Application Form JBDC

Q1 Thanks for following the link to JBDC application form, are you completing this form online or is an interviewer completing it for you?

- ❍ I am completing this form online (1)
- ❍ Interviewer (2)

If I am completing this form o... Is Selected, Then Skip To Please read carefully the following i...

Q2 Interviewer: Write your full name, and please read the informed consent to participant.

First Name (1)

Last Name (2)

Q3 Please read carefully the following informed consent, scroll down and move to the next page when you are done.

Q4 Informed Consent Form

This application form is the first step to participating in the FREE business training targeted at micro and small enterprises. The training is offered by JBDC, in collaboration with international experts. The project was developed by researchers from Bocconi University, in Italy, Leuphana University, in Germany, and the Inter-American Development Bank. The goal of this project is to learn more about entrepreneurs in Jamaica and design better business training programs.

Procedures:
As part of the project, we will ask you to complete a short survey with questions about yourself and your business. Please answer the questions as accurately as possible. We will only use this information for statistical purposes, in order to learn more about entrepreneurs in Jamaica and design better business training programs. For the purpose of our study, we would like to interview you again in a few months and then one year after the first interview.

Benefits:
If you complete the questions about yourself now, you will be eligible to participating in a lottery for a FREE training course in business development offered by JBDC. Please note that while you may be eligible for the training, not everyone can be offered a place in the training. Nonetheless, we will offer a large number of vacancies and the chances of winning a FREE course are high.

Confidentiality:
All data obtained from participants will be kept confidential and will only be reported in an aggregate format (reporting only combined results, not individual results). All questionnaires will be stored in a safe computer, and will not be accessible to anyone other than the main researchers from the institutions listed above.

Consent:
Participation in this research study is completely voluntary. No one is required to participate in this study. Even if you agree to participate in the study, you are not required to answer all the questions in the surveys if you do not want to answer them. You may quit the project at any time.

Questions:
If you have any questions about this project, please feel free to send us an email to XXX

Q5 I understand that my participation is voluntary, and I may withdraw my consent and stop participation in the project at any time. My refusal to participate will not result in any penalty.I hereby give my consent to be the subject of this research.

- ❍ Yes (1)
- ❍ No (2)

If No Is Selected, Then Skip To End of Survey

Q6 Are you self-employed in your own business either as primary or secondary economic activity?

- ❍ Yes (1)
- ❍ No (2)

If Yes Is Selected, Then Skip To What was the main reason or motivation...

Q7 What is your main occupation?

- ❍ Employee in public sector (1)
- ❍ Employee in private sector (2)
- ❍ Unpaid worker (3)
- ❍ Own account worker (4)
- ❍ Other (5) _____

Q8 What was the main reason or motivation for starting your own business?

- ❍ Earn a higher income (1)
- ❍ Fill an open opportunity in the market (2)
- ❍ Make my own decisions (3)
- ❍ Have more time or flexibility in my work (4)
- ❍ Unable to find salaried work (5)
- ❍ Don't know (8)
- ❍ Other (6) _____

Q9 Over the past 12 months, has your business operated continuously?

- ❍ Yes (1)
- ❍ No (2)

If Yes Is Selected, Then Skip To Including yourself, how many persons ...

Q10 Why did your business not operate continuously in the last 12 months? Please write an answer in the box

Q11 Including yourself, how many persons own or are partners in the business?
- ❍ 1 (2)
- ❍ 2 (3)
- ❍ 3 (4)
- ❍ 4 (5)
- ❍ more than 4 (6)

Q12 For how many years has your business been in operation?
- ❍ Less than 1 year (2)
- ❍ 1 year (21)
- ❍ 2 years (3)
- ❍ 3 years (5)
- ❍ 4 years (22)
- ❍ 5 years (6)
- ❍ between 5 and 10 years (7)
- ❍ more than 10 years (8)
- ❍ It is not in operation yet (38)

Q13 Did you have any paid employees working for you in the last 30 days?
- ❍ Yes (1)
- ❍ No (2)

If No Is Selected, Then Skip To Do you keep any kind of accounting re...

Q14 In the last 30 days how many paid employees has your business employed? Please write a number within each box (write 0 if no employees)

Full Time (at least 40 hours per week) (1)

Part Time (less than 40 hours per week) (2)

Q15 Do you keep any kind of accounting records for your business?
- ❍ Yes, detailed formal accounts (balance sheet statements, purchase and sales books, etc.) (1)
- ❍ Yes, simplified accounting (2)
- ❍ No, no type of accounting (4)
- ❍ Other (5) _____

Q16 How many days and hours do you personally spend working on your business?

Q16_1 Days worked on a normal week (write a number in the box from 0 to 7)

Q16_2 Hours worked on a normal day (write a number in the box from 0 to 24)

Q17 What sector is the main activity of your business? (the main activity should take the majority of your time)

- ❍ Manufacturing (1)
- ❍ Trade/Retail (Purchase and sale of merchandise) (5)
- ❍ Food Preparation/Restaurants (2)
- ❍ Hotels (6)
- ❍ Hair and beauty care (7)
- ❍ Repair and/or construction (3)
- ❍ IT and Computer Services (8)
- ❍ Other services (9)
- ❍ Agriculture/forestry (4)
- ❍ Other (11) _____

Q18 Describe in a few words the main activity of your business. Please write in the box.

Q19 What sector is the secondary activity of your business (If any)?

- ❍ Manufacturing (1)
- ❍ Trade/Retail (Purchase and sale of merchandise) (5)
- ❍ Food Preparation/Restaurants (2)
- ❍ Hotels (6)
- ❍ Hair and beauty care (7)
- ❍ Repair and/or construction (3)
- ❍ IT and Computer Services (8)
- ❍ Other services (9)
- ❍ Agriculture/forestry (4)
- ❍ No secondary activity (10)

If No secondary activity Is Selected, Then Skip To What was the total amount of sales in...

Q20 Describe in a few words the secondary activity of your business. Please write in the box.

Q21 What was the total amount of sales of your business (in Jamaican dollars)? It is ok to approximate

Q21_1 Sales last 30 days

Q21_2 Sales typical month

Q22 What were the total expenses of your business in the last 30 days (in Jamaican dollars)? Expenses are those related to your business including raw materials, services, payments to employees, rent of machinery and location, etc. It is ok to approximate

Q22_1 Expenses last 30 days

Q22_2 Expenses typical month

Q23 After paying all expenses, what was the income of the business (the profits) in the last 30 days (in Jamaican dollars)? Consider all expenses, INCLUDING wages of employees but NOT INCLUDING any income you paid yourself. It is ok to approximate. If you experienced a loss please enter it as a negative number placing a minus at the beginning. For example, if you lost 10,000 Jamaican dollars, write "-10,000".

Q23_1 Profits last 30 days

Q23_2 Profits typical month

Q24 Is your business registered with the Companies Office of Jamaica?

- ❍ Yes (1)
- ❍ No (2)

Q25 During the past year have you introduced any new product(s) or new production technique(s) in your business?

- ❍ Yes (4)
- ❍ No (5)

Q26 Aside from this main business, do you own another business(es)?

- ❍ Yes (1)
- ❍ No (2)

Q27 Did you earn any additional income aside from your main business in the last 30 days?

- ❍ Yes (4)
- ❍ No (5)

If No Is Selected, Then Skip To How much is usually the total monthly...

Q28 How much income (in Jamaican dollars) did you earn aside from your main business in the last 30 days? It is ok to approximate.

Q29 What is the usual total monthly amount of your household expenditures (in Jamaican dollars)? It is ok to approximate

Q30 Have you ever participated in a business training course?

- ❍ Yes (1)
- ❍ No (2)

Answer If Have you ever participated in a business training course? Yes Is Selected

Q31 How many hours did you have of business training?

- ❍ Less than 5 hours (1)
- ❍ From 5 to 10 hours (2)
- ❍ From 10 to 20 hours (3)
- ❍ From 20 to 40 hours (4)
- ❍ More than 40 hours (5)

Q32 Are you willing to attend a FREE business skills training course keeping in mind that you will need to dedicate 40 hours in total (one class of 4 hours per week, for ten weeks) to the training?

- ❍ Yes (1)
- ❍ No (2)

If No Is Selected, Then Skip To End of Block

Q33 At which of the following locations would you be willing to attend the course? Please select the location(s) where you would be able to attend if you were offered a free business training.

- ❑ Kingston - New Kingston or Half Way Tree area (1)
- ❑ Clarendon - May Pen area (2)
- ❑ St. Thomas - Yallahs area (4)
- ❑ St. Catherine - Linstead area (5)

Q34 Which of the following times would you be willing to attend the training course? Select all that apply.

- ❑ Monday 9am (1)
- ❑ Monday 2pm (3)
- ❑ Tuesday 9am (5)
- ❑ Tuesday 2pm (6)
- ❑ Wednesday 9am (9)
- ❑ Wednesday 2 pm (10)
- ❑ Thursday 9am (13)
- ❑ Thursday 2 pm (14)
- ❑ Friday 9 am (17)
- ❑ Friday 2 pm (18)

Q35 Please write you first name

Q36 Please write your middle name(s), if you have any

Q37 Please write your surname/family name

Q38 Please write the name by which you are commonly known

Q39 What is your gender?

- ❍ Male (1)
- ❍ Female (2)

Q40 What year were you born?

- ❍ 2000 (1)
- ❍ 1999 (2)
- ❍ 1998 (3)
- ❍ 1997 (4)
- ❍ 1996 (5)
- ❍ 1995 (6)
- ❍ 1994 (7)
- ❍ 1993 (8)
- ❍ 1992 (9)
- ❍ 1991 (10)
- ❍ 1990 (11)
- ❍ 1989 (12)
- ❍ 1988 (13)
- ❍ 1987 (14)
- ❍ 1986 (15)
- ❍ 1985 (16)
- ❍ 1984 (17)
- ❍ 1983 (18)
- ❍ 1982 (19)
- ❍ 1981 (20)
- ❍ 1980 (21)
- ❍ 1979 (22)
- ❍ 1978 (23)
- ❍ 1977 (24)
- ❍ 1976 (25)
- ❍ 1975 (26)
- ❍ 1974 (27)
- ❍ 1973 (28)
- ❍ 1972 (29)
- ❍ 1971 (30)
- ❍ 1970 (31)
- ❍ 1969 (32)
- ❍ 1968 (33)
- ❍ 1967 (34)
- ❍ 1966 (35)
- ❍ 1965 (36)
- ❍ 1964 (37)
- ❍ 1963 (38)
- ❍ 1962 (39)
- ❍ 1961 (40)
- ❍ 1960 (41)
- ❍ 1959 (42)
- ❍ 1958 (43)
- ❍ 1957 (44)
- ❍ 1956 (45)
- ❍ 1955 (46)
- ❍ 1954 (47)
- ❍ 1953 (48)

- ❍ 1952 (49)
- ❍ 1951 (50)
- ❍ 1950 (51)
- ❍ 1949 (52)
- ❍ 1948 (53)
- ❍ 1947 (54)
- ❍ 1946 (55)
- ❍ 1945 (56)
- ❍ 1944 (57)
- ❍ 1943 (58)
- ❍ 1942 (59)
- ❍ 1941 (60)
- ❍ 1940 (61)
- ❍ 1939 (62)
- ❍ 1938 (63)
- ❍ 1937 (64)
- ❍ 1936 (65)
- ❍ 1935 (66)
- ❍ 1934 (67)
- ❍ 1933 (68)
- ❍ 1932 (69)
- ❍ 1931 (70)
- ❍ 1930 (71)
- ❍ 1929 (72)
- ❍ 1928 (73)
- ❍ 1927 (74)
- ❍ 1926 (75)
- ❍ 1925 (76)
- ❍ 1924 (77)
- ❍ 1923 (78)
- ❍ 1922 (79)
- ❍ 1921 (80)

Q41 What is your ethnicity?

- ❍ Black (1)
- ❍ Chinese (2)
- ❍ Mixed (3)
- ❍ East Indian (4)
- ❍ White (5)
- ❍ Other (6) _____

Q42 What is the highest educational level you have attained?

- ❍ None (1)
- ❍ Early Education (2)
- ❍ Incomplete Primary (3)
- ❍ Complete Primary (4)
- ❍ Incomplete Secondary (5)
- ❍ Complete Secondary (11)
- ❍ Continuing Education (not university) (6)
- ❍ Vocation or Technical Training (not university) (7)
- ❍ Incomplete University (8)
- ❍ University Degree (9)
- ❍ Post Graduate Degree (10)

Q43 What is your current marital status?

- ❍ Married (1)
- ❍ Widowed (2)
- ❍ Divorced (3)
- ❍ Separated (4)
- ❍ Single / Never married (5)
- ❍ Comon-law relationship (6)

Q44 How many children do you have? Write 0 if no children

Q45 Do you have internet access either on your phone or another device?

- ❍ Yes (4)
- ❍ No (5)

Q46 Have any of your parents ever been self-employed with his/her own business?

- ❍ Yes (1)
- ❍ No (2)

Q47 How do you save money? Select all that apply.

- ❑ Bank Account (1)
- ❑ At Home or secret place (2)
- ❑ With friends and family (3)
- ❑ In a "Partner" / Rosca /Savings Group (6)
- ❑ Other (4) _____
- ❑ I do not save money (5)

Q48 What are the sources from which you think you could get a loan for your business if you applied for one? Select all that apply.

- ❑ Bank or another formal institution (1)
- ❑ Microfinance Organization/Co-op/Same day loans (2)
- ❑ Your business partner (7)
- ❑ Family or Friends (3)
- ❑ Partner / Rosca / Savings group (11)
- ❑ Other (6) _____
- ❑ Would not be able to get a loan (5)

Q49 Have you set any goal for your business?

- ❍ Yes (1)
- ❍ No (2)

If No Is Selected, Then Skip To Is there anything you want to change ...

Q50 Please briefly describe the main goal you have set for your business.

Q51 Is there anything you want to change in how you run your business?

- ❍ Yes (1)
- ❍ No (2)

Q52 Please briefly describe the main things you want to change in how you run your business.

Q53 To what extent do you agree with the following statement?

	Strongly disagree (11)	Disagree (12)	Somewhat disagree (13)	Neither agree nor disagree (14)	Somewhat agree (15)	Agree (16)	Strongly agree (17)
I am satisfied with my job (1)	❍	❍	❍	❍	❍	❍	❍

Q54 What is the minimum monthly amount (in Jamaican dollars) you would accept to work as a wage-worker in a decent job?

Q55 How many employees would you like to have in your business within five years?

Q56 How many employees do you think you will actually have in your business within five years?

Q57 Think about your behavior in the last three months. To what extent do you agree with the following statements?

	Strongly disagree (1)	Disagree (2)	Somewhat disagree (3)	Neither agree nor disagree (4)	Somewhat agree (5)	Agree (6)	Strongly agree (7)
I actively attacked problems. (1)	❍	❍	❍	❍	❍	❍	❍
I took initiative immediately even when others did not. (2)	❍	❍	❍	❍	❍	❍	❍
I used opportunities quickly in order to attain my goals. (3)	❍	❍	❍	❍	❍	❍	❍

Q58 Think about your behavior in the last three months. To what extent do you agree with the following statements?

	Strongly disagree (1)	Disagree (2)	Somewhat disagree (3)	Neither agree nor disagree (4)	Somewhat agree (5)	Agree (6)	Strongly agree (7)
Whenever there was a chance to get actively involved, I took it. (1)	❍	❍	❍	❍	❍	❍	❍
I searched for solutions immediately whenever something went wrong. (2)	❍	❍	❍	❍	❍	❍	❍
I usually did more than I was asked to do. (3)	❍	❍	❍	❍	❍	❍	❍
I have been particularly good at realizing ideas. (4)	❍	❍	❍	❍	❍	❍	❍

Q59 Think about your behavior in the last three months. To what extent do you agree with the following statements?

	Strongly disagree (1)	Disagree (2)	Somewhat disagree (3)	Neither agree nor disagree (4)	Somewhat agree (5)	Agree (6)	Strongly agree (7)
I generally saw things through to the end. (1)	❍	❍	❍	❍	❍	❍	❍
Unfinished tasks have really bothered me. (2)	❍	❍	❍	❍	❍	❍	❍
I hated to stop once I got going on something. (3)	❍	❍	❍	❍	❍	❍	❍
I finished whatever I started. (4)	❍	❍	❍	❍	❍	❍	❍

Q60 To what extent do you agree with the following statements?

	Strongly disagree (1)	Disagree (2)	Somewhat disagree (8)	Neither agree nor disagree (3)	Somewhat agree (5)	Agree (6)	Strongly agree (7)
Whether or not I get to be a leader depends mostly on my ability. (1)	❍	❍	❍	❍	❍	❍	❍
When I make plans, I am almost certain to make them work. (2)	❍	❍	❍	❍	❍	❍	❍
I can pretty much determine what will happen in my life. (3)	❍	❍	❍	❍	❍	❍	❍

Q61 To what extent do you agree with the following statements?

	Strongly disagree (1)	Disagree (2)	Somewhat disagree (3)	Neither agree nor disagree (4)	Somewhat agree (5)	Agree (6)	Strongly Agree (7)
When I get what I want, it's usually because I worked hard for it. (1)	❍	❍	❍	❍	❍	❍	❍
My life is determined by my own actions. (2)	❍	❍	❍	❍	❍	❍	❍
I can think of many times when I persisted with work when others quit. (3)	❍	❍	❍	❍	❍	❍	❍
I continue to work on hard projects even when others oppose me. (4)	❍	❍	❍	❍	❍	❍	❍

Q62 On a scale from 0 to 10, how willing are you to take risks? A higher number indicates that you are more willing to take risk. '0' = Least willing to take risks and '10' = Most willing to take risks.

- ❍ 0 (1)
- ❍ 1 (2)
- ❍ 2 (3)
- ❍ 3 (4)
- ❍ 4 (5)
- ❍ 5 (6)
- ❍ 6 (7)
- ❍ 7 (8)
- ❍ 8 (9)
- ❍ 9 (10)
- ❍ 10 (11)

Q63 In the following list, select all those you believe do NOT want you to expand your business.

- ❑ Yourself (1)
- ❑ Your husband/wife/couple (2)
- ❑ Friends/family members (3)
- ❑ Other (4) _____
- ❑ No one in this list (5)

Q64 Which of the following have you done in your business in the last 3 months?

	Yes (1)	No (2)
Asked existing costumers what other products you should offer (1)	❍	❍
Used a special offer to attract new customers (2)	❍	❍
Attempted to negotiate with a supplier for a lower cost of goods (3)	❍	❍
Compared the prices offered by different suppliers (4)	❍	❍
Determined which goods you make the most profit with per item sold (5)	❍	❍
Record every purchase and every sale (6)	❍	❍
Set a target for sales over the next year (7)	❍	❍

Q65 How do you prefer to be contacted? We will only contact you for reasons exclusively related to this project. Select all that apply.

- ❑ Email (4)
- ❑ Phone (6)
- ❑ Text Message (7)
- ❑ Other (8) _____

Answer If Email Is Selected

Q66 Please give us your email so that we can write you only for reasons related to this project.

Answer If Phone Is Selected

Q67 Please give us your landline or cell phone number so that we can call you only for reasons related to this project.

Answer If Text Message Is Selected

Q68 Please give us you cell phone number so that we can text you only for reasons related to this project.

Q69 One last question. Can you please give us some contact details of your business?

Q69_1 Name of your Business

Q69_2Name by which your business is known in your area

Q69_3 Parish

Q69_4 City

Q69_5 Street

Q69_6 Number

Q70_6 Phone Number

Q70_7 Additional Directions to find your business