

Crisis SME Repurpose Support Questionnaire
International Finance Corporate
2020

Online interview landing page text:

Greetings,

Hope you are well and safe!

The Confederation of Indian Industry, in collaboration with the World Bank Group, is surveying to understand how the COVID-19 pandemic has impacted businesses in the country.

The responses will help the government and financial sector to understand and respond to the support needed by SMEs. Your voice and inputs will help Private Sector Financial Institutions to provide support to adapt and survive in these difficult times.

The name of firms and responders will be anonymous, so you may respond without any concern or hesitation.

The Survey will take about 20 minutes of your time. Please click next to begin the Survey.

Participation is voluntary and does not affect access to any benefits. You can stop it at any time.

If you have any questions or concerns regarding this Survey, please contact Parvinder Singh at parvinder.singh@cii.in

We thank you for your time for the Survey.

QUESTIONNAIRE

Date and time of the interview (start)	sr0	Date and time
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SR0. General Characteristics/Screeners

Ques No	Question	Variable	Answer
2	<p>What is the main sector of activity of your establishment?</p> <p>SKIP: Go to question sr0c1 if this is a follow up interview and sector information is available.</p>	sr0a	<p>1 = Sugar</p> <p>2 = Textile or Leather</p> <p>3= Pharmaceuticals</p> <p>4 = Healthcare & Hygiene Chemicals</p> <p>5= Hotel or Tourism</p> <p>6= Education Services</p> <p>7= Automotive</p> <p>8 = Others (text)</p>
3	<p>Which of the following categories does your establishment come under?</p> <p>(Select by investment and annual turnover)</p> <p>INSTRUCTION: Please select an option where both, investment & turnover, parameters match.</p>		<p>1= Micro – Investment upto INR 1 Cr & Turnover upto INR 5 Cr</p> <p>2=Small – Investment upto INR 10 Cr & Turnover upto INR 50 Cr</p> <p>3=Medium – Investment upto INR 50 Cr & Turnover upto INR 250 Cr</p> <p>4=Large</p>
4	Which product or service do you have largest sales from?	sr0b	Text (Product with largest share of annual sales)
5	How many full-time male workers did you have before the lockdown (24 th March, 2020)? ¹	sr0c1	<p>1= between 0 and 50</p> <p>2=between 50 and 150</p> <p>3=between 150 and 300</p> <p>4=more than 300</p>
6	How many full-time female workers did you have before the lockdown (24 th March, 2020)? ²	sr0c2	<p>1= between 0 and 50</p> <p>2=between 50 and 150</p> <p>3=between 150 and 300</p> <p>4=more than 300</p>

¹ Make sure that this date is not a holiday or otherwise “particular” day in your country’s calendar. If yes, please choose the closest appropriate date.

² Make sure that this date is not a holiday or otherwise “particular” day in your country’s calendar. If yes, please choose the closest appropriate date.

7	How many part-time male workers did you have before the lockdown (24 th March, 2020)? ³	sr0d1	1= between 0 and 50 2=between 50 and 150 3=between 150 and 300 4=more than 300 5 = Not applicable
8	How many part-time female workers did you have before the lockdown (24 th March, 2020)? ⁴	sr0d2	1= between 0 and 50 2=between 50 and 150 3=between 150 and 300 4=more than 300 5 = Not applicable
9	Is the company majority women owned or run by women?	Sr0e	1= ≥ 51% owned by woman/women 2= less than 50% and more than 20% owned by women 3= less than 20% women owned 4 = No women ownership
10	How is your business classified?	Sr0f	1= Limited Company 2=Sole Proprietorship 3=Partnership 4=Others (<i>please specify</i>)
11	Is your establishment engaged in import/export?	Sr0g	1=yes 2=no
12	What type of product or service represents this establishment's largest share of annual exports/imports? CONDITION: Ask only if sr0g =1	Sr0i	Text (Product with largest share of annual exports/imports)

SR1. Operation status: Impact of COVID-19

Ques No	Question	Variable	Answer
13	What is the current operational status of your business?	sr1a	1=Open 2= Temporarily closed 3= Permanently closed

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⁴ Make sure that this date is not a holiday or otherwise "particular" day in your country's calendar. If yes, please choose the closest appropriate date.

14, 15	<p>Ques; What led to the permanent closure of your business?</p> <p>CONDITION: Ask only if sr1a =3</p> <p>CONDITION: For sr1a = 3, survey should end after this question.</p>		<p>1 = COVID - 19</p> <p>2 = General Financial Situations (before COVID)</p> <p>3 = Other reasons (please specify)</p>
16	<p>If you are temporarily closed, when are you expecting that this business will resume operations?</p> <p>CONDITION: Ask only if sr1a =2</p>	sr1b	<p>1 = Less than 1 month</p> <p>2 = between 1 and 2 months</p> <p>3 = between 2 and 6 months</p> <p>4 = More than 6 months</p> <p>5= Don't know (Uncertain)</p>
17	<p>How do you expect your sales in Q1 Financial Year 2020-21 (April to June 2020) to change as compared with the same period in 2019-20 (April – June 2019)?</p>	sr1c	<p>1= Increase</p> <p>2=Remain the same</p> <p>3=Decrease</p>
18	<p>Expect to increase by?</p> <p>CONDITION: Ask only if sr1c =1</p> <p>INSTRUCTION: Select estimated value based on your best understanding</p>	sr1c1	<p>1= less than 5%</p> <p>2=between 5% and 10%</p> <p>3=between 10% and 30%</p> <p>4=more than 30%</p>
19	<p>Expect to decrease by?</p> <p>CONDITION: Ask only if sr1c =3</p> <p>INSTRUCTION: Select estimated value based on your best understanding</p>	sr1c2	<p>1= less than 5%</p> <p>2=between 5% and 10%</p> <p>3=between 10% and 30%</p> <p>4=more than 30%</p>
20	<p>How do you expect your exports/imports for the Q1 Financial Year 2020-21 (April to June 2020) to change as compared with the same period in 2019-20 (April – June 2019)?</p>	sr1d	<p>1= Increase</p> <p>2=Remain the same</p> <p>3=Decrease</p> <p>4 = Not Applicable</p>
21	<p>Expect to increase by?</p> <p>CONDITION: Ask only if sr1d =1</p>	sr1d1	<p>1= less than 5%</p> <p>2=between 5% and 10%</p> <p>3=between 10% and 30%</p> <p>4=more than 30%</p>
22	<p>Expect to decrease by?</p> <p>CONDITION: Ask only if sr1d =3</p>	sr1d2	<p>1= less than 5%</p> <p>2=between 5% and 10%</p> <p>3=between 10% and 30%</p> <p>4=more than 30%</p>

SR2. Channels affecting operations

Ques No	Question	Variable	Answer
23	Over the next 6 months , do you expect disruption in supply of inputs material or services to continue?	sr2b	1 = Yes 2 = No
24	What would be the main reason for the disruption in supply of inputs material or services? INSTRUCTION: choose all that apply CONDITION: Ask only if sr2b =1	sr2c	1 = Non availability 2 = Increased cost 3 = Inferior quality 4 = Transport / Logistics 5 = Others (specify sr2c2 - Text)

Ques No	Question	Variable	Answer
	Over the next 2 fiscal years from April 2020 to March 2022, do you expect the establishment to experience:		
25, 26	A change in the demand for your products / services, compared to that during 2019-20? INSTRUCTION: Mention all the products whose demand has changed	sr2d	1 = increase 2 = decrease 3 = no change Specify in sr2d2 – Text (product)
27, 28	A shortage in the availability of finance? INSTRUCTION: Amount disclosed here would not be anonymized when disseminating the results with Financial Institutions / Government. It will be measured as an average only.	sr2e	1 = Yes (Specify – in INR Lakh) 2 = No
29	A shortage in cashflow such that you are unable to carry out daily operations?	sr2f	1 = Yes 2 = No
30	Over the next 2 fiscal years from April 2020 to March 2022, what change do you expect the establishment to experience in the export revenue from your products / services, compared to that during 2019-20?	Sr2g	1 = Increase 2 = Decrease 3 = No change 4 = Not applicable

SR3 - Adjustment mechanisms

Ques No	Question	Variable	Answer
31	Has this establishment started using or increased the use of Internet, online social media, specialized apps or digital platforms for any of the following business functions in response to COVID-19? INSTRUCTION: Choose all options that apply	Sr3a	1 = Business Administration 2 = Supply Chain Management 3 = Marketing 4 = Sale 5 = Payment methods 6 = None
32	What is your current share of sales using external digital platforms, apps, or own website?	Sr3b	Share (%)
33	Do you anticipate share of sales using digital platforms to increase or decrease in the next 2 Years? CONDITION: Ask only if sr3b > 0	Sr3c	1 = Increase 2 = Decrease 3 = No change
34, 35	Have you invested in any new equipment, software or digital solution in response to COVID-19? INSTRUCTION: Choose all that apply	Sr3d	1 = New Equipment 2 = New Software/ Digital solution 3 = Others (Please specify-text) 4 = None
36	Have you changed or do you have plans to change your products or services in response to COVID-19?	Sr3e	1 = Yes, changed / in process 2 = Planning to change 3 = No
37, 38	If necessary, funding and technical support is available, would you introduce any new product or service? CONDITION: Ask only if sr3e=2 or 3		1 = Yes (specify_) 2 = No
39, 40, 41, 42	What is the main change in the product or service mix? CONDITION: Ask only if sr3e =1	Sr3f	1 = new products or services (specify – sr3f1) 2 = new facilities for staff and customers (specify - __) 3 = Other (Specify – sr3f2)
43	Do you have any financial needs to support your change in product or service? CONDITION: Ask only if sr3e =1	Sr4b	1=yes 2= No

44	<p>How much finance would you require in the next 1 to 2 years to support this new product or service? (in INR lakh)</p> <p>CONDITION: Ask only if Sr4b = 1</p> <p>INSTRUCTION: Amount disclosed here would not be anonymized when disseminating the results with Financial Institutions / Government. It will be measured as an average only.</p>	Sr4b1	<p>1= Less than 10 lakh 2= More than 10 lakh but less than 25 lakh 3= More than 25 lakh but less than 50 lakh 4= More than 50 lakh but less than 100 lakh 5= More than 100 lakh</p>
45	Do you have an energy efficiency or green buildings certifications currently?	Sr3g	<p>1=Yes 2= No</p>
46	<p>Would you be interested in technical or financial assistance to reduce their operating expenses by making facility more energy efficient in the next 2 years (e.g. assessment to improve energy cost, water cost etc.)</p> <p>INSTRUCTION: Technical assistance is the advisory support to get the certification.</p>	Sr3h	<p>1=Technical and Financial 2=Technical Only 3=Financial Only 4=None 5=Other</p>
47	In the current quarter, your share of exports/imports through digital platforms has...?	Sr3i	<p>1 = Increased 2= Decreased 3 = No change 4 = Not Applicable</p>
48	Do you anticipate the share of exports/imports using digital platforms to increase or decrease in the next 2 years?	Sr3j	<p>1 = Increased 2= Decreased 3 = No change 4 = Not Applicable</p>
49	Have you availed any government COVID -19 measures related to business?	Sr4g	<p>1 = Rental deferral 2 = Tax deferral 3 = Utility subsidies 4 =Access new credit 5 = Loans at subsidized rates 6 = Social security exemption 7 = Salary subsidies 8 = Government purchase of goods and services 9= RBI loan moratorium 10=Cash Transfer 11=Interest Subsidy</p>

			12=Others [Please specify – Sr4g2]
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SR4 – New Product or Services

Question	Variable	Answer
Ask only if sr3f =1 or 3		

50	Do you consider the new product or service introduced to be a short-term change or medium-long term? Short term = 0-6 months Medium term = up to 24 months Long term = more than 24 months	Sr4a	1 = Short term 2= Medium term 3 = Long term
51	Do you require the finance for your working capital (day-to-day operations) or new investment or other needs? CONDITION: Ask only if sr4b =1 INSTRUCTION: The sum should be equal to 100	Sr4b2	1=% for investment needs 2=% for working capital needs 3 = % other financing needs
52	Do you have additional collateral (apart from your existing ones with Banks / Financial Institutions) to avail new secured loans from banks / financial institutions? CONDITION: Ask only if sr4b =1	Sr4b3	1=yes 2=no
53, 54	Are you interested in any other non-financial support (e.g. Letter of Credit or Bank Guarantee)? CONDITION: Ask only if sr4b =1	Sr4b4	1=yes (specify in sr4b4a) 2=no
55	If there is a demand and necessary approval available, would you be interested in exporting the new product / service?	Sr4c	1=yes 2= No, only for domestic consumption

56	Do you need any new licenses or business approvals to make this change in product or service mix?	Sr4d	1=yes 2= No
57	What are the details of new license or business approval required? Please specify. CONDITION: Ask only if sr4d =1	Sr4d2	Text
58	How long would it take for this new business line to ramp up (scaling up)?	Sr4e	1=less than 6 months 2=6 months to a year 3=more than a year
59	What is the proportion of revenue projected/budgeted from new business line in next 3-5 years?	Sr4f	1= less than 10% 2=10-20% 3=20-40% 4=more than 40%

SR5 – Baseline (revenue and investment)

60	What was the value of total sales of this establishment in 2019?	Sr5a	1= Less than 5 crore 2 = 5 – 50 crore 3 = 50– 100 crore 4 = 100– 250 crore 5 = more than 250 crore 6 = Others (please specify)
61	What was the share of exports over sales in 2019?	Sr5b	Share (%)
62	What was the total value of investment, including equipment, machines, software and buildings of this establishment in 2019?	Sr5c	1= Less than 1 crore 2 = 1 – 10 crore 3 = 10– 25 crore 4 = 25– 50 crore 5 = more than 50 crore 6 = Others (please specify)
63	Who is your primary banker?	Sr5d	1= public sector bank 2=private bank 3=Small finance bank 4=Non-Banking Financial Institutions 5=Urban Co-operative Bank (UCB) 6=others (Specify – sr5d2)
64	Is the current moratorium on loans provided by Reserve Bank of India (RBI) enough?		1=yes 2=no

65	Is your bank able to meet your financing needs in the next 2-3 years?	Sr5e	1=Yes 2=No
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The survey ends here. I would like to gather a few final details.
Thank you for your time and cooperation.

Control questions

Ques No.	Question	Variable	Answer
66	What option best reflects your main occupation in this establishment?	sr0e	1= Owner, CEO, or CFO 2= Manager 3 = Accountant or lawyer 4 = Other (specify)
67	Contact information (Name)	sr0f	Name
68	Contact information (Name of your Organization)	sr0g	Company Name
69	Contact information (Mobile)	sr0h	Mobile
1 (on the landing page)	Contact information (email)	sr0i	Email
70	Alternative contact information (phone)	sr0j	Phone
71	Main city of operations	sr0k	City
72	State	sr0l	State