		of an opportu									V39 _	63
2.		Product	<u>y</u>								\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	<b>_</b>
		knowledge									V 40	64
3.		Commitment	to								V41	65
		business										~~ 
4.		Enthusiasm									V42	66
5.		Performance	)									7 67
6.		motivation									V43 L	67
ο.		Business Planning									V44 [	
7.		Running a									┧ └	<b>⊢</b> 68
' '		business									V45 ┌	$\neg$
				ı	1	1					1 L	<sup>_</sup> 69

Item		1 2		3		4		5			
		Very poor	Poor	Aver	age	Go	od	Excellent	]		
8.	Persistence and								V46		
	determination								] ''		
9.	Being										70
	independent and								V47		
	in control										71
10.	Need for								V48		
	achievement										72
11.	Leadership								V49		' _
	abilities									-	73
12.	Knowledge of								V50		
	competitors								V 50	-	74
13.	Good										
	communication										
	skills								V51		75
	DART O WOMEN			ID DD001							, 0
	PART C: WOMEN	ENTREPRENE	URSH	IP PROGI	KAWIW	IE					
	04 M/last da				! !	D		- 0	V52	76	
	24. What do you exp	pect from the vv	omen	Strongly	Disag		gramm Agree	Strongly	\ V3Z		,
				Disagree	Disag	Ji ee	Agree	agree	V53	77	7
				1	2	2	3	4	1		
Ī	To start/grow a busin	ness		_					V54	78	3
-	To compile a busine								V55		
	To be more creative									79	)
	To develop new prod								V56		
	Networking with other									<u> </u>	
	entrepreneurs								,		
	Financial and cash f	low planning							V57	81	1
	To market my produ		SS						V58		
	Other (please								V 30	82	2
	specify)										
	,								\ , <sub>/50</sub>		
-					•				V59 L		
	25. How would you r	ate yourself in	terms o	of your kno	owledg	ge and	d skills	about the		83-8	34
	following?										
	Item	1		2		3		4			
		No knowledge	Som	-	Som		Suffic		V6	0 —	
		whatsoever	Kno	wledge	but n	vledge	know	rledge	*0	۱   ۲	85
					more				.,.	,	
L						vledge			V6	1 8	86
1.	Ability to obtain								]		
	financial assistance								V6	2	87
2.	for your business Using mentors and								1	. س '	٠,
	counsellors										
3.	Making use of								1		
	networking										
	opportunities						1				

		1		2	3	4	─ V63 ┌ _ 。
	Item	No knowledge whatsoever	Some knowl	edge	Some knowledg but need more knowledg	Sufficient e knowledge	V64 88 V65 90
4.	Creative problem solving						
5.	Compiling a Feasibility study						V66 91
6.	Compiling a Business Plan						V67 92
7.	Sustainable competitive advantage						V68 93
8.	Break-even analysis						─ V69
9.	Drawing up financial statements						
10.	Managing growth						─ V70 ┌─ 95
11.	Business failure signs and causes						V71 9
12.	Conducting market research						☐ V72 ☐ 97
13.	Cash flow management						V73 98
14.	General management						
15.	Marketing of business/products/s ervices						V74 99
16.	Legal aspects – company/Business						V75 100 V76 101
17.	registration Human Resource management						V77 102
18.	Financial management						V78 103
19.	Risk orientation						
20.	Creativity and innovation						V79104
21.	Opportunity identification						V8010/
22.	Using role models for guidance						
	Entrepreneurial Pe 26. Please indicate v Entrepreneurship	with which of the		0,		ne Women	V81 106
	, r	[ !	Strongly disagree	Disagree	Agree	Strongly agree	V83 10
	Growth in net value of be		1	2	3	4	V84 10
	Recruitment of employed ncreasing productivity le						
	ncreasing productivity is	eveis -				l l	

# **Technical Skills: The Business Plan**

27. Do you currently have a written business plan for your business?	
Yes 1	V86
No 2	111
28. If yes, who compiled the business plan?	V87 112-113
29. When was it done/updated?	V88
30. If not, indicate why not (Please choose only one).	114-115
Do not have time to do it	
Do not know how to do it 2	V89 🖳
Do not have sufficient information to do it 3	116
Do not think it is necessary to have a business plan 4	110
Other (please 5	
specify)	
31. What criteria do you think financial institutions use to judge a business plan?	
	V90
	117-118
	V91 119-120
	V92
THANK VOILVERY MILEU FOR VOUR OF ORERATION IN	V93 121-122
THANK YOU VERY MUCH FOR YOUR CO-OPERATION IN COMPLETING THIS QUESTIONNAIRE	123-124

# **Annexure B**

# ENTREPRENEURIAL LEARNING PROGRAMME EVALUATION INSTRUMENT (O<sub>2</sub>)

Pages 326 - 333 marked (1-7)

# **Annexure B**



# Chair in Entrepreneurship

# Department of Business Management

#### ENTREPRENEURIAL LEARNING PROGRAMME EVALUATION INSTRUMENT

PLEASE NOTE: This questionnaire must only be completed by **women** entrepreneurs or potential **women** business owners

All information will be treated as **STRICTLY CONFIDENTIAL** and will only be used for academic purposes. Please feel free to contact the researcher if you need any information concerning the questionnaire.

Researcher: Melodi Botha

Tel (012) 420 4774 Fax (012) 362 5198

E-mail: melodi@postino.up.ac.za

# Instructions for completion:

- 1. Please answer the questions as objectively and honestly as possible.
- 2. Place a cross (x) in the space provided after each question which reflects your answer the most accurately.
- 3. Where asked for comments or to express own opinion, keep answers short and to the point.
- 4. Please answer all questions applicable to you, as this will provide more information to the researcher so that an accurate analysis and interpretation of data can be made.
- 5. Please note: **Potential** Women Entrepreneurs do not complete question 2.
- 6. **Already established** Women Entrepreneurs do not complete question 1.
- 7. Please insert the respondent and group numbers that were given to you when you completed the first questionnaire and remember these numbers for future use.

For office use

24-25

only

# **PART A: BUSINESS INFORMATION**

Note:	Women who	already o	wn their	own	businesses	DO N	IOT
compl	lete this ques	tion					

If you are not a business owner yet, did this programme influence/motivate you to start your own    Description   Programme   Program	Respondent	V11-3
business?	Group	V2
Yes	1	4-5
No	2	l V3 ┌──
		6
If not, kindly supply reasons:		V4 7-8
		V5 9-10
		V6
Note: Potential women entrepreneurs DO NOT complete th	nis question	
2. If you are a business owner already, did this programme mot		
you to start multiple businesses?		
		V7 ┌──
Yes	1	13
No	2	13
If not, kindly supply reasons:		V8
		14-15
		V916-17
3. Where would you like your business to be six months		V10
from now in terms of:		
Turnover:		18-19
Employees:		\/44
Profit:		V11
4. How do you plan to achieve that?		20-21
4. How do you plan to achieve that:		V12 7
		V13
		13

5. How would you rate yourself, regarding the following skills, after the completion of the programme?

	Item	1	2	3	4	5		
		Very	Poor	Average	Good	Excellent		
	· · · · · · · · · · · · · · · · · · ·	poor					V14 ┌──	
1.	Taking advantage							26
	of an opportunity							20
2.	Product						V15 ┌──	
	knowledge							27
3.	Commitment to						V16	28
	business							
4.	Enthusiasm						V17	29
5.	Performance							
	motivation						V18	30
6.	Business						V40 🗔	
	Planning						V19	31
7.	Running a							٥ı
	business						V20	
8.	Persistence and							32
	determination						V21	
9.	Being							33
	independent and						V22	
	in control							34
10.	Need for						V23	
	achievement						'-5	0.5
11.	Leadership						V24	35
	abilities						'-'	36
12.	Knowledge of							30
	competitors						V25	37
13.	Good							37
	communication							
	skills						V26	
	ı		ı	· ·		·		38

# PART B: WOMEN ENTREPRENEURSHIP PROGRAMME

#### **General information**

6. Indicate your level of satisfaction with the Women Entrepreneurship Programme?

1	2	3	4	
Highly	Fairly	Dissatisfied	Highly diss	atisfied
satisfied	satisfied			

V27	
	30
	. 7.~

If, dissatisfied please provide reasons					V28
					40-4
					V29
7. If I did not attend the programme, I wou	ıld not have	e known th	е		42-4
following:					12 10
					V30
					44-4
8. The Programme content will be useful	to me in st	arting/grov	ving		V31
my own business.		0 0	Ü		46-4
Yes			1	7	
No			2		V32 48
			l	<b>⊥</b>	
If not, kindly supply reasons:					V33
					49-50
					V34
					51-52
9. I would recommend this programme to	a friend/co	olleague.			V35 ┌─┐
V.			<u> </u>	٦	53
Yes			1		33
No			2		
					V26
10. Indicate whether you agree/disagree t			ectations	s were	V36 54
met during the Women Entrepreneursl	Strongly	Disagree	Agree	Strongly	V37
	Disagree			agree	55 V37
start/grow a business	1	2	3	4	V38 56
compile a business plan					V20 57
pe more creative					V39 37
develop new products					V40 58
working with other women entrepreneurs					
ancial and cash flow planning					V41 59
market my products and business					\ \\\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\
er (please					V42 60
cify)					V43
·	I	1	I	1	61-62

11. How would you rate yourself in terms of your knowledge and skills, after the V44 63 completion of the Programme, about the following? 3 Item V45 64 No knowledge Sufficient Some Some 65 knowledge but whatsoever knowledge but knowledge V46 insufficient need more knowledge 66 V47 Ability to obtain 1. financial assistance for your business V48 67 2. Using mentors and counsellors 3. Making use of V49 68 networking V50 opportunities 69 Creative problem 4. solving V51 70 Compiling a 5. Feasibility study V52 6. Compiling a Business 71 Plan 7. Sustainable 72 competitive advantage V54 73 Break-even analysis 8. 9. Drawing up financial statements 74 10. Managing growth Business failure signs V56 11. 75 and causes Conducting market 12. V57 76 research 13. Cash flow V58 77 management 14. General management V59 78 15. Marketing of business/products/ser V60 vices 79 Legal aspects -16. company/Business 80 registration 17. Human Resource V62 81 management 18. Financial 82 management V63 19. Risk orientation 20. Creativity and innovation V64 83 21. Opportunity identification 84 22. Using role models for guidance

Entre	preneurial	<b>Performance</b>

12. Please indicate whether you agree/disagree that the Women Entrepreneurship Programme will assist you in improving the						V66 85
performance of the following areas in your business.						
	Strongly	Disagree	Agree	Strongly		V67 86
	Disagree 1	2	3	agree 4		
Growth in net value of business	•	_		7		V60
Recruitment of employees						V68
Increasing productivity levels						87
Increasing profitability						
Other						V69 - 88
						\/70
Technical Skills: The Business Plan						V70 89-90
Indicate to what extend you agree or disagree with the following statements:  13. The Women Entrepreneurship Programme provided me with the opportunity to prepare a business plan for my business.   1 2 3 4  Strongly Disagree Agree Strongly Agree						V7191
Disagree  14. The programme provided the opportunity to present my business plan to peers, facilitators and potential funding institutions.   1 2 3 4  Strongly Disagree Agree Strongly Agree  Disagree  Strongly Disagree Agree Strongly Agree  Disagree						V7292
The Facilitator/lecturer						
Indicate to what extend you agree or disagree with the following statements:						
	eep my atto 4 trongly Agr	]	oughout	the		V73  93
Disagree						

discussions throughout the programme/workshop.	V7494
1234StronglyDisagreeAgreeStrongly AgreeDisagree	94
17. The facilitator/lecturer was very passionate and enthusiastic throughout the programme.	V7595
1 2 3 4	
Strongly Disagree Agree Strongly Agree	
Disagree	
	V76 ┌──
18. The facilitator/lecturer has practical experience of business start-ups.	
<ul><li>18. The facilitator/lecturer has practical experience of business start-ups.</li><li>1</li><li>2</li><li>3</li><li>4</li></ul>	96
<u> </u>	
1 2 3 4   Strongly Disagree Agree Strongly Agree	

THANK YOU VERY MUCH FOR YOUR CO-OPERATION IN COMPLETING THIS QUESTIONNAIRE

# **Annexure C**

# FOLLOW-UP RESEARCH QUESTIONNAIRE (O<sub>3</sub>)

Pages 334 - 340 marked (1- 6)

# **Annexure C**



# Chair in Entrepreneurship

# Department of Business Management

# FOLLOW-UP RESEARCH QUESTIONNAIRE

PLEASE NOTE: This questionnaire must only be completed by **women entrepreneurs** 

All information will be treated as **STRICTLY CONFIDENTIAL** and will only be used for academic purposes. Please feel free to contact the researcher if you need any information concerning this questionnaire.

Researcher: Melodi Botha

Tel (012) 420 4774 Fax (012) 362 5198

E-mail: melodi@postino.up.ac.za

# Instructions for completion:

- 1. Please answer the questions as objectively and honestly as possible.
- 2. Place a cross (x) in the space provided after each question which reflects your answer most accurately.
- 3. Where asked for comments or to express own opinion, keep answers short and to the point.
- 4. Please answer all questions as this will provide more information to the researcher so that an accurate analysis and interpretation of data can be made.
- 5. Save this questionnaire on your computer and complete the questions by typing in the appropriate answer. Save again and send the saved document when you reply to the e-mail.

Or

Print out and complete the questions and fax back to the researcher.

PAR	T A: BUSINESS INFORMATION		FOR OFFICE USE ONLY
		Respondent	V1
		Group	1-3
1.	Six months after the completion of the Women Entrepreneurs Programme, do you now own/still own your own business?	ship	V2 4-5
Yes		1	V3
No		2	
2.	If yes, do you still own the same business that you owned six ago?  Or	c months	
	Did you start the same business that you intended on starting six months ago?	g	
Yes		1	V4 🗍
No		2	
3.	If no, indicate why you do not own THAT business anymore?	) 	V5 8-9 V6 10-11 V7 10-11
4.	Indicate your current annual sales/turnover		12-13
		1	
		2	V8
		4	
		5	14
	· ·	6	
5. R0 – R100 R250 R2 m R5 m	Provide an indication of the value of your capital assets R100 000 001 - R250 000 001 - R2 million illion - R5 million illion - R10 million	1 2 3 4 5	V9  15
1 R10 r	nillion – R50 million	6	

					V10 <sub>[</sub>				
6.	Number of emp	L	 16-						
_		erage number of customers per month							
7.	Average numbe		V11 [	 19-					
						19-			
Ple	ease rate your busi	ness enterprise	in terms of:						
8.	How successful	als)							
	1	2	3	4	]   .				
	Unsuccessful (not achieving business goals)	Somewhat successful (achieve some business goals)	Mostly successful (mostly achieving all business goals)	Highly successful (always achieving all business goals)	V12	22			
9.	How profitable is	s your business?							
	1	2	3	4	V13				
	Regularly not	Mostly	Profitable	Highly profitable					
	covering fixed costs	covering fixed costs only	(mostly have surplus money left after covering costs)	(always have surplus money left after covering costs)		23			
10.	How satisfied do  1 Highly satisfied (exceed customer expectations)	2 Somewhat satisfied (meet customer expectations)	Clients/customer 3 Do not know	4 Highly dissatisfied (do not meet customer expectations at all)	V14	24			
11.	When did your b time?	ousiness break-e	ven (Marginal inco	ome = expenses) for the	first				
	1	2	3	4	]   ,,,_				
	Not yet	3 – 6 Months	7 months to	Longer than one	V15				
		ago	one year ago	year ago	]	25			

# PART B: WOMEN ENTREPRENEURSHIP PROGRAMME (WEP)

Please rate your business in terms of performance, before the WEP and now six months after the WEP, on a scale from 1-4 (1 = poor, 2 = average, 3 = above average, 4 = good) on the following aspects:

Please c	_									
	Before WEP				After WEP				V16	V17
	1 Poor	2 Average	3 Above Average	4 Good	1 Poor	2 Average	3 Above Average	4 Good	26	27
12.Making a profit									V18 28	V19
13.Increasing turnover									V20	V21
14.Increasing assets									] [ ] 30	31
15. Return on Investment									V22	V23
16.Having record-keeping									V24	☐☐ 33 V25
systems 17.Ability to									34	35
do long- term planning									V26	V27
18.Positioning your									V28	V29
business against competitors									V30	∠ 39 V31
19.Allocation of resources									40	41
20.Improving systems in business									V32	V33
21.Communi- cation in business									V34	V35
(general) 22.Manage-					<u> </u>				V36	V37
ment roles and									46	47
responsibi- lities 23.Size of									V38 -	V39
business (expansion)									V40	— 49 V41
24. Usage of technology									50	51

5.Change in processes 6.Change in attitudes 7.Change in culture 8.Change in manage-ment styles	1 Poor	2 Average	3 Above Average	4 Good	d Poor	2 Average	3 Above Average	4 Good	V42	V43
processes 6.Change in attitudes 7.Change in culture 8.Change in manage-						1				
6.Change in attitudes 7.Change in culture 8.Change in manage-									] LJ <sub>52</sub>	
attitudes 7.Change in culture 8.Change in manage-										V45
7.Change in culture 8.Change in manage-										V <del>4</del> 3
culture 8.Change in manage-									54	
8.Change in manage-									V46	V47
manage-					-				1	
									□□ <sub>56</sub>	
									V48	V49
the follow	ing:				Strongly Disagree	Disagree	Agree	Strongly agree	V50	60
					1	2	3	4		
29. To st	art youi	r own busi	ness						V51 _	6
		ır business							V52 ┌	<b>一</b> 62
		your busin		_					\/52 =	0,
to da	ay basis	3	ess on a d	ay					V53	63
		<u>a business</u>	plan						V54	64
34. To be			oto/oorvioo						_ 	<u> </u>
		with other	cts/service	<del>,</del> 5					- · · · L	6
	eprenet		WOITIGIT						V56 _	6
		ial and ca	sh flow						∫ V57 ⊏	
plan									_	67
	arket yo busines		cts/service:	S					V58	68
		et value of							V59	
		of employ							<u> </u>	69
		roductivity	levels						V60 ┌	7 7
		rofitability							] <u> </u>	
	r (pleas								V61 _	7
-									V62	
							I	1	V63	 73 

74-75

44. Please indicate what you achieved with the business plan that you prepared for the WEP six months ago, if any.	V65	76-77
	V66	
45. Have you received financial assistance with the business plan that you	V67	78-79  80-81
yes 1 2	V68	82
46. If yes, from which financial institution/organisation?	V69	83-84
47. Please give an indication whether WEP has had an effect on your business or not, please provide reasons to motivate your answer.	V70 [	85
	V71	86-87
	V72	00.00
	V73 [	88-89 0-91
THANK YOU VERY MUCH FOR YOUR CO-OPERATION IN COMPLETING THIS QUESTIONNAIRE	V74	92-93
	V75	94-95