

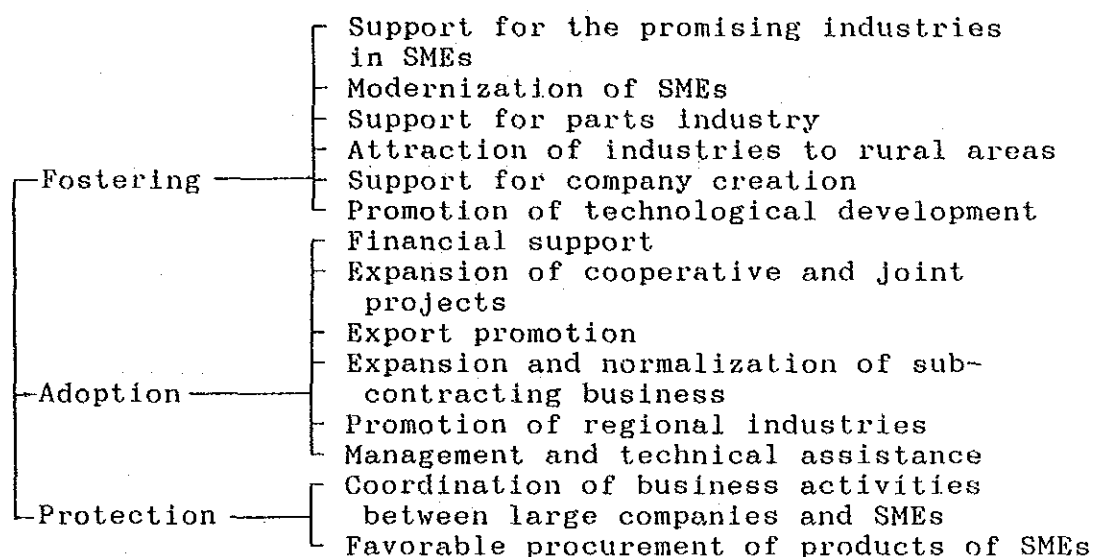
APPENDIX EXAMPLE OF PROMOTIONAL POLICY FOR SMEs

Based on legal systems related to SMEs in Japan and Asian NIEs which are considered to be most developed in the area, a general structure of legislations related to SMEs was shown below.

In Colombia, small and medium scale enterprises and microenterprises are often treated separately. MEs are considered as the informal sector and are through to require special assistant programs. On the other hand, many countries classify SMEs and MEs in the same category. For this reason, SMEs referred to in this section include MEs, thus the same legal system is applied to SMEs and MEs for the purpose of this section.

For MEs, special considerations are given within the framework of the assistant programs.

General Structure of Legislation Related to SMEs and MEs



To implement the above legislations, the following laws are enacted.

- Basic Law on SMEs
- Law Related to Promotion of SMEs

- Law Related to Coordination of Business Activities for SMEs

- Law Related to Promotion of Sub-contracting Business for SMEs
- Law Related to Promotion of Purchasing Products of SMEs
- Law Related to Support for Creation of SMEs
- Law to Establish the Bank for SMEs
- Law to Establish Credit and Guaranty Funds

1) Financial assistance

Through the "SMEs banks" that is to be established under the "Law to Establish the Bank for SMEs", funds will be provided to the SMEs, who do not have access to commercial financial institutions, for equipment investment and technological development. In addition, the credit and guaranty fund to be incorporated under the new law will assist the SMEs in securing financial sources. Finally, the above bank and funds will make equity investment in the SMEs, which are mostly family owned and cannot raise capital from public.

2) Management and technical assistance

The SMEs promotion corporation to be established under the "Law Related to Promotion of SMEs" will provide consultation and assistance (management technology, and all areas), training, and information services.

3) Promotion of cooperation

Under the "Law Related to Cooperatives for SMEs", the existing trade organizations will be reorganized to enable them to function as the SME cooperatives for joint undertakings, including procurement and marketing.

4) Expansion and normalization of sub-contracting

Expansion and normalization of sub-contracting will be promoted under the "Law Related to Promotion of

sub-contracting Business for SMEs". To promote sub-contracting, manufacturing companies will be required to sub-contract certain parts or processes which the upstream companies are prohibited to produce or process in their factories.

Normalization of sub-contracting business will be carried out through recommendations and advice for long-term sub-contracting and improvement of payment terms, to protect SMEs. Also, upstream companies will be advised to expand support for Sub-contractors, including provision of loan guaranties.

- 5) Coordination of business activities between large companies and SMEs

Certain business areas, where many SMEs operate, will be designated under the "Law Related to Coordination of Business Activities for SMEs" to prohibit or restrict entry of large companies.

- 6) Government procurement favoring products of SMEs

The SMEs will have favorable treatment in government procurement under the "Law Related to Promotion to Purchase Products of SMEs". As for the products subject to "negotiation items", the government will procure SMEs' products, without competition bid, through the SMEs cooperative to the maximum extent.

- 7) Support of promising industries in SMEs

The SMEs having growth potential will be identified by financial institutions, the SMEs promotion corporation, and public research institutes, and will be provided with a comprehensive support program including assistance and advice related to financing, management, and technological development.

8) Modernization of SMEs

Industries for which the advancement of industrial structure or the improvement of international competitiveness is necessary will be designated under the "Law Related to Promotion of SMEs" as eligible to obtain financial and technical assistance.

9) Support for parts industry

This constitutes the nationalization policy to achieve import substitution for parts and components. Parts and components to be locally manufactured will be designated, and financial assistance will be provided to industries manufacturing these components and parts for improvement of production technology. In addition, tax incentives as well as the privilege to use public research institutes at minimum charge will be provided.

10) Support for creation of SMEs

Under the "Law Related to Support for Creation of SMEs", simplified procedures for establishment of new companies including financial and tax incentives will be provided to potential entrepreneurs who have high capability and strong entrepreneurial skills.

Part III ANNEXES

Page

Part III ANNEXES

ANNEX-I	STUDY TEAM MEMBER LIST	A-I-1
ANNEX-II	PARTICIPANTS TO THE PLENARY SESSION FOR THE PRESENTATION OF DRAFT FINAL REPORT	A-II-1
ANNEX-III	INSTITUTIONS VISITED BY JICA TEAM	A-III-1
ANNEX-IV	ENTERPRISES VISITED BY JICA TEAM	A-IV-1
ANNEX-V	QUESTIONNAIRE	A-V-1

A N N E X - I

S T U D Y T E A M M E M B E R L I S T

STUDY TEAM MEMBER LIST

1. Yoshiyasu MIKAMI : Team Leader
(Techno-economist, UNICO)
2. Yukio ISEMOTO : Technical Group Leader - for the first
half (Mechanical Engineer, IHI)
3. Toshihiko SETO : Technical Group Leader - for the second
half (Mechanical Engineer, IHI)
4. Shozo INAKAZU : Industrial Development
(Industrial Engineer, UNICO)
5. Yoshihiro MURAKI : Development Policy - for the first half
(Marketing Expert, IHI)
6. Yasushi JOGO : Development Policy - for the second half
(Mechanical Engineer, IHI)
7. Yoshiyuki TOKUTAKA : Industrial Management
(Mechanical Engineer, IHI)
8. Mikio SOMA : Financial system - for the first half
(Economist, UNICO)
9. Yasunaga TAKACHIHO : Financial System - for the second half
(Economist, MITSUI RESEARCH INSTITUTE)
10. Hirofumi YAMAUCHI : Development Policy
(Project Engineer, UNICO)
11. Tadahiro WASHIZU : Metalworking
(Chemical Engineer, IHI)
12. Nobutake MORI : Metalworking
(Mechanical Engineer, IHI)
13. Makoto NAGATOMO : Metalworking
(Mechanical Engineer, UNICO)
14. Nobushige FUKASE : Metalworking
(Mechanical Engineer, KUBOTA)

A N N E X — II

PARTICIPANTS TO THE PLENARY SESSION
FOR THE PRESENTATION OF
DRAFT FINAL REPORT

PARTICIPATIONS TO THE PLENARY SESSION
FOR THE PRESENTATION OF THE DRAFT FINAL REPORT

<u>Name</u>	<u>Position</u>	<u>Organization</u>
Patricia Henao	Técnica	DNP
Raul Restrepo	Jefe Div. Técnica	FEDEMETAL
Ma. Cristina Bernal	Directora Ejecut. Prog. Desarr. Emp.	F. COMPARTIR
Alvaro Garavito	Consultor	Prog. B. Capital
Margarita Londoño	Promoción Inv. Ext.	DNP
Bernardo Gutiérrez	Técnico	IFI
Armando Pulgarín	Asist. Dtor. Ejec.	CINSET (ACOPI)
Mauricio Molina R.	Director Des. Empr.	CAMARA CIO. BOGOTA
Ernesto Ramírez P.	Subgerente	COPIME
Raul Antonio Páez	Asistente Técnico	FEDEMETAL
Hector Caicedo	Asistente Técnico	FEDEMETAL
William Delgado R.	Tecnico	DNP-CTI
Miguel B. Matiz	Director Ejecutivo	FOMENTAR
Jairo L. Chávez	Jefe Div. PPPU	SENA
Ana Ma. Iregui	Estudios Espec.	BANCO REPUBLICA
Mauricio Perfetti	Jefe D. Recursos H.	DNP
Luis H. Gutiérrez	Jefe División	DNP
Gladys Turriago	Subgte. Económico	ANDI
Elsa M. Uribe	Investigadora	U. JAVERIANA
Ma. Dolores Pérez	Investigadora	U. JAVERIANA
Sergio Torres	Investigadora	U. JAVERIANA

A N N E X - I I I

I N S T I T U T I O N S V I S I T E D B Y J I C A T E A M

INSTITUTIONS VISITED BY JICA TEAM

General Information and Others

- | | | |
|----|---|----------------------|
| 1. | Departamento Administrativo Nacional de Estadísticas (DANE) | Avenida Eldorado CAN |
| 2. | Japan External Trade Organization (JETRO) | Carrera 16A #78-65 |
| 3. | Universidad Javeriana | Carrera 7 #40-62 |

Promotion Policy

- | | | |
|----|--|--------------------------------|
| 1. | Departamento Nacional de Planeación (DNP) | Calle 26 #13-19 |
| 2. | Ministerio de Desarrollo Económico | Calle 26 #13-19 |
| 3. | Instituto Colombiano de Comercio Exterior (INCOMEX) | Calle 28 #13A-15 |
| 4. | Superintendencia de Industria y Comercio | Carrera 37 #52-95 |
| 5. | Superintendencia de Sociedades | Centro Administrativo Nacional |
| 6. | Fondo de Promoción de Exportaciones (PROEXPO) | Calle 28 #13A-15 |
| 7. | Programa Bienes de Capital (PBC) | Carrera 7 #32-33 |
| 8. | Bolsa de Subcontratación de Bogotá | Carrera 40 #22C-67 |
| 9. | Servicio de Desarrollo y Consultoría para el Sector Cooperativo y de Microempresas (SEDECOM) | Calle 71 #11-90 |

Financing System

- | | | |
|----|--|-------------------|
| 1. | Banco de la República | Calle 16 #6-66 |
| 2. | Asociación Bancaria de Colombia | Carrera 7 #17-01 |
| 3. | Instituto de Fomento Industrial (IFI) | Calle 16 #6-66 |
| 4. | Fondo de Desarrollo Empresarial | Calle 35 #4-19 |
| 5. | Fondo Financiero Industrial (FFI)
(Banco de la República) | Calle 16 #6-66 |
| 6. | Fondo Financiero Agropecuario (FFA)
(Banco de la República) | Calle 16 #6-66 |
| 7. | Fondo de Inversiones Privadas (FIP)
(Banco de la República) | Calle 16 #6-66 |
| 8. | Fondo Nacional de Garantías (FNG) | Carrera 7 #24-89 |
| 9. | Leasing Bolívar S.A. (LEASING) | Carrera 10 #16-39 |

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| 10. | Caja Social de Ahorros | Calle 59 #10-60 |
| 11. | Fundacion Fondo de Garantias para el Desarrollo de la Economia Social y Solidaria (FOMENTAR) | Calle 71 #11-90 |
| 12. | Union Cooperativa Nacional de Ahorro y Credito (UCONAL) | Calle 19 #13A-12 |
| 13. | Coopdesarrollo | Carrera 7 #32-53 |
| 14. | Fundacion Social Coopdesarrollo (FUNDESARROLLO) | Carrera 7a. #34-22 |
| 15. | Banco Interamericano de Desarrollo (BID) | Avenida 40A #13-09 |
| 16. | Banco Mundial | Carrera 10 #86-21 |
| 17. | Corporacion Financiera Popular S.A. (CFP) | Calle 28 #13A-15 |
| 18. | Banco de Bogota | Calle 36 #7-47 |
| 19. | Corporacion Fondo de Apoyo de Empresas Asociativas (CORFAS) | Calle 59 #6-36 |
| 20. | The Export-Import Bank of Japan (EXIM BANK) | Carrera 9 #74-08 |

Foundation, Association, Cooperation

- | | | |
|----|--|-------------------------|
| 1. | Federacion Colombiana de Industrias Metalurgicas (FEDEMETAL) | |
| | Bogota : | Calle 35 #4-81 |
| | Cali : | Avenida 6 Norte #38-114 |
| | Medellin : | Carrera 43A #1A Sur-69 |
| 2. | Asociacion Colombiana Popular de Industriales (ACOPI) | |
| | Bogota : | Carrera 23 #41-94 |
| | Cali : | Calle 20M #4-16 |
| | Medellin : | Calle 52 #47-28 |
| 3. | Cooperativa de Industriales Metalurgicos Ltda. (COPIME) | Diagonal 7a #37A-05 |
| 4. | Corporacion Fondo de Apoyo de Empresas Asociativas (CORFAS) | Calle 59 #6-36 |
| 5. | Fundacion Shell para el Apoyo de la Microempresa | Calle 25 #12-15, Bta. |
| 6. | Fundacion Nueva Colombia Industrial (FNCI) | Carrera 8 #80-29 |
| 7. | Asociacion de Importadores de maquinaria de Construccion | |
| 8. | Asociacion de Agricola | |

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| 9. | Fundacion Promotora de Servicios Microempresariales (PROMIC) | Carrera 40 #22C-67 |
| 10. | Fundacion Sarmiento Palau, Cali | Calle 11 #6-24 |
| 11. | Fundaempresa, Cali | Avenida 1a, Norte 3N-77 |
| 12. | Fundacion Carvajal, Cali | Avenida 2N #2-22 |
| 13. | Confederacion Nacional de Microempresarios de Colombia (CONAMIC), Bogota | Carrera 6 #8-94 |
| 14. | Camara de Comercio | |
| | Bogota : | Carrera 9A #16-21 |
| | Cali : | Calle 8a #3-14 |
| | Palmira : | Calle 28 #30-15 |
| | Medellin : | Avenida Oriental #52-82 |
| | Barranquilla : | Calle 40 #44-39 |
| 15. | Asociacion Nacional de Industriales (ANDI) | Carrera 13 #26-45 |
| 16. | Compartir | Avenida Caracas #33-32 |
| 17. | Comercializadora Promic | Carrera 40 #22C-67 |
| 18. | Microempresas de Antioquia | Calle 57A #48-31 |
| 19. | Fundacion para el Desarrollo Intergral del Valle (FDI), Cali | Calle 8a #3-14 |
| 20. | Fundacion para el Desarrollo Integral de Palmira (FUDIPAL) | Calle 28 #30-15 |
| 21. | INACERO, Bogota | Carrera 7 #32-33 |
| 22. | Asociacion de Industriales y Comerciantes de la Zona Franca de Barranquilla (Aincozona) | Edificio Administracion
Zona Franca Piso 10 |
| 23. | Zona Franca Industrial y Comercial | Palmaseca |

Technical Assistance (Incl. Laboratories and Research Centers)

- | | | |
|----|---|--------------------------|
| 1. | Servicio Nacional de Aprendizaje (SENA) | |
| | Bogota: | |
| | Centro Nacional de Fundicion | Carrera 30, calle 18 Sur |
| | Direccion General | Calle 57 #8-69 |
| | Centro Nacional de
Tecnicos de Industria | Carrera 31 #14-20 |
| | Centro Nacional Colombo-Italiano | Carrera 31 #14-20 |
| | Cali: | |
| | Centro Desarrollo Tecnologico (ASTIN) | Calle 52 #2BIS-15 |
| | SENA Regional Valle de Cauca | Calle 52 #2BIS-15 |

Medellin: SENA Regional Antioquia	Diagonal 104 #69-120
Bucaramanga: SENA Regional Santander	Carrera 19 #36-20
2. Instituto Colombiano de Normas Tecnicas	Carrera 37 #52-95
3. Superintendencia de Industria y Comercio Centro de Control de Calidad y Metrologia	Carrera 37 #52-95
4. Centro Don Bosco	Av.Eldorado, Carrera 66-A
5. Universidad de Valle	Ciudad Universitaria Melendez, Cali
6. Universidad Nacional de Colombia Instituto de Ensayos e Investigaciones (IEI), Bogota	Ciudad universitaria
7. Universidad Nacional de Colombia Facultad de Minas	Medellin
8. Universidad de los Andes	Bogota, D.E. Apdo. Aereo 4212
9. Instituto Colombiano de Hidrologia Meteorologia y Adecuacion de Tierras (HIMAT)	Carrera 5 #15-80, Bta.
10. Instituto de Investigaciones Tecnologicas (IIT)	Avenida 30 #52A-77, Bta.
11. Empresa de Energia Electrica de Bogota (EEEB)	Avenida El Dorado, #55-51
<u>Trading Company, etc.</u>	
1. Compania Colombiana Automotriz (CCA)	Calle 13 #38-54
2. Industria colombiana de Electronicos y Electrodomesticos S.A. (INCELT)	Carrera 69B #19-66
3. Sumitomo Corporation Colombia, Ltda.	Carrera 8A #99-51
4. Hitachi Construction Machinery Co., Ltda (HIMASA Ltda.)	Calle 17A #25-44
5. Oki Electric Industry Co., Ltd.	Carrera 11 #71-40
6. Matsushita Electric Industrial Co., Ltda.	Carrera 11 #86-32

A N N E X — I V

ENTERPRISES VISITED BY JICA TEAM

ENTERPRISES VISITED BY JICA TEAM

LARGE ENTERPRISES

<u>Name of Enterprise</u>	<u>Address</u>
<u>BOGOTA</u>	
1. Metalibec S.A.	Carrera 68B #18-30
2. CIA. Colombiana de Inversiones Agricolas	KM. 4 Autopista Sur
3. Ave Colombia S.A.	Carrera 5 #80 - 39
4. I. Klein	Calle 22 #125-59
5. Aplicaciones Electronicas Apel	Av. Caracas #37-20
6. Industria Colombo Andina S.A.	Calle 20 #99-15
7. Distral S.A.	Carrera 9 #74-62
8. Talleres Ciro	Aeropuerto el Dorado Entrada 1 Int. 8
9. Metal Bogota S.A.	Calle 7A #38-75
10. Industrial Kapitol	Avenida 68 #5-21
11. Siemens	Carrera 65 #11-82
12. Compania Colombiana Automotriz (CCA)	Calle 13 #38-54
13. Electro Manufacturas S.A.	Calle 10 #37-51
14. Industria Colombiana de Electronicos y Electrodomesticos S.A. (INCELT)	Carrera 69B #19-66
15. Paz del Rio	Belencito 2306
<u>CALI</u>	
16. Carvajal S.A.	Calle 29 Norte #6A-40

MEDELLIN

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| 17. Siderurgica de Medellin S.A.(Simesa) | Carrera 48 #17-226 |
| 18. Empresas Publicas del Medellin | Calle 30 #65-135 |
| 19. Sofasa | Calle 44-Sur #48-440 |

BUCARAMANGA

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|---------------------------------------|---------------------------------|
| 20. Forjados de los Andes | Carretera Cafe-Palenque
Km 3 |
| 21. Industria de Ejes y Transmisiones | Zona industrial Giron |

BARRANQUILLA

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|---|------------------------------|
| 22. Union Industrial y
Astilleros Barranquilla(Unial S.A.) | Via 40 #74-240 |
| 23. Acerias de Colombiana S.A.(Acesco) | |
| 24. Distral S.A. | Zona Franca |
| 25. Super-Brix | Autopista Aeropuerto
Km 9 |

SMALL AND MEDIUM ENTERPRISES

<u>Name of Enterprise</u>	<u>Address</u>
<u>BOGOTA</u>	
1. Eduardo Ospina y CIA. S.A.	Av. Dorado #100-57
2. Hidroagricolas Ltda.	Carrera 26 #12 B-68
3. Fatecolcar	Carrera 97 #23-64
4. Arias Giraldo Electricas	Carrera 66 #5-21
5. Ingenieria de Refrigeracion	Carrera 15 #48-55
6. Maquipan Ltda.	Calle 9 #37-71
7. Industrias de Envases Maq. y Procedimientos	Carrera 6 #11-62 Sur
8. Hunter Douglas Col.	Calle 21 #68 C-20
9. Metalicas J. B.	Calle 22 #128-25 INT. 27
10. CIA. Constructora de Maquinaria Hurtado	Calle 26 #24-48
11. Fundeq	Calle 16 #38-42
12. Industrias Westell	Calle 12 #44-60/70
13. Franco Hermanos y CIA.	Carrera 35 #13-97
14. Fundiciones Paez Ltda.	Calle 8A #34-25/27
15. Intall Ltda.	Carrera 44 #19-84
16. Muebles Metalicos Famet	Calle 2 #8-68
17. Arneses y Gomas	Calle 9 #34A-20
18. Industria Metalmeccanica Evelga	Calle 27 Sur #28A-48
19. Electroodos Publikan	Calle 7 #33-23
20. Fabrica Nacional de Manijas	Calle 21 #68C-75
21. Colombo Argentina de Cromados	Carrera 42 #10-16
22. Industria Electrica Ltda.	Carrera 47 #26-22 Sur
23. Vibradores de Colombia	Calle 11 #31-41
24. CIA. Andina de Muebles Metalicos	Calle 24 A #26-02
25. Fabrica de Muebles Metalicos Pereira	Calle 7 #32A-32

26.	Famacol	Carrera 78 #57-79
27.	Batolcol	Carrera 22 #6-88
28.	Induya	Carrera 28 #10-89
29.	CIA. Industrial Electronica	Carrera 68 #18-91
30.	Industria Nacional de Troquelados Ltda.	Calle 15 #33-58/62
31.	Pardo Pombo Pachon	Calle 23 #68A-33
32.	Colser Ltda.	Carrera 68 B #14-60
33.	Industrias Metalicas Coronado Ltda.	Carrera 23 #12B-47
34.	Carrocerrias Non Plus Ultra	Carrera 31 #6-36
35.	Industrias TYF	Transversal 42 #20-25
36.	Refrigeracion Supermordico	Calle 70 #16-42
37.	Electroscia	Carrera 23 #12-71
38.	Inoxidables de Colombia	Avenida 68 No. 38-83 Sur
39.	Mycon de Colombia	Transv. 93 #61-02 Int. 37
40.	Agrifin de Colombia S.A.	Carrera 44 #18-68
41.	Industrias Buffalo Ltda.	Carrera 44 #13-77
42.	B & V Estructuras Metalicas	Carrera 58 #14-66
43.	Transmision de Potencia Ltda.	Carrera 68 B #10-98
44.	Roberto Pineda M Y CIA. Ltda.	Carrera 35 #14-39
45.	Alutec Ltda.	Calle 5B #22-66
46.	Troqueles y Troquelados	Calle 12 #68B-38
47.	Equipos de Seguridad Segurit	Calle 17 #68C-14/30
48.	Manufacturas NASA	Calle 11 #35-37
49.	Fabrica de Tornillos y Remaches Gutemberto	Carrera 68 #12A-13
50.	Salka S.A.	Avenida 68 #5-21
51.	Colel Ltda.	Carrera 68 #20-25
52.	Industrias Jegam	Carrera 110 #23-09
53.	Agrotec	Calle 11 #24-12
54.	Industria Colombia Filtros "ICOFIL"	Calle 9 #37-58

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| 55. Barnes de Colombia | Calle 15 #41-17 |
| 56. Bombas Pleuzel y Halberg | Carrera 34 A #48-33 |
| 57. Borta Ltda. | Calle 22 N #103A-01 |
| 58. Carini y Asociados Ltda. | Calle 65 #94-26 |
| 59. Compresores Puskas de Colombia Ltda. | Calle 16 #39A-50 |
| 60. Hydraquip Colombiana | Carrera 68 #17-12 |
| 61. Nike Colombiana | Carrera 68 #19-45 |
| 62. Lister Petter Diesel | Calle 13 #59-61 |
| 63. Fadaltec S.A. | Carrera 68B #18-65 |
| 64. Indu Har Cast | Diagonal 7 #36-39 |
| 65. Industria Amecba | Calle 8A #36-54 |
| 66. Almacenes E dual | Avenida Caracas #15-85 |
| 67. Autopernos | Calle 7 #15A-32 |

CALI

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| 68. Rengifo Belline & CIA. Ltda. | Carrera 38 #12A-160 |
| 69. Industria Colombiana de Basculas | Carrera 73 #3C-12 |
| 70. Imetra (Arango Gomez & CIA. Ltda.) | Call 39 #8-60 |
| 71. Metalmeccanica Lucena Ltda. | Calle 25 #4-94 |
| 72. CECAM (Corporacion Civica Daniel G.) | Carrera 39 D #39-40 |
| 73. Montessa (Bicicletas) | Calle 5A #76-33 |
| 74. Construcciones Tissot & CIA. S.A. | Apartado Aereo #2083 |
| 75. Colpozos S.A. | Calle 70 N #2N-58 |
| 76. Construcciones Industriales Ltda. | Carrera 7 N #23-72
Urbanizacion Acopi |
| 77. Valvuleria Universal Itda. | Carrera 7 #23-72 |
| 78. Agulamp Ltda. | Carrera 17 B #18-30 |
| 79. Industrias Ret | Carrera 1 A #32-15 |
| 80. Fablamp | Carrera 8 A #36-35 |
| 81. Royal Alpha | Calle 15 #32-598
Urbanizacion Acopi |

MEDELLIN

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|-----|-------------------|-------------------------|
| 82. | Metalicas America | Calle 60 #52-21 |
| 83. | Incolmotos | Carrera 48 #25A-Sur-109 |

BUCARAMANGA

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|-----|------------------------------------|------------------------|
| 84. | Metalurgica de Colombia | Carrera 16 #23-42 |
| 85. | Fundiciones Industriales Villabona | Carrera 3 #45-29 |
| 86. | Procein | Zona Parque Industrial |

BARRANQUILLA

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|-----|---------------------------------------|-------------------------------------|
| 87. | Aluminio Reynolds Santo Domingo S.A. | Calle 79 #40-362 |
| 88. | Parque Industrial Malambo S.A.(Pimsa) | KM 3 Carretera Malambo-Sabanagrande |
| 89. | Industrias el Barco Ltda. | Calle 34 #27-90 |

MICRO ENTERPRISES

<u>Name of Enterprise</u>	<u>Address</u>
<u>BOGOTA</u>	
1. Industrias Metalicas Jaime G.	Calle 70 #33-06
2. Talleres Jose de la C.	Carrera 18 #19-81
3. Metalelectricos Garzon Y Cia.	Carrera 23 #77-15
4. Industrias Bernal Rey	Carrera 100 #49-69
5. Talleres Rios y Sanabria	Calle 22 #114-10
6. Prende Facil	Carrera 29A #22A-19
7. Industrias Metalicas Inorsa	Avenida 12 Sur #18-15
8. Industrias Limar	Calle 36 Sur #69-21
9. Industrias Metalicas Carpeg	Carrera 58 #14-30
10. Metalicas Betancourt	Calle 169 #43A-39
11. Fame Ltda.	Carrera 52 #16-39
12. Termoplasticos Galeano	Diagonal 9 D #47-41
13. Edgar Metalmechanica	Calle 63 D #32-26
14. Talleres Ruiz	Carrera 50 B #8-62
15. Bocoles y Persianas	Calle 22 #18-72
16. Mecanica Industrial Javier Cardenas	Calle 12A #21-13
17. Indurrieles	Carrera 8 #20-63 Sur
18. Indulineas	Carrera 26 #22C-47
19. Asmetales Ltda.	Calle 133 #36-20
20. Colvisagras	Diagonal 49 Sur #49-25
21. CIA. Metalmechanica y Equipos	Calle 46 Sur #25-33
22. Ferroelectricos Alfa	Carrera 19A #56A-69
23. Metalicas Torres	Calle 54 #29-48 Sur
24. Distriacoples y CIA.	Transversal 49 #5B-03
25. Intergrifos	Carrera 64 #7-33
26. Tecnomechanicos Industrial	Calle 29 Sur #14A-37

27. Fabtromol	Calle 12 A No. 20-31
28. Alambres y Disenos	Calles 74 #51-12
29. Carrocerias Pacifico	Avenida 6 No. 21-27
30. Taller Rueda	Calle 70A #35-37/39
31. Granel Ltda.	Carrera 40 A #128C-46
32. Troqueles y Moldes Franco	Carrera 54 #36-30 Sur
33. Industria Metalicas Bravo	Calle 64 A #115-69
34. Fernando Vargas y CIA. Ltda.	Carrera 99 A #131-65
35. Belt Colombia	Calle 82 #16A-21
36. Industria Sanver	Carrera 13 #1-03
37. Ardila Leon Ltda.	Carrera 91 #68A-50
38. Industrias Metalicas Nova	Carrera 46 #74-25
39. Copruna Ltda.	Carrera 53 #16-71
40. Tabera G.	Carrera 76 Bis No. 68-86
41. Industrias Metalicas Rivera	Avenida 81 #45-57
42. Fundiciones de Occidente	Calle 25 #123A-12
43. Soldaduras Especiales	Carrera 35 #79-30
44. Induacoples	Carrera 37 #14-24
45. Metalicas Amaya	Calle 68A #91-17
46. Dimacop	Carrera 54 #13-45
47. Fordent	Calle 46 #8-19
48. El Progreso de Ruby	Carrera 50 #75B-17
49. Metalicas Calderon	Carrera 67A #10-91
50. Acoples y Mangueras Ltda.	Carrera 56 #14-59
51. Serviacoples Ltda.	Carrera 53 #14-60
52. Industrias Metalicas Erson	Calle 14 #55-48
53. Sidelan S.A.	Avenida 78 Sur #58-79
54. Industrias Sigha Ltda.	Carrera 27 #12B-28
55. Jose del Carmen Arias	Carrera 19 A #12-52

CALI

- | | | |
|-----|--|-------------------|
| 56. | Cergas (Cerrajería y Gas) | Calle 24 #8A-65 |
| 57. | Taller Técnico | Calle 38 #23-02 |
| 58. | Induneval (Industrial Metalicas de Pal.) | Calle 21 #30-40 |
| 59. | Palmirana de Resortes | Carrera 36 #35-38 |

MEDELLIN

- | | | |
|-----|----------------------|------------------|
| 60. | Quitsoles Ltda. | Calle 73 #49A-51 |
| 61. | Taller Ormegu | Calle 79 #51B-33 |
| 62. | Corticol | Calle 40 #26C-52 |
| 63. | Envases de Antioquia | Calle 43 #82-97 |
| 64. | Empresa de Fundición | Calle 34 #52-39 |

BUCARAMANGA

- | | | |
|-----|----------------------------------|-------------------|
| 65. | Delta Fundiciones | Calle 33 #15-47 |
| 66. | Parque Industrial de Bucaramanga | Carrera 31 #35-12 |

A N N E X - V

Q U E S T I O N N A I R E

L a r g e E n t e r p r i s e s

QUESTIONNAIRE
FOR LARGE - ENTERPRISES

GE-000 General

GE-001 Name of enterprise : _____

GE-002 Address of office : _____

GE-003 Address of factory :
(1) _____

(2) _____

GE-004 Established in : 19 ____ (year)

GE-005 Number of fixed employees _____

GE-006 Number of temporary employees _____

GE-007 Total : _____

GE-008 Total annual sales (1988)
Pesos _____ Millions

GE-009 Composition of capital (paid in equity)
Government _____ %
Private _____ %
Foreign _____ %

GE-010 Background of establishment of enterprises :
1. Government _____
2. Private enterprise _____
3. Foreign enterprise _____
4. Joint-venture (Colombian with foreign enterprise) _____

GE-100 Products

GE 101 Products

No.	Code *	Kinds of Products Name	Unit **	Quantity /month
-----	--------	---------------------------	------------	--------------------

* Please select corresponding code No. from the list of next page

** 1 Tonnage 2 Number of units 3 Specify : _____

Table of "Category of Products"

Code	Category of Products
3811	Manufacture of cutlery, hand tools and general hardware
3812	Manufacture of furniture and fixtures primarily of metal
3813	Manufacture of structural metal products
3819	Manufacture of fabricated metal products except machinery and equipment
3821	Construction of engines and turbines
3822	Construction of agricultural machinery and equipment
3823	Construction of metal and wood working machinery
3824	Construction of special industrial machinery and equipment except metal and wood working machinery
3825	Construction of office, computing and accounting machinery
3829	Construction of machinery and equipment except electrical
3831	Construction of electrical industrial machinery and apparatus
3832	Construction of radio, television and communication equipment and apparatus
3833	Construction of electrical appliances and housewares
3839	Construction of electrical apparatus and supplies
3841	Construction of ship building and repairing
3842	Construction of railroad equipment
3843	Manufacture of motor vehicles
3844	Manufacture of motorcycles and bicycles
3845	Manufacture of aircraft
3849	Construction of transport equipment
3851	Manufacture of professional and scientific, and measuring and controlling equipment
3852	Manufacture of photographic and optical goods
3853	Manufacture of watches and clocks
GE-102	Utilization ratio of the factory capacity -----%

GE-200 Components

GE-201 Where does your enterprise obtain the components?
Please fill as detailed as possible the following table.

Main components	Supplied by			Quantity (1988)	Annual quantity (1988) (Millions of pesos)
	*_____				
	(1)	(2)	(3)		

-
- * (1) Imported _____
(2) Manufactured in your factory _____
(3) Manufactured in other factories in Colombia _____

GE-300 Condition of Sub-contract

GE-301 Is your enterprise offering sub-contracting to other enterprises?

1. Yes _____
2. No _____ (Pass to number 305)

GE-302 If your answer to GE-301 is "Yes", how did you find sub-contractors?

1. Offer from the third party _____
2. Advice from the third party _____
3. Personal relations _____
4. Bidding _____
- 5 Others, specify: _____

GE-303 Outline of sub-contracting enterprises being used
(use one sheet for each company)

If your enterprise is using sub-contractors mainly in the field of metalworking industry, give their outlines on the attached No.G-1

GE-304 What is your plan on the sub-contracting?

1. Increase the volume of the sub-contract _____
2. Increase the number of the sub-contractors _____
3. Maintain the present level _____
4. Reduce the volume of the sub-contract _____
5. Reduce the number of the sub-contractors _____
6. Suspend the sub-contract _____

GE-305 If your answer to GE-301 is "No", the reason is
(Indicate various items, if needed)

1. Quantity of sub-contractor's products is not satisfactory _____
2. Quantity you require is beyond the production capacity of sub-contractor _____
3. Sub-contractor's delivery is not punctual _____
4. Their cost is high _____
- 5 Others, specify: _____

GE-306 If your answer to GE-301 is "No", do you intend to offer sub-contracting
1. Yes _____
2. No _____

GE-400 Increase of components manufactured in Colombia.

GE-401 What do you think of the progress of nationalization of the government?
1. On schedule _____
2. Delayed _____

GE-402 How does your enterprise cooperate with the substitution of import?

GE-403 What problems or influence does your enterprise have by import restriction?

GE-404 Please list up items currently imported but being planned or considered desirable to be procured from Colombian manufacturers.

NO.	Name of components	Manufacturing Process	Years
	*		**

-
- * 1. Casting
 - 2. Forging
 - 3. Platework/welding
 - 4. Plating
 - 5. Machining
 - 6. Machinery assembly
 - 7. Press work
 - 8. Others

** Year within which you expect the components can be supplied from Colombian manufacturers.

GE-500 Future Plan

GE-501 How many percentage you expect the demand of your products will increase?

In 3 years _____ %

In 5 years _____ %

GE-502 Do you have any expansion plan of your factory capacity in the near future? If so, please explain :

1. Name of products _____

2. Increase of sales amount for Colombian market _____ %

For external market (export) _____ %

3. Required investment : \$ _____ Millions(19____)

GE-503 In what fields do you think you can help to develop sub-contracting or other linkage type industries?

(Indicate various items, if needed)

1. Training _____

2. Avisory _____

3. Inspection _____

4. Unable to help _____

GE-504 What kind of assistance do you expect from government?

1. Technology _____

2. Management _____

3. Finance _____

4. Market _____

5. Nothing to require _____

6. Others, specify _____

GE-505 If government gives loans with low interests rates with technical assistance about market and management for industries which procure raw materials from several sectors, do you think this would be favorable to subcontract with large enterprises and so look for raw materials for your enterprise?

1. Favorable _____
 2. Non favorable _____
 3. It depends on the conditions _____
-

Thanks for your cooperation

OUTLINE OF SUBCONTRACTING ENTERPRISES

GE-601 Name of enterprise _____

GE-602 Address : Office _____
 Factory _____

GE-603 Number of employees : Total _____
 Engineers _____

GE-604 Amount of capital : \$ _____ Millions

GE-605

Component or Service being supplied	Quantity	Unit	Total value (Pesos/Month)
--	----------	------	------------------------------

GE-606 Procurement
 1. Punctual procurement _____
 2. Constant procurement _____

GE-607 Payment
 1. Cash _____
 2. Credit _____

GE-608 Do you supply raw materials to subcontractor?
1. Yes _____ 2. No _____

GE-609 Are you rendering assistance to sub-contractors?
1. Yes _____ 2. No _____

GE-610 If you answered "Yes", what kind of assistance does your enterprise provide?

- | | | |
|-----------------|--------------------------|-------|
| (1) Financial : | 1. Capital participation | _____ |
| | 2. Loan | _____ |
| (2) Technical : | 3. Training | _____ |
| | 4. Advisory | _____ |
| | 5. Inspection | _____ |
| | 6. Management | _____ |

GE-611 Major problems and obstacles for large enterprises as user:

- | | | |
|---------------------------------|-------------------|-------|
| (1) Quality : | 1. Good | _____ |
| | 2. Normal | _____ |
| | 3. Bad | _____ |
| (2) Quantity : | 4. Enough | _____ |
| | 5. Normal | _____ |
| | 6. Not enough | _____ |
| (3) Delivery | 7. Punctual | _____ |
| | 8. Sometimes late | _____ |
| | 9. Always late | _____ |
| (4) Technical level
of staff | 10. High | _____ |
| | 11. Middle | _____ |
| | 12. Low | _____ |
| (5) Management | 13. Good | _____ |
| | 14. Normal | _____ |
| | 15. Bad | _____ |
| (6) Entrepreneurship | 16. Good | _____ |
| | 17. Normal | _____ |
| | 18. Bad | _____ |

GE-612

If you have problems or obstacles about GE-611, what kind of assistance do you think is effective for improving these aspects?

Please pick up the items from the following (1-5) and describe them by the order of priority.

(1) _____ (2) _____ (3) _____

1. Technical advice _____
 2. Managerial advice _____
 3. Finance _____
 4. Tax system _____
 5. Welfare _____
 6. Others, specify _____
- _____

Small and Medium Enterprises

QUESTIONNAIRE
FOR SMALL AND MEDIUM ENTERPRISES

EPM-000 General

EPM-001 Name of enterprise : _____

EPM-002 Address of office : _____

EPM-003 Address of factory :
(1) _____

(2) _____

EPM-004 Established in : 19 _____ (year)

EPM-005 Area of factory :

1 Land (1)	_____	M2
(2)	_____	M2
2 Building(1)	_____	M2
(2)	_____	M2
3 Office (total floor area):		
(1)	_____	M2
(2)	_____	M2

EPM-006 Your office building is:

1 Owned by you	_____
2 Rent	_____

EPM-007 Your land:

1 Owned by you	_____
2 Rent	_____

EPM-008 Participation of paid up capital

- Individual enterprise: _____ %
- Family enterprise: _____ %
- Subsidiary compay: _____ %
- Society: _____ %
- Others: _____ %

EPM-009 Education of entrepreneur

- Highest level reached

- 1 Incomplete primary _____
- 2 Complete primary _____
- 3 Technical high school _____
- 4 Classic high school _____
- 5 University and above _____
- No formal level _____
- 6 Technical training of SENA _____
- Others _____
- 7 Illiterate _____
- 8 Self-taught _____
- 9 Others, specify: _____

EPM-010 Previous job of entrepreneur

- 1 Government employee _____
- 2 Industrial or commercial government enterprise _____
- 3 Mixed enterprise employee _____
- 4 Foreign company _____
- 5 Micro, small or medium private enterprise _____
- 6 Large private enterprise _____
- 7 Private trader _____
- 8 Technical training institution _____
- 9 University _____
- 10 Others, specify: _____

EPM-011 - 018 Number of employees

		No.	
EPM-011	Family	EPM-014	Administration
EPM-012	Permanent	EPM-015	Technical team
EPM-013	Temporary	EPM-016	Qualified workers (Operarios)
		EPM-017	Unqualified workers
EPM-018	Total	EPM-018	Total

EPM-019 Average age of workers (operarios)

1	Less than 13 years	_____
2	13 - 16 years	_____
3	17 - 20 years	_____
4	21 - 30 years	_____
5	31 - 40 years	_____
6	More than 40 years	_____

EPM-020 Average monthly wage of workers (operarios)

1	Less than \$32.560	_____
2	\$32.561 - \$65.120	_____
3	\$65.121 - \$97.683	_____
4	\$97.684 - \$130.244	_____
5	\$130.245 - \$162.805	_____
6	More than \$162.806	_____

EPM-021 Average stay period of workers (operarios)

1	Less than one years	_____
2	1 - 2 year	_____
3	3 - 5 year	_____
4	6 - 10 year	_____
5	More than 10 years	_____

EPM-022 Amount of working capital: Total \$ _____ Millions

EPM-023 Paid up capital: Total \$ _____ Millions

EPM-024 Total annual sales (1988) Total \$ _____ Millions/year

EPM-025 Profit before tax (1988) \$ _____ Millions/year

EPM-026 Total cost of raw material (1988) \$ _____ Thousands/month

EPM-027 Total cost of electricity (1988) \$ _____ Thousands/month

EPM-028 Is your enterprise a member of the following organizations?

- 1 ANDI _____
- 2 ACOPI _____
- 3 FEDEMETAL _____
- 4 Other associations, specify _____
- 5 Foundations for micro-entrepreneurs _____
- 6 Micro entrepreneur association _____
- 7 Others, specify: _____

EPM-100 Products

No.	Code *	Kinds of Products Name	Principal process **	Client ***			Quantity /month
				Domestic	Foreign	Unit ****	
				1 2 3 4 5 6 7			

* Please select corresponding code No. from the list of next page

** Select from the following items by number

- | | | | | | | | |
|---|-----------|---|--------------------|---|------------------|---|------------------------|
| 1 | Casting | 2 | Forging | 3 | Platwork/welding | 4 | Plating |
| 5 | Machining | 6 | Machinery assembly | 7 | Press work | 8 | Others, specify: _____ |

*** 1 Government 2 Large enterprise (employees: more than 200) 3 Micro, small and medium manufacturer

4 Trader/middleman 5 Retailer 6 Direct to end user 7 Export

**** 1 Tonnage 2 Number of units 3 Specify : _____

Table of "Category of Products"

Code	Category of Products
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3812	Manufacture of furniture and fixtures primarily of metal
3813	Manufacture of structural metal products
3819	Manufacture of fabricated metal products except machinery and equipment
3821	Construction of engines and turbines
3822	Construction of agricultural machinery and equipment
3823	Construction of metal and wood working machinery
3824	Construction of special industrial machinery and equipment except metal and wood working machinery
3825	Construction of office, computing and accounting machinery
3829	Construction of machinery and equipment except electrical
3831	Construction of electrical industrial machinery and apparatus
3832	Construction of radio, television and communication equipment and apparatus
3833	Construction of electrical appliances and housewares
3839	Construction of electrical apparatus and supplies
3841	Construction of ship building and repairing
3842	Construction of railroad equipment
3843	Manufacture of motor vehicles
3844	Manufacture of motorcycles and bicycles
3845	Manufacture of aircraft
3849	Construction of transport equipment
3851	Manufacture of professional and scientific, and measuring and controlling equipment
3852	Manufacture of photographic and optical goods
3853	Manufacture of watches and clocks

EPM-300 Condition of Sub-contract

EPM-301 Ratio of dependence on sub-contract work: _____ % of total sales.

EPM-302 Quality requirement from contractors:

- 1 Easy to satisfy (not severe) _____
- 2 Acceptable _____
- 3 Not acceptable (too severe) _____

EPM-303 Quantity of order from contractors considering manufacturing capacity:

- 1 Very little 2 Adequate 3 Very much

EPM-304 Delivery requested by contractors:

- 1 Not strict _____
- 2 Acceptable _____
- 3 Too strict _____

EPM-305 If you found difficulties in satisfying the requirement of contractors on (EPM-302 to 303), please specify the reason for the following :

- 1 Insufficient labor force _____
- 2 Insufficient production capacity _____
- 3 Inadequate manufacturing planning _____
- 4 Technical difficulties _____
- 5 Others, specify: _____

EPM-306 Payment condition of contractors:

- 1 Cash _____
- 2 Credit _____
- 3 Others, specify: _____

EPM-307 Payment from contractors:

- 1 Always delay _____
- 2 Sometimes delay _____
- 3 Without delay _____

EPM-308 Do you have financial support from contractors?

- 1 Yes _____
- 2 No _____

EPM-309 If your answer to EPM-308 is "Yes", content of financial support consists of:

- 1 Capital participation _____
- 2 Credit _____
- 3 Others, specify: _____

EPM-310 Do you have technical support from contractors?

- 1 Yes _____
- 2 No _____

EPM-311 If your answer to EPM-310 is "Yes", existing technical support consists in:

- 1 Training _____
 - 2 Advisory _____
 - 3 Inspection _____
 - 4 Management _____
 - 5 Others, specify: _____
-

EPM-312 Order from contractors

- 1 Frequently _____
 - 2 Sporadically _____
 - 3 Others, specify: _____
-

EPM-313 Are components or raw materials supplied by contractors?

- 1 Yes _____
- 2 No _____

EPM-314 Are manufacturing drawings supplied by contractors?

- 1 Yes _____
- 2 No _____

EPM-315 Are you interested in sub-contracting business?

- 1 Yes _____
- 2 No _____

EPM-316 In case you answered "Yes" to EPM-315, but you have not subcontract business now, specify which the reason is.

(Indicate various items, if needed)

- 1 You have not contract with large enterprises _____
- 2 Capacity of equipment is not sufficient _____
- 3 Lack of fund for investment and for corresponding to contractor's requirement _____
- 4 Others, specify: _____

EPM-317 If your answer to EPM-315 is "Yes", the reason is:

(Indicate various items, if needed)

- 1 Stabilization of business by long terms contract _____
- 2 Sales increase _____
- 3 Diversification of products _____
- 4 Technical assistance _____
- 5 Financial assistance _____
- 6 Supply of materials from clients _____
- 7 Others, specify: _____

EPM-318 If your answer to EPM-315 is "No", the reason is:

(Indicate various items, if needed)

- 1 Can you keep independence (avoid interference) from other enterprises: _____
- 2 Satisfied with the present business situation (Business restructuring is not necessary) _____
- 3 Dedicated to produce only small products for Colombian markets _____
- 4 Others, specify: _____

EPM-319 If you are interested in the business of subcontract, what do you expect from enterprises/clients for improving relation with your enterprise?

- 1 Loan _____
- 2 Financial support _____
- 3 Others, specify: _____

EPM-320 What assistance do you expect from government in order to increase the purchase order from larger enterprises/clients?

- 1 Loan _____
- 2 Other financial support, specify: _____

- 3 Technical assistance _____
- 4 Management consulting _____
- 5 Marketing support _____
- 6 Others, specify: _____

EPM-400 In case where you wish to use other enterprises as a sub-contractors

EPM-401 What is the reason for offering this contract? (Please select the reasons in the order of importance)

rank (1) _____ rank (2) _____ rank (3) _____

Reasons :

- 1 Order amount is beyond your capacity
- 2 Labor shortage
- 3 Specialized process/equipment is required
- 4 To correspond to sporadic increase of order amount
- 5 For cost reduction
- 6 Others, specify: _____

EPM-402 Ratio of dependence on sub-contractor to total production cost:

- 1 Less than 10% _____
- 2 11 - 30% _____
- 3 31 - 50% _____
- 4 51 - 70% _____
- 5 More than 70% _____

EPM-403 Type of sub-contract:

- 1 Processing service of production of parts and components _____
- 2 Manufacturing of parts and components _____
- 3 Assembling _____
- 4 Technical design _____
- 5 Others, specify: _____

EPM-500 On Production Aspect

EPM-501 Is your production capacity enough?

- 1 Yes _____
- 2 No _____

EPM-502 If your answer to EPM-501 is "No", how much do you need to invest for expansion of capacity?

\$ _____ million

EPM-503 Are raw materials easily obtained?

- 1 Yes _____
- 2 No _____

EPM-504 If your answer to EPM-503 is "No", the reason is:

- 1 Production area of raw materials is far from your factory. _____
- 2 It is difficult to purchase imported raw materials in the domestic market _____
- 3 Demand of raw materials is bigger than supply in the domestic market. _____
- 4 Materials produced in Colombia is not satisfactory in quality. _____
- 5 Others, specify: _____

EPM-505 From where do you get raw materials?

- 1 General market _____
- 2 Supply from clients _____
- 3 Others, specify: _____

EPM-506 What is your system of quality control?

- 1 None _____
- 2 To check when trouble occurs _____
- 3 First product inspection _____
- 4 Simple check list including sampling _____
- 5 Control charts _____
- 6 Others, specify: _____

EPM-507 What is your average defects ratio of the products?

- 1 More than 20% _____
- 2 11 - 20% _____
- 3 6 - 10% _____
- 4 Less than 5% _____

EPM-508 How do you schedule your production?

- 1 No schedule _____
- 2 Rough scheduling by experience _____
- 3 Man-hour distribution _____
- 4 Man-hour taking into account the utilization rate of facilities _____
- 5 Others, specify: _____

EPM-600 Technical Aspect

EPM-601 How is the technical level of your workers?
1 High _____
2 Middle _____
3 Low _____

EPM-602 What kind of technical assistance do you expect from public organization?
1 Advisory _____
2 Training _____
3 Inspection _____
4 Others, specify: _____

EPM-603 By whom are the products designed?
1 Yourself _____
2 The Contractor/Buyer _____
3 Others, specify: _____

EPM-604 What kind of industrial standards do you use?
1 None _____
2 Customer's standards _____
3 Your factory's own standards _____
4 Colombia's national standards _____
5 International standards _____
6 Others, specify: _____

EPM-605 How many employees can understand the technical drawings?
1 None _____
2 One person _____
3 2 - 4 persons _____
4 5 - 10 persons _____
5 More than 10 persons _____

EPM-700 Problems in Managerial Aspect

EPM-701 What are your main competitors?

- 1 Large enterprises _____
- 2 Medium enterprises _____
- 3 Small enterprises _____
- 4 Micro enterprises _____
- 5 Importers _____
- 6 None _____

(Note) Micro enterprise (less than 10 employees)
Small (11 to 49 employees)
Medium (50 to 199 employees)
Large (more than 200 employees)

EPM-702 How do you calculate the cost of your products?

- 1 Rough calculation by past experience _____
 - 2 Based on the record (cost data) _____
 - 3 Standardized calculation methods _____
 - 4 Other calculation methods, specify: _____
-

EPM-703 How many days are delayed in carrying out the orders of production that you have now in hand?

- 1 None _____
- 2 Up to 7 days _____
- 3 8 - 15 days _____
- 4 16 -30 days _____
- 5 1 - 5 months _____
- 6 More than 5 months _____

EPM-704 How much stock of raw materials is kept for production?

- 1 Up to 7 days _____
- 2 8 - 30 days _____
- 3 1 - 3 months _____
- 4 3 - 6 months _____
- 5 More than 6 months _____

EPM-705 Do the goods in process and the final products are accumulated in your factory?

1 None

2 Sometimes

3 Often

4 Always

EPM-706 If EPM-705 is 3 or 4, the reason is:

1 In order to correspond to the fluctuating demand of products

2 For immediate delivery to clients

3 Production schedule has not been made correctly

4 Others, specify: _____

EPM-800 Financial System

(Short-term loan)

EPM-801 By which financial service among the followings have your company been procuring short-term fund?

- 1 Commercial banks _____
- 2 Promotion rediscount lines from central bank _____
(Banco de la Republica) (*1)
- 3 Extra-bank-marketing _____
- 4 Non-institutional financial sector _____
- 5 Others, specify: _____

EPM-802 In case you put a check on "No.1 and No.2 Promotion rediscount lines from central bank" at Question 801, please describe name of financial service and agency.

- 1 Financial service: _____
- 2 Financial agency: _____

Your answers to the following item 803 to 808 are referred to the attached sheet.

EPM-803 From which financial agencies have you obtained or are you obtaining short-term credit (loans)?

EPM-804 Indicate how to use short-term fund procured from outside by selecting figures among 5 items in the below. (*2)

EPM-805 Interest rate

EPM-806 Amount of loan

EPM-807 Repayment period

EPM-808 Credit is secured (with mortgage) or not.

(*1) Institutional Financial Service is defined as special credit service prepared for the purpose of promoting micro, small and medium enterprises.

- (*2)
1. Facility investment
 2. Working capital
 3. Loan repayment
 4. Research and Development
 5. Others

EPM-803	EPM-804	EPM-805	EPM-806	EPM-807	EPM-808
Indicate kinds of Financial Agencies from which you have ever obtained or are presently obtaining short-term loan. (*4)	Indicate how to use fund by selecting figure among 5 items in below (*2) (Figure)	Interest Rate (%/Month)	Amount of Loan (Millions of Pesos)	Repayment Period (Months)	Secured Credit or not: Indicate below 1 or 2 1. Secured Credit 2. Unsecured Credit
1. Bank					
2. Financial corporation					
3. Municipal or department promoting institutions					
4. Promotion rediscount lines from central bank (Banco de la Republica)					
5. Credits from suppliers					
6. Advances from the customers					
7. External lines					
8. Foundations					
9. Extra bank marketing					
10. Credits given by relatives or friends					
11. Others, Specify:					

- (*1) Institutional Financial Service is defined as special credit service prepared for the purpose of promoting micro, small and medium enterprises.
- (*2) 1. Facility investment 2. Working Capital 3. Loan Repayment 4. Research and Development 5. Others
- (*3) Middle-men are defined as intermediator on business transaction between enterprises, and they also have function as Lender of the fund necessary for purchasing manufactured parts.
- (*4) Plural items may be marked, if needed.

Long-term Borrowings

EPM-809 By which financial services among the following six has your company been procuring long-term fund?

(Various items can be indicated, if needed)

- 1 Commercial banks _____
- 2 Promotion rediscount lines from central bank _____
(Banco de la Republica)
- 3 Financial corporation _____
- 4 Issue of bonds or stocks _____
- 5 External lines _____
- 6 Others, specify: _____

EPM-810 In case you put a check on "No.2 Institutional Financial Service" at Question 809, please describe name of financial service and agency.

- 1 Financial service : _____
- 2 Financial agency : _____

Your answers to the following items 811 to 816 are referred to the attached sheet.

EPM-811 From which financial agencies have you received or are you receiving long-term credit (loans)?

EPM-812 Indicate how to use long-term fund procured from outside by selecting figures among 5 items in the below. (*2)

EPM-813 Interest rate

EPM-814 Amount of Loans _____

EPM-815 Repayment Period _____

EPM-811	EPM-812	EPM-813	EPM-814	EPM-815	EPM-816
Indicate kinds of Financial Agencies from which you have ever obtained or are presently obtaining long-term loan. (*3)	Indicate how to use fund by selecting figure among 5 items in below (*2) (Figure)	Interest Rate (%/Year)	Amount of Loan (Millions of Pesos)	Repayment Period (Years)	Secured Credit or not: Indicate below 1 or 2 1. Secured Credit 2. Unsecured Credit
1. Bank					
2. Financial corporation					
3. Municipal or state promoting institutions					
4. Promotion rediscount lines from central bank (Banco de la Republica)					
5. Credits from suppliers					
6. Advances from the customers					
7. External lines					
8. Foundations					
9. Extra bank marketing					
10. Credits given by relatives or friends					
11. Others, Specify:					

(*1) Institutional Financial Service is defined as special credit service prepared for the purpose of promoting micro, small and medium enterprises.

(*2) 1. Facility investment 2. Working Capital 3. Loan Repayment 4. Research and Development 5. Others

(*3) Plural items may be marked, if needed.

EPM-816 Credit is secured (with mortgage) or not.

(*1) Institutional Financial Service is defined as special credit service prepared for the purpose of promoting micro, small and medium enterprises.

- (*2)
1. Facility Investment
 2. Working Capital
 3. Loan Repayment
 4. Research and Development
 5. Others

EPM-817 If you have experience in using services of financial agency, please indicate the reason with which you used or use it.

- 1 Loan procedure is simple.
Whenever required, it is possible to obtain loan.
- 2 It is possible to borrow with unsecured loan condition.
- 3 There exists no upper limit to amount of loan.
- 4 In compliance with requirement from agency, your company has also made financial transaction with them.
- 5 Others _____

EPM-818 What are the most urgent problems of finance of your company?

(Indicate various items, if needed)

- 1 There exist difficulties for more loans from financial agencies, because your company's properties to be offered as mortgage or guarantee are very small.
- 2 Because of lack of experience, detailed plan of long-term investment facilities can not be well formulated, and therefore, funds flow planning of your enterprise can not be specified over the long-term period.
- 3 Loan conditions of financial agencies (Interest rate, period, mortgage conditions) are little advantageous for borrowers.

- 4 As information on special financial services given by public and private agencies are not much spread in small industries, your company is likely to procure funds by use of general loan service from the branch offices of city banks or similar agencies.
- 5 Banks have no positive attitude to give loan on credit to small companies, excluding big corporations.
- 6 Even if small industries like your company would apply necessary fund to financial agencies, they will not lend 100% of the required fund.
- 7 Even with self-financing of your enterprise, for example by retaining earnings, by capital increase, by issuing of corporate bond, it is practically almost impossible that a way to compensate shortage of necessary fund can be found.
- 8 Procedures of getting credits from financial agencies are very complicated and also needs long period.
- 9 Others, specify : _____

Following questions item 819 to 822 are relationed with your experience in and impression on various kinds of special financial service systems.

Please fill following blanks of each item 819 to 822 with an alternative selected among 1 to 5 of following descriptions.

- 1 I have used the special system, and also hope to use it in the future.
- 2 I have used the special system, but not hope to use it in the future.
- 3 I have never used the special system, but hope to use it in the future.
- 4 I have never used the special system, and also not hope to use it in the future.
- 5 I did not know the existence of this special system.

EPM-819 Institutional Financial Service

EPM-820 Investment Financed by bond or other system

EPM-821 Credit system guaranteed by financial agencies or Government

EPM-822 Lease-type Investment (*)

(*) To introduce industrial modern facilities into your company by means of Leasing.

EPM-823 Suppose that financial service systems for micro, small and medium enterprises are newly established, what is reasonable conditions of interest rate of short-term loan?

_____ %/month

EPM-824 The same question as 823, but reasonable interest rate of long-term loan?

_____ %/month

EPM-900 Future Plan

EPM-901 Prospect of demand increase of your products

- 1 Very good _____
- 2 Good _____
- 3 Normal _____
- 4 Not good _____

EPM-902 If you marked alternatives 1 or 2 for the previous answer, how much of demand-increase is expected for your products?

- (1) In 3 years _____ % each year
- (2) In 5 years _____ % each year

EPM-903 Do you have a specific plan to expand your production?

- 1 Yes _____
- 2 No _____

EPM-904 If your answer to EPM-903 is "Yes", amount of total investment:

\$ _____ Million

EPM-905 Portion of self financing in accordance with the answer EPM-904:

\$ _____ Million

EPM-906 Portion corresponding to loan in EPM-904: \$ _____ Million

EPM-907 If you answer to EPM-903 is "Yes", when will it be implemented?

- 1 Less than 1 year _____
- 2 1 - 3 years _____
- 3 3 - 5 years _____
- 4 More than 5 years _____

EPM-912 Where do you obtain the information about new merchandise or technology from?

- 1 Newspaper _____
- 2 General magazine _____
- 3 Co-operation/foundation, etc _____
- 4 Specialized technical magazine _____
- 5 Exhibition in fair _____
- 6 TV and radio _____
- 7 Others, specify: _____

EPM-913 What is your outlook for competition of your products?

- 1 Long term changes _____
- 2 Short term changes _____
- 3 No change _____

EPM-914 What assistance do you expect from government?

- 1 Loan _____
- 2 Other financial support, specify: _____

- 3 Technical assistance _____
- 4 Management consulting _____
- 5 Marketing support _____
- 6 Others, specify: _____

EPM-915 Are you interested in Industrial Estate which has incentives and infrastructure necessary for establishment of factory?

- 1 Yes _____
- 2 No _____

EPM-916 If the government provides you with low-interest loan together with technical assistance, marketing and managerial assistance for industries which acquire raw material coming from various sectors, do you think this will be favorable for sub-contracting with large enterprises and then look for raw material for your enterprise?

- 1 Favorable _____
- 2 Not favorable _____
- 3 It depends on the condition : _____

Thank you for your cooperation.

Micro Enterprises

QUESTIONNAIRE
FOR MICRO - ENTERPRISES

ME-000 General

ME-001 Name of enterprise : _____

ME-002 Address of office : _____

ME-003 Address of factory :
(1) _____

(2) _____

ME-004 Established in : 19 ____ (year)

ME-005 Area of factory :

1 Land (1)	_____	M2
(2)	_____	M2
2 Building (1)	_____	M2
(2)	_____	M2
3 Office (total floor area):	(1) _____	M2
	(2) _____	M2

ME-006 Your office building is:

1 Owned by you	_____
2 Rent	_____

ME-007 Your land:

1 Owned by you	_____
2 Rent	_____

ME-008 Participation of paid up capital

- Individual enterprise: _____ %
- Family enterprise: _____ %
- Subsidiary company: _____ %
- Society: _____ %
- Others: _____ %

ME-009 Entrepreneur education

- Highest level reached

- 1 Incomplete primary _____
- 2 Complete primary _____
- 3 Technical high school _____
- 4 Classic high school _____
- 5 University and above
Non formal level _____
- 6 Technical Training of SENA
Others _____
- 7 Illiterate _____
- 8 Self-taught _____
- 9 Others, specify: _____

ME-010 Previous job of entrepreneur

- 1 Government employee _____
- 2 Industrial or commercial government enterprise _____
- 3 Mixed enterprise employee _____
- 4 Foreign venture company _____
- 5 Micro, small or medium private enterprise _____
- 6 Large private enterprise _____
- 7 Private trader _____
- 8 Technical training institution _____
- 9 University _____
- 10 Others, specify: _____

ME-011 - 018 Number of employees

		No.		
ME-011	Family		ME-014	Administration
ME-012	Permanent		ME-015	Technical team
ME-013	Temporary		ME-016	Qualified workers (Operarios)
			ME-017	Unqualified workers
ME-018	Total		ME-018	Total

ME-019 - 021 Working hour per day

ME-019	Family	_____	Hours
ME-020	Permanent	_____	Hours
ME-021	Temporary	_____	Hours

ME-022 Working hours per week _____

ME-023 How many no working weeks are there in a year? _____

ME-024 Workers average age _____

1. Less than 13 years _____
2. 13 - 16 years _____
3. 17 - 20 years _____
4. 21 - 30 years _____
5. 31 - 40 years _____
6. More than 40 years _____

ME-025 Average monthly wage of workers (Operarios)

1. less than \$32.560 _____
2. \$32.561 - \$65.120 _____
3. \$65.121 - \$97.683 _____
4. \$97.684 - \$130.244 _____
5. \$130.245 - \$162.805 _____
6. More than \$162.806 _____

ME-026 Average stay period of workers (Operarios)

1. Less than a year _____
2. 1-2 years _____
3. 3-5 years _____
4. 6-10 years _____
5. More than 10 years _____

ME-027 Amount of working capital : Total \$ _____ Millions

ME-028 Amount of paid up capital Total \$ _____ Millions

ME-029 Total annual sales (1988) \$ _____ Millions/year

ME-030 Profit before tax (1988) \$ _____ Millions/year

ME-031 Monthly cost of raw material (1988) \$ _____ Thousands/month

ME-032 Monthly cost of electricity (1988) \$ _____ Thousands/month

ME-033 Is your enterprise a member of the following organizations?

- 1 ANDI _____
 - 2 ACOPI _____
 - 3 FEDEMETAL _____
 - 4 Other associations, specify _____
 - 5 Foundations for micro-entrepreneurs _____
 - 6 Micro entrepreneur association _____
 - 7 Others, specify: _____
-

ME-100 Products

No.	Code *	Kinds of Products	Name	Principal process **	Client ***							Quantity /month		
					1	2	3	4	5	6	7		Foreign	Unit ****

* Please select corresponding code No. from the list of next page

** Select from the following items by number

- 1 Casting 2 Forging 3 Platework/welding 4 Plating
- 5 Machining 6 Machinery assembly 7 Press work 8 Others, specify: _____

*** 1 Government 2 Large enterprise (employees: more than 200) 3 Micro, small and medium manufacturer

4 Trader/middleman 5 Retailer 6 Direct to end user 7 Export

**** 1 Tonnage 2 Number of units 3 Specify: _____

Table of "Category of Products"

Code	Category of Products
3811	Manufacture of cutlery, hand tools and general hardware
3812	Manufacture of furniture and fixtures primarily of metal
3813	Manufacture of structural metal products
3819	Manufacture of fabricated metal products except machinery and equipment
3821	Construction of engines and turbines
3822	Construction of agricultural machinery and equipment
3823	Construction of metal and wood working machinery
3824	Construction of special industrial machinery and equipment except metal and wood working machinery
3825	Construction of office, computing and accounting machinery
3829	Construction of machinery and equipment except electrical
3831	Construction of electrical industrial machinery and apparatus
3832	Construction of radio, television and communication equipment and apparatus
3833	Construction of electrical appliances and housewares
3839	Construction of electrical apparatus and supplies
3841	Construction of ship building and repairing
3842	Construction of railroad equipment
3843	Manufacture of motor vehicles
3844	Manufacture of motorcycles and bicycles
3845	Manufacture of aircraft
3849	Construction of transport equipment
3851	Manufacture of professional and scientific, and measuring and controlling equipment
3852	Manufacture of photographic and optical goods
3853	Manufacture of watches and clocks

ME-300 Condition of Sub-contract

ME-301 Ratio of dependence on sub-contract work: _____ % of total sales.

ME-302 Quality requirement from contractors:

- 1 Easy to satisfy (not severe) _____
- 2 Acceptable _____
- 3 Not acceptable (too severe) _____

ME-303 Quantity of order from contractors considering manufacturing capacity:

- 1 Very little _____
- 2 Adequate _____
- 3 Very much _____

ME-304 Delivery requested by contractors:

- 1 Not strict _____
- 2 Acceptable _____
- 3 Too strict _____

ME-305 If you found difficulties in satisfying the requirement of contractor (ME-302 and 303), please specify the reason for the following :

- 1 Insufficient labor force _____
- 2 Insufficient production capacity _____
- 3 Inadequate manufacturing planning _____
- 4 Technical difficulties _____
- 5 Others, specify: _____

ME-306 Payment condition of contractors:

- 1 Cash _____
- 2 Credit _____
- 3 Others, specify: _____

ME-307 Payment from contractors:

- 1 Always delay _____
- 2 Sometimes delay _____
- 3 Without delay _____

ME-308 Do you have financial support from contractors?
1 Yes _____
2 No _____

ME-309 If your answer to ME-308 is "Yes", content of financial support consists of:
1 Capital participation _____
2 Credit _____
3 Others, specify: _____

ME-310 Do you have technical support from contractors?
1 Yes _____
2 No _____

ME-311 If your answer to ME-310 is "Yes", existing technical support consists in:
1 Training _____
2 Advisory _____
3 Inspection _____
4 Management _____
5 Others, specify: _____

ME-312 Order from contractors
1 Stable _____
2 Spot order _____
3 Others, specify: _____

ME-313 Are components or raw materials supplied by contractors?
1 Yes _____
2 No _____

ME-314 Are manufacturing drawings supplied by contractors?
1 Yes _____
2 No _____

ME-315 Are you interested in sub-contracting business?
1 Yes _____
2 No _____

ME-316 In case you answered "Yes" to ME-315, but you have not subcontract business now, why don't you have subcontract business in this moment?
(Indicate various items, if needed)
1 You have no channel with large enterprises
2 Capacity of equipment is not sufficient
3 Lack of fund for investment to correspond to contractor's requirement
4 Others, specify: _____

ME-317 If your answer to ME-315 is "Yes", the reason is:
(Indicate various items, if needed)
1 Stabilization of business by long terms contract
2 Sales increase _____
3 Diversification of products _____
4 Technical assistance _____
5 Financial assistance _____
6 Supply of materials from clients _____
7 Others, specify: _____

(Plural items may be marked as the reason, if needed)

ME-318 If your answer to ME-315 is "No", the reason is:
(Indicate various items, if needed)
1 Can keep independence (avoid interference) from other enterprises: _____
2 Satisfied with the present business situation (Business restructuring is not necessary) _____
3 Dedicated to produce only small products for Colombian markets _____
4 Others, specify: _____

ME-319 If you are interested in the business of sub-contractor, what do you expect from enterprises/clients for improving relation with your enterprise?

- 1 Technical support _____
 - 2 Financial support _____
 - 3 Others, specify: _____
-

ME-320 What assistance do you expect from government in order to increase the purchase order from larger enterprises/clients?

- 1 Loan _____
 - 2 Other financial support, specify: _____
-
- 3 Technical assistance _____
 - 4 Management consulting _____
 - 5 Marketing support _____
 - 6 Others, specify: _____
-

ME-400 Production Aspect

ME-401 Is your production capacity enough?

- 1 Yes _____
- 2 No _____

ME-402 If your answer to ME-401 is "No", how much do you need to invest for expansion of capacity? \$ _____ Millions

ME-403 Do you obtain easily raw material?

- 1 Yes _____
- 2 No _____

ME-404 If 403 is "No", the reason is
(Plural items may be marked, if needed)

- 1. Production area of raw materials is far from your factory _____
- 2. It is difficult to purchase imported raw materials in the domestic market _____
- 3. Demand of raw materials is bigger than supply in the domestic market _____
- 4. Materials produced in Colombia are not satisfactory in quality _____
- 5 Others, specify: _____

ME-405 From where do you get raw materials?

- 1. General market _____
- 2. Supply from clients _____
- 3. Others, specify: _____

ME-406 What is your system of quality control?

- 1. None _____
- 2. Check when trouble occurs _____
- 3. First product inspection _____
- 4. Simple check list including sampling _____
- 5. Control charts _____
- 6. Others, specify: _____

ME-407

What is your average defect ratio of the products?

1. More than 20%
2. 11 - 20%
3. 5 - 10%
5. Less than 5%

ME-408

Do you schedule your production?

1. No schedule
2. Rough scheduling by experience
3. Man-hour distribution
4. Man-hour together with utilization rate of facilities
- 5 Others, specify: _____

ME-500 Technical Aspect

ME-501 How is the technical level of your workers?
1. High _____
2. Middle _____
3. Low _____

ME-502 What kind of technical assistance do you expect from public organizations?
1. Advisory _____
2. Training _____
3. Inspection _____
4. Others, specify: _____

ME-503 Who designs the products?
1. Yourself _____
2. The contractor/buyer _____
3. Others, specify: _____

ME-504 What kind of industrial standards do you use?
1. None _____
2. Customer's standards _____
3. Your factory's own standards _____
4. Colombia's standards _____
5. International standards _____
6. Others, specify: _____

ME-505 How many employees can understand the technical drawings?
1. None _____
2. One person _____
3. 2 - 4 persons _____
4. 5 - 10 persons _____
5. More than 10 persons _____

ME-600 Administrative Aspect

ME-601 What are your main competitors?

- 1 Large enterprises _____
- 2 Medium enterprises _____
- 3 Small enterprises _____
- 4 Micro enterprises _____
- 5 Importers _____
- 6 None _____

(Note): Micro (less than 10 employees)
Small (11 to 49 employees)
Medium (50 to 199 employees)
Large (more than 200 employees)

ME-602 How do you calculate the cost of your products?

- 1 Rough calculation by past experience _____
- 2 Based on the record (cost data) _____
- 3 Standardized calculation methods _____
- 4 Other calculation methods, specify: _____

ME-603 How much orders of production do you have now in hand?

- 1 None _____
- 2 Up to 7 days _____
- 3 8 - 15 days _____
- 4 16 -30 days _____
- 5 1 - 5 months _____
- 6 More than 5 months _____

ME-604 How much stock of raw materials is kept for production?

- 1 Up to 7 days _____
- 2 8 - 30 days _____
- 3 1 - 3 months _____
- 4 3 - 6 months _____
- 5 More than 6 months _____

ME-605 Are the goods in process and the final products accumulated in your factory?

- 1 None _____
- 2 Sometimes _____
- 3 Often _____
- 4 Always _____

ME-606 If ME-605 is 3 or 4, the reason is:

- 1 In order to correspond to the fluctuating demand of products _____
 - 2 For immediate delivery to clients _____
 - 3 Production schedule has not been made correctly _____
 - 4 Others, specify: _____
-

ME-700 Financial System

(Short-term loan)

ME-701 By which financial service among the following has your company been procuring short-term fund?

(Indicate various items, if needed)

- 1 Commercial banks _____
- 2 Promotion rediscount lines from central bank
(Banco de la Republica) _____
- 3 Extra-bank-marketing _____
- 4 Non-institutional financial sector _____
- 5 Others, specify: _____

ME-702 In case you put a check on No.1 and No.2 at Question 701, please describe name of financial service and agency.

- 1 Financial service: _____
- 2 Financial agency: _____

Your answers to the following items 803 to 808 are referred to the attached sheet.

ME-703 From which financial agencies have you ever obtained or are you obtaining short-term credit (loans)?

ME-704 Indicate how to use short-term fund procured from outside by selecting figures among 5 items in the below. (*2)

ME-705 Interest rate

ME-706 Amount of borrowings

ME-707 Repayment period

ME-708 Credit is secured (with mortgage) or not.

(*1) Institutional Financial Service is defined as special credit service prepared for the purpose of promoting micro, small and medium enterprises.

- (*2)
1. Facility investment
 2. Working capital
 3. Loan repayment
 4. Research and Development
 5. Others

ME-703	ME-704	ME-705	ME-706	ME-707	ME-708
Indicate kinds of Financial Agencies from which you have ever obtained or are presently obtaining short-term loan. (*4)	Indicate how to use fund by selecting figure among 5 items in below (*2) (Figure)	Interest Rate (%/Month)	Amount of Loan (Millions of Pesos)	Repayment Period (Months)	Secured Credit or not: Indicate below 1 or 2 1. Secured Credit 2. Unsecured Credit
1. Bank					
2. Financial corporation					
3. Municipal or state promoting institutions					
4. Promotion rediscount lines from central bank					
5. Credits from suppliers					
6. Advances from the customers					
7. External lines					
8. Foundations					
9. Extra bank marketing					
10. Credits given by relatives or friends					
11. Others, Specify:					
(*1) Institutional Financial Service is defined as special credit service prepared for the purpose of promoting micro, small and medium enterprises.					
(*2) 1. Facility investment 2. Working Capital 3. Loan Repayment 4. Research and Development 5. Others					
(*3) Middle-men are defined as intermediator on business transaction between enterprises, and they also have function as lender of the fund necessary for purchasing manufacturing parts.					
(*4) Plural items may be marked, if needed.					

Long-term Borrowings

ME-709 By which financial services among the following six has your company been procuring long-term fund?

(Various items can be indicated, if needed)

- 1 Commercial banks _____
- 2 Promotion rediscount lines from central bank _____
(Banco de la Republica)
- 3 Financial corporation _____
- 4 Issue of bonds or stocks _____
- 5 External lines _____
- 6 Others, specify: _____

ME-710 In case you put a check on No.2 Institutional Financial Service at Question 709, please describe name of financial service and agency.

- 1 Financial service _____
- 2 Financial agency _____

Your answers to the following items 711 to 716 are referred to the attached sheet.

ME-711 From which financial agencies have you received or are you receiving long-term credit (loans)?

ME-712 Indicate how to use long-term fund procured from outside by selecting figures among 5 items in the below. (*2)

ME-713 Interest rate

ME-714 Amount of Loans _____

ME-715 Repayment Period _____

ME-711	ME-712	ME-713	ME-714	ME-715	ME-716
Indicate kinds of Financial Agencies from which you have ever obtained or are presently obtaining long-term loan. (*3)	Indicate how to use fund by selecting figure among 5 items in below (*2) (Figure)	Interest Rate (%/Year)	Amount of Loan (Millions of Pesos)	Repayment Period (Years)	Secured Credit or not: Indicate below 1 or 2 1. Secured Credit 2. Unsecured Credit
1. Bank					
2. Financial corporation					
3. Municipal or state promoting institutions					
4. Promotion rediscount lines from central bank (Banco de la Republica)					
5. Credits from suppliers					
6. Advances from the customers					
7. External lines					
8. Foundations					
9. Extra bank marketing					
10. Credits given by relatives or friends					
11. Others, Specify:					
(*1) Institutional Financial Service is defined as special credit service prepared for the purpose of promoting micro, small and medium enterprises.					
(*2) 1. Facility investment 2. Working Capital 3. Loan Repayment 4. Research and Development 5. Others					
(*3) Plural items may be marked, if needed.					

ME-716 Credit is secured (with mortgage) or not.

(*1) Institutional Financial Service is defined as special credit service prepared for the purpose of promoting micro, small and medium enterprises.

- (*2)
1. Facility Investment
 2. Working Capital
 3. Loan Repayment
 4. Research and Development
 5. Others

ME-717 If you have experience in using services of financial agency, please indicate the reason with which you used or use it.

- 1 Loan procedure is simple.
Whenever required, it is possible to obtain loan
- 2 It is possible to borrow with unsecured loan condition.
- 3 There exists no upper limit to amount of loan.
- 4 In compliance with requirement from agency, your company has also made financial transaction with them.
- 5 Others _____

ME-718 What are urgent problems on finance of your company?
(Indicate various items, if needed)

- 1 There exist difficulties for more loans from financial agencies because your company's properties to be offered as mortgage or guarantee are very small.
- 2 Because of lack of experience, detailed plan of long-term investment facilities can not be well formulated, and therefore, funds flow planning of enterprise can not be specified over the long-term period.
- 3 Loan conditions of financial agencies (Interest rate, period, mortgage conditions) are little advantageous for borrowers.
- 4 As information on special financial services given by public and private agencies are not much spread in small industries, your company is likely to procure funds by use of general loan service from the branch offices of city banks or similar agencies.
- 5 Banks have no positive attitude to give loan on credit to small type companies, excluding big corporations.
- 6 Even if small industries like your company would apply necessary fund to financial agencies, they will not lend 100% of fund projected.
- 7 Even with self-financing of your enterprise, for example, by retaining earnings, by capital increase, by issuing of corporate bond, it is practically almost impossible that a way to compensate shortage of necessary fund can be found.

8 Procedures of getting credits from financial agencies are very complicated and also needs long period.

9 Others, specify : _____

Following questions item 719 to 722 are relationed with your experience in and impression on several kinds of special financial service systems.

Please fill following blanks of each item 719 to 722 with an alternative selected among 1 to 5 of following descriptions.

- 1 I have used the special system, and also hope to use it in the future.
- 2 I have used the special system, but not hope to use it in the future.
- 3 I have never used the special system, but hope to use it in the future.
- 4 I have never used the special system, and also not hope to use it in the future.
- 5 I did not know the existence of this special system.

ME-719 Institutional Financial Service

ME-720 Investment financed by bond or other system

ME-721 Credit system guaranteed by financial agencies or Government

ME-722 Lease-type Investment (*)

(*) To introduce industrial modern facilities into your company by means of Leasing.

ME-723 Suppose that financial service systems for micro, small and medium enterprises are newly established, what is reasonable conditions of interest rate of short-term loan?

_____ %/month

ME-724 The same question as 723, but reasonable interest rate of long-term loan?

_____ %/month

ME-800 Future Plan

- ME-801 Prospect of demand increase of your products
- 1 Very good _____
 - 2 Good _____
 - 3 Normal _____
 - 4 Not good _____
- ME-802 If your answer to ME-801 is 1 or 2, how much of demand-increase is expected for your products?
- (1) In 3 years _____ % each year
 - (2) In 5 years _____ % each year
- ME-803 Do you have a specific plan to expand your production?
- 1 Yes _____
 - 2 No _____
- ME-804 If your answer to ME-803 is "Yes", amount of total investment:
- \$ _____ Million
- ME-805 Portion of self financing in ME-804: \$ _____ Million
- ME-806 Portion of loan in ME-804: \$ _____ Million
- ME-807 If you answer to ME-806 is "Yes", when will it be implemented?
- 1 Less than 1 year _____
 - 2 1 - 3 years _____
 - 3 3 - 5 years _____
 - 4 More than 5 years _____

ME-812 Where do you obtain the information about new merchandise or technology from?

- 1 Newspaper _____
- 2 General magazine _____
- 3 Co-operation/foundation, etc _____
- 4 Special or technical magazine _____
- 5 Exhibition in fair _____
- 6 TV and radio _____
- 7 Others, specify: _____

ME-813 What is your outlook for competition of your products?

- 1 Long term changes _____
- 2 Short term changes _____
- 3 No change _____

ME-814 What assistance do you expect from government?

- 1 Loan _____
- 2 Other financial support, specify: _____
- 3 Technical assistance _____
- 4 Management consulting _____
- 5 Marketing support _____
- 6 Others, specify: _____

ME-815 Are you interested in Industrial Estate which has incentives and infrastructure necessary for establishment of factory?

- 1 Yes _____
- 2 No _____

ME-816

If the government provides you with low-interest loan together with technical assistance, marketing and managerial assistance for industries which acquire raw material coming from various sectors, do you think this will be favorable for sub-contracting with large enterprises then look for raw material for your enterprise?

1 Favorable _____

2 Not favorable _____

3 It depends on the condition : _____

Thank you for your cooperation.

12