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St.Lucia Chamber of Commerce



Eastern Caribbean Central Bank

Eastern Caribbean Central Bank and St.Lucia Chamber of Commerce Business Outlook Survey

Quarter ending

OTR
□ □

YY
□ □

Country _____

The first three questions will be about your thoughts on the General Business Conditions in the local economy.

1. How do you expect the **General Business Conditions** to change over the following period?

a. April to June 2006 compared to April to June 2005

1 improve 2 remain the same 3 deteriorate

b. July to December 2006 compared to July to December 2005

1 improve 2 remain the same 3 deteriorate

2. How do you expect the **business conditions in your sector** to change over the following periods?

a. April to June 2006 compared to April to June 2005

1 improve 2 remain the same 3 deteriorate

b. July to December 2006 compared to July to December 2005

1 improve 2 remain the same 3 deteriorate





59422

3. How do you foresee your business' overall performance in the next six months?

- 1 improve
- 2 remain the same
- 3 deteriorate

Now these next questions are specific to your company

4. Compared with April to June 2005, do you expect the following variables in your business to increase, remain the same or decrease in April to June 2006?

- 1. Number employed increase remain the same decrease
- 2. Sales(i.e volume not \$revenue) increase remain the same decrease
- 3. Profit increase remain the same decrease
- 4. Price of goods /services increase remain the same decrease
- 5. Investment in buildings increase remain the same decrease
- 6. Investment in plant/machinery increase remain the same decrease
- 7. Construction activity increase remain the same decrease
- 8. Exports (i.e volume not \$revenue) increase remain the same decrease
- 9. Capacity utilisation increase remain the same decrease

Comments:





5. Compared with July to December 2005, do you expect the following variables in your business to increase, remain the same or decrease in July to December 2006?

- 1. Number employed increase remain the same decrease
- 2. Sales (i.e. volume not \$revenue) increase remain the same decrease
- 3. Profit increase remain the same decrease
- 4. Price of goods /services increase remain the same decrease
- 5. Investment in buildings increase remain the same decrease
- 6. Investment in plant/machinery increase remain the same decrease
- 7. Construction activity increase remain the same decrease
- 8. Exports
(i.e. volume not \$revenue) increase remain the same decrease
- 9. Capacity utilisation increase remain the same decrease

Comments:





59422

6. Did you apply for business loans from commercial banks during the year 2006?

- 1 yes -----> how many applications? _____
- 2 No (if no go to question 9)

7. If yes was your loan (s) approved?

- 1 yes, all 2 yes,some-----> How many applications?_____ 3 No

8. If none the applications were approved, what were the main reasons given to you by your loan officer? Rank by order of importance

Write the number in the box

- Incomplete proposals
- Inadequate collateral
- Inadequate equity
- Inadequate cash flow
- Project not financially viable
- Inappropriate management
- Other -----> please specify: _____

Codes for use in boxes provided

1 Most Important
2 More Important
3 Least Important

9. In your view, how do you think the terms and conditions on business loans have changed since the latter half of 2005?

- 1 Tightened significantly
- 2 Tightened somewhat
- 3 Remained the same
- 4 Eased significantly
- 5 Eased somewhat

Comments:



1234 5670



59422

10. How do you rate the facilitation of your business transactions by government agencies and suppliers?

i. Government 1 Excellent 2 Good 3 Fair 4 Poor

ii. Suppliers 1 Excellent 2 Good 3 Fair 4 Poor

Comments

11. What new areas of activity does your company plan to undertake over the next year?

12. What are the top **three problems** facing Your Business?

Would you say: (refer to cue card) Rank by order of importance "1" being highest

1. MOST Important

2. More Important

3. Important

- 1 Low sales turnover
- 2 Lack of skilled employees
- 3 Cash flow/ debts / receivables
- 4 Wage costs
- 5 Interest rates
- 6 Utility rates
- 7 Public sector bureaucracy
- 8 External competition
- 9 Shortage of supplies
- 10 Export competitiveness
- 11 Regulation of paper work
- 12 Total tax burden
- 13 Inflation
- 14 Freight cost
- 15 Competition from local firms
- 16 US economic growth
- 17 Internal management difficulties
- 18 Access to finance
- 19 Obtaining orders
- 20 Crime and security
- 21 Bad weather conditions
- 22 Work permit
- 23 Price of oil
- 24 Other (specify): _____



1234 5670



59422

Comments:

13. Fuel costs have risen considerably this year. Has your company implemented strategies to reduce your level of fuel consumption?

- 1 yes 2 no

If yes please indicate two strategies implemented:

14. How many employees are in your company?

1. 1-20 2. 21-50 3. 51-100 4. 101-200 5. over 200

15. Do you have any concerns or general comments?

16. In which economic activity is the company involved? (*To be filled out by interviewer*)

- | | |
|---|--|
| <input type="checkbox"/> 1 Mining | <input type="checkbox"/> 8 Air transport |
| <input type="checkbox"/> 2 Manufacturing | <input type="checkbox"/> 9 Communications |
| <input type="checkbox"/> 3 Construction | <input type="checkbox"/> 10 Agriculture |
| <input type="checkbox"/> 4 Wholesale and Retail | <input type="checkbox"/> 11 Banks |
| <input type="checkbox"/> 5 Hotels and Restaurants | <input type="checkbox"/> 12 Real estate |
| <input type="checkbox"/> 6 Road transport | <input type="checkbox"/> 13 Other services |
| <input type="checkbox"/> 7 Sea transport | <input type="checkbox"/> 14 Insurance |



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SPECIAL FOCUS (St.Lucia's Budget)

17. Were you satisfied with the budget this year?

1 yes

2 no

18. Do you think that the Government neglected any economic sector this year?

1 yes

2 no

18b. If yes which one (s) _____

19. Would the budget allocations benefit your business in any way?

1 yes

2 No

19b. If yes how?

Interviewer: Thank the manager for completing the questionnaire. Let him/ her know that the survey will be sent to them via email or fax on a quarterly basis and we would appreciate their co-operation.

If the company is not participating further state so here: _____

20. Company Name and Address _____

Name of person interviewed
(please print and sign) _____

Designation _____

Email address _____

Fax Number _____

