USAID | Jordan Economic Growth and Competitiveness Assessment 2017

Private Sector Survey: Questionnaire

Version 5.0-II Nov. 18, 2017

A. Screening Questions

Question	Response Parameters
A1. Governorate	 Amman Zarqa Balqa Madaba Irbid Mafraq Jarash Ajloun Tafileh Karak Maan Aqaba
A2. District	Add a list of all districts under each municipality
A3. Sub-district	Record Sub-district
A4. Address	Record GPS coordinates
A5. Number of employees	 5 to 10 11 to 25 26 to 50 51 to 100 101 to 250 251 to 500 501 to 1000 More than 1000

A6. ISIC	Record ISIC from database
A7. Are you the decision maker in the company? Are you aware of the establishment of the firm, its current operations, and future plans?	 Yes- skip to A8 No- Thank respondent and end interview. Ask respondent for the decision maker- ask A7i.
A7i. Name and phone number of decision maker	 Record name of decision maker Record phone number of decision maker
A8. Is your business's performance or revenues affected/ related to tourism?	YesNo

B. Company Information

Question	Response Parameters
B1. When was the firm established?	Answer in month and year (MM/YY)
B2. How was the firm established? (Choose One)	 Always private from start up Privatization of state owned firm Joint-Venture with foreign partner(s) Joint-Venture between Public and Private Sectors Private subsidiary of formerly state-owned firm Not sure
B3. What was the maximum number of FTE employees that your firm employed during its first year of operations? (Choose One)	 Sole Proprietorship 2-9 10-24 25 + Do Not Know
B4. Which of the following best describes your motivation for starting your own company? Single Response (the statement that best describes the motivation)	Open Ended Enter Verbatim & Post Code (Pre-codes for anticipated responses itemized below) 1. I wanted to own my own business 2. I wanted to work in this industry and starting a business allowed me to do this 3. Starting a business allows me to work close to my family 4. I wanted to work in the public sector but could not find a job 5. I wanted to work for a large company but could not find a job 6. My family wanted me to take on one of the family businesses 7. I was not allowed to work outside

Question	Response Parameters
	8. I had no choice, it was the only thing available9. To generate income for my family
B5. What is the legal status of your business's registration?	 Sole proprietorship limited liability company general partnership limited partnership company Other Don't know
B6. Is your business licensed by the local municipality?	 Yes No Don't know Refuse to Answer
B6i. If not, why not? Use Pre-Codes #1 to #7 or enter response and post code. Multiple response	Open Ended (enter Verbatim) 1. Licensing Fees 2. I cannot go to the municipality to acquire the necessary license 3. I do not see any benefits 4. Not a requirement for my business 5. Lack of understanding of how and where to register 6. Amount of paperwork and reporting required 7. Registration and licensing complications make it impossible to re 8. Acquiring and renewing a license every year is too much work 9. Takes too much time
B7. What is the current ownership structure? (List % in each; must total 100)	 Percentage invested by Private Domestic Interests (e.g. Jordanian Residents and Jordanian Firms) Percentage invested by Private Foreign Interests (e.g. Foreign Persons and Foreign Companies) Percentage invested by Public Interests (e.g. Jordanian Government Institutions)
B8. Among the owners of the firm, are there any females?	 Yes No Not Sure
B8i. If yes, what percentage of the firm is owned by females?	 Less than 5% Between 5% and 25% Between 25% and 50% More than 50%

Question	Response Parameters
B9. Among the owners of the firm, are there any persons between the ages of 18 and 35?	 Yes No Not Sure
B9i. If yes, what percentage of the firm is owned by persons between the ages of 18 and 35?	 Less than 5% Between 5% and 25% Between 25% and 50% More than 50%
B10. What is the highest level of education completed by the top manager? (Choose One)	 University Degree(s) (Bachelors or higher) Technical Degree (Associate / Vocational) Secondary School Primary School None of the above
B11. Do you sign contracts or formal agreements with clients or suppliers?	 Always Often Infrequently Never Don't know Refuse to answer
B11i. If yes, who do you go to if these agreements are broken?	 None Family Dispute Resolution Local Community or Tribal Court Informal Meeting Court System Mediation or Arbitration (ADR) Other Don't Know
B12. Into which of the following markets are you providing products or services? (Select all that Apply)	 Within my Governorate Across many cites in Jordan To other countries in the Middle East and/or North Africa (MENA) Region To countries in Europe To countries in North America To countries in Asia To countries in Sub-Saharan Africa or South America

Question	Response Parameters
B13. Is your business in one location or do you have different locations (i.e. branches, point of sale, point of service)	 Single Location Multiple Locations If Multiple, # of Locations
B14. Do you own or rent the space for your main business location?	 Own Rent Other (specify)
B15. When it comes to sales, does your business have a high or low season (seasonal) or are your sales consistent throughout the year?	 Seasonal Sales are consistent throughout the year Don't know (DO NOT READ)
B15i. if seasonal, have the challenges associated with seasonality of your business changed over the past 3 years?	 Significantly more challenging More Challenging Same Less Challenging None of the Above
B16. Does the establishment have an internationally recognized quality certification? (Choose One)	 Yes No Not Sure
B16i. if yes, what certification(s)	Record Verbatim and Post Code Responses
B17. If you are a manufacturing firm, which of the following best describes your operations? (Choose One)	 Original Brand Manufacturer (OBM) Original Design Manufacturer (ODM) Original Equipment Manufacturer (OEM) Local Manufacturer / Supplier (CMT) Not Sure Not Applicable
B18. What percentage of your inputs (in terms of value) come from the following supplying markets? (List % in each; must total 100)	 Local markets in Jordan Markets in the Middle East and/or North Africa Markets in Asia, Europe, North America Other Supplying Markets ✓ For manufacturing firms, inputs refers to raw materials, semi-processed goods, finished products, or other materials that you transform into products to sell. ✓ For services companies, inputs refers to clientele.

Question	Response Parameters
B19. Which of the following best describes your aspirations for the firm? (Choose One)	 To provide a stable income that supports my family. To become a well-known supplier in Jordan. To become a well-recognized supplier in the Middle East & North Africa Region. To become a well-recognized supplier beyond the MENA Region. To transform the way my industry provides good and services.
B20. Check all of the following digital platforms that your company has online presence through: (Select all that Apply)	 This firm uses email to communicate with buyers and suppliers This firm uses social media and/or other online platforms to advertise to potential customers This firm has a website that provides information to customers and suppliers This firm sells goods and services online The firm has its own smart application on the smart devices Other (Explain and Post Code)
B21. Check all of the following internal systems and technologies that apply to your firm: (Select all that Apply)	 This firm uses software to manage finances This firm uses software to manage customer relationships This firm uses software to manage human resources Other (Explain and Post Code)

C. The Business and Social Environment

Question	Response Parameters
C1. What are the two most important constraints and/or limitations for your business today?	I(Open Ended and POST CODE) II(Open Ended and POST CODE)
Pre-codes are listed #1-24. Do not read them to the respondent. If the respondent answer matches a pre-code below, write the number for the pre-code. If the answer does not match any of the pre-codes, note as other (24) and record it verbatim.	 Low profits Lack of market, difficult access to market Problems with the site: venue too small, inadequate floor space or layout Lack of financial services No access to loans / No access to finance Low product, services quality Clients don't pay or take long time for them to pay Low motivation, not reliable or low skilled workers Inadequate, outdated machinery, frequent malfunction, difficulties getting spare parts, expensive repair services Legal issues Inadequate policies, insufficient incentives Over-Regulation Lack of Regulation Issues related to utilities, expensive or un reliable energy, water, communication services Issues with inputs: difficulties accessing, low input or merchandise quality Lack of time for the business have multiple jobs, have multiple responsibilities Personal issues affecting the business Too much paper work, time consuming and expensive processes to keep the business formal High taxes and government fees Harassment of authorities local or national authorities Other (write verbatim in I or II)
C2. Name the two most problematic factors for doing business in your country: (OPEN ENDED)	I(Open Ended and POST CODE) II(Open Ended and POST CODE)
Pre-codes are listed #1-15. Do not read them to the respondent. If the respondent answer matches a pre-code below, write the number for the pre-code. If the answer does not match any of the pre-codes, note as other and record it verbatim.	 Limited access to financing Restrictive Labor Regulations Poor work ethic in the labor force Taxes Foreign currency regulations Policy Instability Inadequate infrastructure Crime and theft Poor Public Health Inefficient government bureaucracy Corruption No Capacity to Innovate
C3. How do you assess the general state of infrastructure (e.g., transport, communications and energy) in your country?	Among the worst in the world 1 2 3 4 5 6 7 Among the best in the world

Question			R	esponse	Paramete	ers			
C4. How is the quality (extensiveness and condition) of transport infrastructure for the following?	 Among the worst in the world Roads Airports Seaports 	1	2	3	4	5	6	7	Among the best in the world
C5. How efficient are the following services?	 Among the worst in the world Ground Transport (Buses, Taxis) Air Transport Services Seaport Services 	1	2	3	4	5	6	7	Among the best in the world
C6. How reliable is the electricity supply?	Extremely Unreliable	1	2	3	4	5	6	7	Extremely Reliable
C7. How reliable is the water supply?	Extremely Unreliable	1	2	3	4	5	6	7	Extremely Reliable
C8. How efficient are the customs procedures?	Extremely inefficient	1	2	3	4	5	6	7	Extremely efficient
C9. How efficient are changes in modes of transport to destination?	Extremely inefficient	1	2	3	4	5	6	7	Extremely efficient
C10. How prevalent is foreign ownership of companies?	Extremely Rare	1	2	3	4	5	6	7	Extremely Prevalent
C11. To what extent do taxes reduce the incentive to invest?	To a great extent	1	2	3	4	5	6	7	Not at all
C12. How intense is competition in local markets in your company's sector?	Not intense at all	1	2	3	4	5	6	7	Very intense
C13. How competitive is the provision of the following services to your firm?	 Not at all competitive Professional Services Retail Services Transport & Logistics Services Financial Services Networks (T-com, Internet, Post) 	1	2	3	4	5	6	7	Extremely Competitive

Question	Response Parameters								
C14. To what extent do companies collaborate in sharing ideas and innovating?	Not at all	1	2	3	4	5	6	7	To a great extent
C15. To what extent are business services available?	Not available Research Marketing Business Support Accounting	1	2	3	4	5	6	7	Abundantly Available
C16. To what extent does the threat of terrorism impose costs on business?	Not at all	1	2	3	4	5	6	7	To a great extent
C17. To what extent does the large refugee populations impose costs on business?	Not at all	1	2	3	4	5	6	7	To a great extent
C18. To what extent can police services be relied upon to enforce law and order?	Not at all	1	2	3	4	5	6	7	To a great extent
C19. How efficient is the government in providing public goods and services?	Very In-Efficient	1	2	3	4	5	6	7	Very Efficient
C20. How efficient are the legal and judicial systems for companies in settling disputes?	Extremely In-Efficient	1	2	3	4	5	6	7	Extremely Efficient
C21. To what extent does the government ensure a stable policy environment for doing business?	Not at all	1	2	3	4	5	6	7	To a great extent
C22. To what extent do government officials show favoritism to well-connected firms and individuals when deciding upon policies and contracts?	Not at all	1	2	3	4	5	6	7	To a great extent

Question	Response Parameters								
C23. How common is it for companies to make undocumented extra payments or bribes in connection with the following	 Never Occurs Imports and Exports Public Utilities Tax Payments Awarding Contracts and Licenses Obtaining favorable judicial decision 	1	2	3	4	5	6	7	Very common
C24. How do you assess the stringency of your country's environmental regulations?	Very relaxed	1	2	3	4	5	6	7	Among the most Stringent
C25. How do you assess the quality of the natural environment?	Very Poor; Among the worst	1	2	3	4	5	6	7	Among the Most Pristine
C26. How do you assess the enforcement of environmental regulations?	Very Relaxed	1	2	3	4	5	6	7	Among the most Rigorous
C27. What are the top 2 risks that you believe to be of most concern for doing business in your country over the next ten years? Pre-codes are listed #1-30. Do not read them to the respondent. If the respondent answer matches a pre-code below, write the number for the pre-code. If the answer does not match any of the pre-codes, note as other and record it verbatim.	I(Open Ended and P II(Open Ended and P (Open Ended and P (Open Ended and P) 1. Asset Speculation 4. Biodiversity Loss / Ecosystem Collapse 7. Information Infrastructure Breakdown. 10. Cyber Attacks 13. Data Fraud or Theft 16. Deflation 19. Energy Price Shock 22. Extreme Weather Events 25. Failure of Climate Change Adaptation 28. Failure of Key Infrastructure	2. 5. 8. 11. 14. 17. 20. 23. 26.	Failure of Failure of Failure of Failure of Failure of Fiscal Cr Illicit Trac Inter-Stat Large Sc Manmad	re-Codes b f Financial S f National G f Urban Pla f Economic isis	System Sovernance Inning Planning f Refugees Shes (Envi	ther) ce s	3. 6. 9. 12. 15. 18. 21. 24. 27.	Profoun Spread State C Terroris Unempl Unmana Water C	ns of Mass Destruction

D. Company Performance

Question	Response Parameters
D1. When it comes to the overall outlook of your sector over the last year, would you say that things are moving in the right direction or in the wrong direction:	 Right Direction What is the main reason:
D2. When it comes to the sales and profits (performance) of your business, over the last five years (ASK SINCE YOUR BUSINESS STARTED IF LESS THAN FIVE YEARS OLD), would you say that your sales and profits have (Check one)	 Significantly improved Somewhat improved Remained the same Somewhat worsened Significantly worsened Refused to Answer (DO NOT READ) Don't Know (DO NOT READ)
D3. Thinking of your sales and profit over the last 12 months, would you say that your sales and profits have: (Check one)	 Significantly improved Somewhat improved Remained the same Somewhat worsened Significantly worsened Refused to Answer (DO NOT READ) Don't Know (DO NOT READ)
D4. Thinking of your sales and profit over the coming 12 months, would you say that your sales and profits are most likely to: (Check one)	 Significantly improve Somewhat improve Remain the same Somewhat worsen Significantly worsen Refused to Answer (DO NOT READ) Don't Know (DO NOT READ)
D5. During the last 12 months would you say that your business allows you to:	 Live well above my living costs Live comfortably given my living costs I struggle to live I am losing money Don't know Refuse to Answer

Question	Response Parameters
D6. What are the two most important opportunities to improve the performance of your business, today? (OPEN ENDED, post coded)	IRecord Verbatim and Post Code IIRecord Verbatim and Post Code o Don't Know (DO NOT READ)
D7. Are you planning to do any of the following actions related to your business over the next 12 months? (I will read for you some actions that you may be or may be not considering on doing. Please respond yes, no or not sure as it applies to you) Use Pre-Codes #1 to #10 or enter response and post code.	Open Ended (enter Verbatim) 1. Increase the number of workers? 2. Get machinery or equipment? 3. Increase the amount of raw material or merchandise you buy? 4. Buy, remodel or increase the size of the shop or factory? 5. Change the location or buy an additional shop, warehouse, sales point? 6. Include new products, services or markets on you production/trade/service line? 7. Start up a new business? 8. Improve the promotion campaign? 9. Adopt new or improved technologies? 10. Buy e vehicle for the business?

E. Access to Finance

Question	Response Parameters								
E1. To what extent do the costs of financial services impede business performance?	Impedes to a great extent	1	2	3	4	5	6	7	Does not impede at all
E2. Does the financial sector provide sufficient range of financial products and services?	Not at all	1	2	3	4	5	6	7	To a great extent
E3. Does the financial sector provide sufficient information about the range of financial products and services that are offered?	Not at all	1	2	3	4	5	6	7	To a great extent
E4. When it comes to the performance and growth of your business, would you say that access to finance is:	 Very Important Important Not at all important Don't know (DO NOT READ) 								
E5. What are the two most important financial needs/ banking services for your business? (Pre-Codes provided 1-14, DO NOT READ them, to record the answer choose and write the code from the list; if answer does not fit in a code use the 14. other and write the verbatim) E6. When it comes to the two most important banking needs of your business,	I(Open Ended and FII(Open Ended and FII(Open Ended and FIII(Open Ended and FIII				9. Wir 10. Ele 11. Pho 12. Ser 13. Sav	rtgage Loa re Transfer ctronic Pay one Transa rvices for R vings / Cred ner (write in	(Domestic ment ctions eceiving P dit Product	ayments (s	national) Domestic and Foreign)
what is your overall level of satisfaction? E7. How do you primarily finance your business?	 Neither satisfied nor dissatisfied Somewhat dissatisfied Very Dissatisfied Open Ended (enter Verbatim)								

Question	Response Parameters					
Use Pre-Codes #1 to #13 or enter response and post code.	 The business generates self-sustaining revenues Loan from commercial bank loan from microfinance institution revolving fund loan from family loan from friends Loan from private money lender 	 8. Group Loan 9. Credit Card 10. Savings 11. Other 12. Don't Know 13. Refuse to Answer 				
E8. In the last 12 months have you applied for a loan for your enterprise/project or received financial support from an organization or financial institution/bank	 Yes No Don't Know Refuse to Answer 					
E8i. If no, why not?	Open Ended (enter Verbatim)					
Use Pre-Codes #1 to #11 or enter response and post code.	 Didn't know what the options were Didn't understand the process didn't believe my business would be eligible Loan or financing conditions were too difficult (rate, size, term, collateral) My religion doesn't allow me to accept a loan 	 6. Fear of being unable to pay it back 7. I don't trust financial institutions / banks 8. I don't need to take out a loan 9. The bank or FI didn't have the right options for my company 10. Don't Know 11. Refuse to Answer 12. 				
E8ii. if yes, to whom did you most recently apply for a loan	 Bank Microfinance Institution International Donor or Donor Funded Project Government Program Money Lender Other Don't know Refuse to Answer 					
E8iii. If yes, were you approved	 Yes No Don't Know Refuse to Answer 					
E8iiia. If not approved, why not?	Open Ended (enter Verbatim) 1. Did not have the required guarantee (guarantors or collateral)					

Question	Response Parameters
Use Pre-Codes #1 to #8 or enter response and post code.	 Did not have sufficient earnings Business climate too risky at the moment Inadequate credit history The reason for the loan was not sufficient for the financial institution I don't know why not Other Don't know
E8iiib. if you were approved, what was the purpose for the financing? Use Pre-Codes #1 to #12 or enter response and post code.	Open Ended (enter Verbatim) 1. To improve or upgrade products as part of the current business 2. To add new products or business activities 3. To expand operations to another area 4. To buy more resources (materials or goods) 5. To pay for wages for staff 6. Expansion or purchase of property 7. Pay off company debt 8. To pay for children's education 9. To finance the needs of my family 10. To pay off personal debts 11. Other 12. Don't Know
E9. Over the past 3 years would you say that your access to finance has:	 Significantly Less Challenging Less Challenging Stayed the Same More Challenging Significantly More Challenging Don't Know

F. Workforce and Employment

Question	Response Parameters
F1. Please indicate which trend best describes your firm's overall employment level the last 3 years (Check one)	 Large reduction every year- less by more than 30% Gradual reduction every year- Less by 1%-29% Gradual increase every year- More by 1-%-29% Large increase every year- More by more than 30% Erratic; no clear pattern
F2. Do you expect to hire additional workers over the coming year?	 Yes (If yes, ask for best estimate of how many (record estimate)) No Not Sure Refused to Answer (DO NOT READ)
F3. Is the company owner(s) also manager(s) in the firm?	YesNo
F4. Please indicate which trend best describes your firm's employment of women the last 3 years: (Check one)	 Large reduction every year- less by more than 30% Gradual reduction every year- Less by 1%-29% Gradual increase every year- More by 1-%-29% Large increase every year- More by more than 30% Erratic; no clear pattern We don't hire women
F5. What are the main challenges in terms of hiring and retaining women? (Check all that apply)	 Inadequate education and skills Poor work ethic Culture and Tradition Transportation Child Care Recurrent maternity leaves High Salary Expectations Dis-Interest in Sector Other (Explain and Post Code)
F6. Please indicate which trend best describes your firm's employment of youth (persons 18-35) the last 3 years: (Check one)	 Large reduction every year- less by more than 30% Gradual reduction every year- Less by 1%-29% Gradual increase every year- More by 1-%-29% Large increase every year- More by more than 30% Erratic; no clear pattern We don't hire youth

Question	Response Parameters
F7. What are the main challenges in terms of hiring and retaining youth (Persons 18 to 35)? (Check all that apply)	 Inadequate education and skills Poor work ethic Culture and Tradition Transportation Child Care High Salary Expectations Dis-Interest in Sector Other (Explain and Post Code)
F8. Has your firm's employed foreign labor over the last 3 years: (Check one)	 Yes No Do Not Know
F8i. If yes, are the foreign workers legally hired?	 Yes No Do Not Know
F8ii. If yes, where are most of your foreign workers from: (Check one)	 Syria Palestine Iraq North Africa (i.e. Morocco, Libya) South Asia (i.e. India, Pakistan, Bangladesh, Sri Lanka) East Asia (Philippines) Other (Enter Verbatim and Post-Code Other Responses)
F9. Would your firm like to have more freedom and flexibility to hire foreign labor?	 Yes No Do Not Know
F9i. If yes, what specific additional freedom or flexibility would be most helpful to you? (Open Ended & Post Code)	Enter Verbatim and Post Code)
F10. Excluding yourself, does your business have any Jordanian workers?	 Yes No Don't know

Question			ı	Response	Paramet	ers			
F10i. if yes, excluding the owner(s) does your business have any full-time Jordanian workers?	YesNoDon't Know								
F10ii. If yes, what is the main reason for full time Jordanian employees to leave the company (Pick one, and if needed the one who most recently left)? Open Ended; use pre-codes #1-14	1. Employee hired by a competitor at a better 2. Employee left to start their own business 3. Employee moved abroad for work reasons 4. Employee does not see a career within the 5. Employee's salary demands are too high 6. Working hours were not suitable 7. Employee took government or public service	rate	8. 9. 10. 11. 12.	Family wo Social pre Transporta Family res Personal F Other Don't Know	ssures meation costs ponsibilitie Reasons	ant they no were too h	o longer wa nigh	anted to w	ork here
F11. How available are high-quality, professional training services?	Not available at all Provided inside your firm Provided by the Government Provided by Private Institutions Provided by development programs/ agencies	1	2	3	4	5	6	7	Widely Available
F12. To what extent can companies find people with the skills required to fill their vacancies?	Not at all	1	2	3	4	5	6	7	To a great extent
F13. To what extent is pay related to employee productivity?	Not at all	1	2	3	4	5	6	7	To a great extent
F14. To what extent do laws and regulations allow flexible hiring and firing of workers?	Not at all	1	2	3	4	5	6	7	To a great extent
F15. How would you assess the quality of vocational training?	Very Poor Quality	1	2	3	4	5	6	7	Very High Quality
F16. How restrictive are laws and regulations related to the hiring of foreign labor?	Not at all	1	2	3	4	5	6	7	Very Restrictive

G. "Connectedness"

Question	Response Parameters
G1. Does your business collaborate regularly with other businesses? (Check One)	 Collaborate Extensively Collaborate Periodically Collaborate Rarely No B2B Collaboration Do Not Know Refused to Answer
G1i. if yes, with which companies do you collaborate the most? (May name up to 3)	I Record Verbatim and Post Code II Record Verbatim and Post Code III Record Verbatim and Post Code
G2. Which company in Jordan do you most admire, and why? (May name up to 3)	> (which) Record Verbatim and Post Code > (why) Record Verbatim and Post Code
G3. Does your business work with any trade associations or other organized interest groups? (Check one)	 Yes No Do Not Know Refused to Answer
G3i. If yes, which organizations or interest groups do you find to be the most helpful or knowledgeable? (May name up to 3)	IRecord Verbatim and Post Code IIRecord Verbatim and Post Code IIIRecord Verbatim and Post Code IIIRecord Verbatim and Post Code
G4. Does your business work with, or receive services from, any government agencies or institutions? (Check one)	 Yes No Do Not Know Refused to Answer

Question	Response Parameters
G4i. If yes, which government agencies or institutions do you find to be the most effective? knowledgeable?	IRecord Verbatim and Post Code II Record Verbatim and Post Code III Record Verbatim and Post Code III Record Verbatim and Post Code
(May name up to 3)	
G5. Has your business received support or assistance from any international organizations in Jordan? (Check One)	 Yes No Do Not Know Refused to Answer
G5i. If yes, please name the organization(s) that you have received support or assistance. (May name up to 5)	IRecord Verbatim and Post Code IIRecord Verbatim and Post Code IIIRecord Verbatim and Post Code IVRecord Verbatim and Post Code VRecord Verbatim and Post Code
G5ii. If yes, did you find the support or assistance helpful or valuable?	 Yes No Do Not Know Refused to Answer
G5iii. If yes in G5iii, Kindly explain what aspects you found to be particularly valuable or useful?	I Record Verbatim and Post Code II Record Verbatim and Post Code
(Limit to 2 Examples)	
G5iv. If no in G5iii, Kindly explain what aspects you found not to be particularly valuable or useful?	I Record Verbatim and Post Code II Record Verbatim and Post Code
(Limit to 2 Examples)	