BAPPENAS - GTZ SME Promotion Project

REPUBLIC OF INDONESIA

Market Survey on Providers of Commercial BDS for Small and Medium Enterprises in Java

January 2003

Implemented by:

GFA Management GmbH
Hamburg, Germany

Member of the
GFA-LUSO Group

Small and Medium Enterprise Promotion Project

German-Indonesian Technical Cooperation

Deutsche Gesellschaft fiar Technische Zusammenarbeit (GTZ)

Market Survey on Providers of Commercial BDS for Small and Medium Enterprises in Java

Draft Final Report

December 2002

Katharina Graf

Table of Contents

Table of Abbreviations

ADB	Asian Development Bank
ASEAN	Association of South East Asian Nations
C	Computer training and installation
BDS	Business Development Services
BDSP	Business Development Services Provider
GTZ	Deutsche Gesellschaft fiar Technische Zusammenarbeit GmbH (German Technical Cooperation)
HRD	Human Resource Development
IDR	Indonesian Rupiah
ILO	International Labour Organisation
IT	Information Technology
MTBP	Management training, Business planning
PAM	Promotion, Advertising, Market information
PRD	Production technology training, Research and Development
SME	Small and Medium Enterprises
SMEPP	Small and Medium Enterprise Promotion Project

1 SUMMARY

This report assesses the Market Survey on Providers of Commercial BDS for Small and Medium Enterprises carried out by the Small and Medium Enterprises Promotion Project (SMEPP).

The purpose was to analyze the **BDS supply side** by interviewing BDS providers (BDSP) to evaluate their structure, strengths and weaknesses. It focused on the characteristics of the enterprises, the services offered and the clients, as well as on measures to market BDS and to improve company's performances, e.g. by participation in training courses. Furthermore, aspects of business climate and business environment have been examined. Based on the supply analysis, gaps between demand for services and existing supply have been identified to further formulate appropriate interventions for supply-strengthening support programs and projects to enhance a functioning BDS market.

General Characteristics of BDS Providers

Company Profile:
Business Development Service Provider (BDSP) operate as small to medium private companies in urban centers providing their services on a geographical flexible basis. The annual average profit is ca. USD 25,000 per annum.

Manager Profile:
Managers are dynamic. The majority of managers are male, young and well educated.

External Factors:
The majority of BDSP does not rely on external financial and non-financial resources. The organization degree (business organization and business networks) is relatively high and is an important source of information.

Services offered

The analysis of survey data regarding the service portfolio of BDS Providers leads to **four conclusions:**

- Business Development Services are generally provided on a market-led and commercial basis. Considering the relatively low portion of profits resulting from contracts with SME the annual volume of commercial BDS provision in Java appears to be too small to support a diversified service supply, and leaves providers with few opportunities and resources for product development and marketing. The overall market volume is still small and not likely to increase, as future demand for services is stated to be lower than the actual usage. Therefore, the insufficient market size is still a major problem of the commercial BDS market in Java.

- A comparison of the two BDS supply and demand surveys reveals a gap between future demand of BDS as stated by SME and demand presumed by BDS providers. SME stated they plan to demand marketing, taxation, transportation, promotion/advertising and computer services. BDS provider expect them to demand management training and marketing services. This means BDS providers are not fully aware of their clients' needs and demand schemes, which might lead to an unfocused supply of services. As a consequence, if BDS supply does not match BDS demand, the quantity of services sold is lower than the market would allow for.
- In Java providers offer mainly management and marketing services Other services include provision of business plans, accountancy, technical and computer-related problems.
- The successful development of provision of BDS is supported by three factors:

  previous working experience,
  participation in external training, and
  membership in professional business organization.

Company Profile demanding BDS

The highest demand for BDS is in the manufacturing sector. The growth potential for further BDS demand is highest within this sector, which should be taken into consideration by providers in order to increase the market volume.

Prevalent Marketing Measures

Marketing is already an important instrument for BDSP to increase their sales. However, based on the fact that BDS are much less requested by SME than by larger companies, it is suggested to strengthen marketing measures in order to attract additional SME clients. As the previous BDS demand survey showed that awareness of the existence of BDS is high, marketing measures should lay emphasis on the usefulness of BDS for SME's economic success.

Measures to improve BDSP Performance

Quality improvement is of major importance to BDS providers. They seek for external training as a way to increase their performance and to improve the quality of services. This has a positive impact to their business growth rates.

Business Outlook

The BDS Sector is viewed to be very dynamic. 81 % of BDSP interviewed expect a positive business development. The main reason for optimistic business prospects is customer satisfaction, the main obstacle economic and political instability.

Recommendations

Based on the diagnosis -among SME the current usage of BDS is low- it is recommended to strengthen demand and supply side through Voucher Programs

Supply Side Support- Voucher schemes have a high potential to address supply side constraints even though voucher schemes primarily address demand-side constraints (information problems, low willingness to pay). However, combined with supply-strengthening measures such as provider networking, support of product development this scheme addresses also supply side constraints, as **it provides easy access to large number of business providers.**

Demand Side Supporf - Voucher Programs have proved to be worthwhile instruments for activating BDS demand of those SME that either find BDS too expensive or have problems in identifying suitable services and providers. Against this background, introduction of a regional voucher program in Central Java is recommended.

As a rule of thumb, a sensible region for a Voucher Program may either be a larger city together with its adjacent districts, or the belt between two larger cities (e.g. Yogyakarta-Solo, Semarang-Kudus, or Cirebon-Tegal). This implies that most Voucher Programs have to be **established by several districts in co-operation.**

But, as the response on voucher schemes depends much on the characteristics of the local BDS market- **pilot testing is advisable.**

Voucher schemes should be primarily targeted at standardized BDS with a broad potential demand for SME and micro enterprises. A standardized service package could **focus on SMEs that are interested in (post-) start-up assistance and support for business formalization.** This focus would be primarily reflected in the selection of services eligible under the program. Such services could include start-up, technical, IT, management and marketing training, as well as training and advice on legal, tax and accounting matters related to business registration.

Based on the diagnosis that the gap between supply and demand is likely to contribute to the small market size the market it is recommended to support feasible business models and respective quality improvement.

To improve BDS supply, actions should focus on such service combination, which can support relevant provider numbers. In line with the analysis of this survey tax advisors and accountants will have to be a major field structure, followed by providers of sales related services including advertising, marketing assistance as well as IT services.

In clustered regions, there is potential for providers offering a full service range for a specific sector that includes combined technical/ management training, management, production and operation assistance, and sector-specific marketing & investment consultancy. Large urban agglomerations may provide opportunities for more sophisticated and more specialized service providers, including providers of IT services.

BDS supply should primarily be strengthened by:

- Improving academic and postgraduate education.
- Enhancing market transparency and creating quality incentives for BDS providers..
- Promoting provider networks (associations)

Stand-alone technical assistance and provider training is not recommended. Outreach, efficiency and chances for sustainability are higher if such activities are connected to promoting provider networking and improving academic education (see above). However, specific skills deficits may be addressed through matching grants with an integrated strong provider capacity building component.

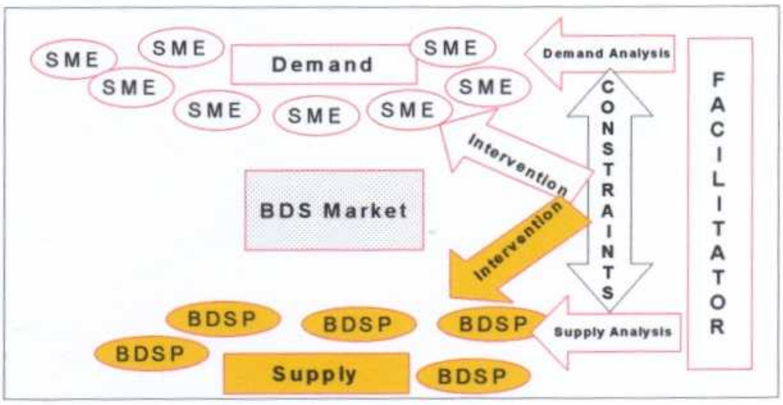
2 BACKGROUND AND INTRODUCTION

2.1 Background of the Survey

Small and Medium Enterprises Promotion Project (SMEPP)
The Small and Medium Enterprises Promotion Project, financed by the German Technical Cooperation (GTZ) aims at fostering Small and Medium Enterprise (SME's) development in Indonesia as an important means for job creation and poverty reduction. Supporting and **improving public and private initiatives and programs to develop market oriented Business Development Services (BDS)** in line with international best practice is one major activity of the project.

Assessment of BDS Market Conditions (demand side and supply side foci)
In recognition of international experience and best practices business development services are regarded as private goods, normally delivered and consumed by commercial markets. Thus, the **analysis of the demand and supply constraints** is the starting point and precondition for defining BDS market interventions for proposed BDS facilitation strategy. Data and information serves as a base line to formulate market oriented and non-distortive support programs and projects to enhance a functioning BDS market. The figure below sets out the theoretical background and overall approach against which the market survey on the supply side (highlighted yellow) has been conducted.

Figure 1: Background and overall approach



Within this overall approach the Project conducted a "Market Survey on SME Constraints and **Demand for BDS** in Selected Districts in Central Java", published by SMEPP in June 2002 **(first step).**

The **second step** was to analyze the **BDS supply side** by interviewing BDS providers (BDSP), aiming at evaluating their structure, strengths and weaknesses. It focused on the characteristics of the enterprises, the services offered and the clients, as well as on measures to market BDS and to improve the companys performance, e.g. by participation in training courses. Furthermore, aspects of business climate and business environment have been examined. Based on the analysis of gaps between demand for services and existing supply, appropriate interventions for supply-strengthening shall be designed.

2.2 Introduction: Survey Design and Focal Points

Survey Design'

In the period from July to August 2002, 110 interviews (ca. 60 minutes) were carried out with BDS providers in West, Central and East Java to survey their structure, strengths and weaknesses. The survey did not only focus on four selected regions in Central Java (which had been the target regions of the first BDS demand study) but also on other regions in Java (East and West Java, without Jakarta). The project decided to widen the regional scope of the survey as BDSP do not limit their services to one specific region. However, to compare data with the demand side survey, special attention was given to Central Java.

As no central register for BDSP has been set up in the regions the survey team faced the difficult task to identify BDS providers for the interviews. As a consequence most interviewed companies have been chosen randomly, according to the determined sample structure of the survey. At the end of the day enough BDSP could be identified and interviewed in all regions.

Box: Definitions

Business Development Services (BDS): non-financial services that improve the performance of an individual enterprise, its access to markets and its ability to compete, and are offered on a short-term or temporary basis. BDS may be classified into: Strategic BDS, or those services irregularly required, for example technical services when introducing a new production line, consulting services when preparing a business plan or training courses for computer programs; and Operational BDS, or those services regularly required, for example support in accountancy or yearly tax forms. *BDSProvider..* a firm, institution or individual that provides BDS directly to SME's. They may be private "for-profit" firms, private "not-for-profit" firms, NGO's, parastatals, national or sub-national government agencies, industry associations etc. They may also be firms whose core business is not services but who provide them as part of a broader transaction or business-to-business relationship. This study focuses on BDS provided by firms, individuals and institutions on a "for-profit" (commercial) basis.

BDS Facilitators: international or local institutions that have the primary aim to promote the development of local BDS markets. This may include a range of services to BDS providers (e.g. development of new service products, promoting best practice and building provider capacity) and to BDS consumers (e.g. information and education about the potential for using BD services). Currently, most BDS facilitators are public institutions, NGO's or proje t offices of donors, and are usually funded by governments or donors

Small and Medium Enterprises: With regard to the classification of small and medium enterprises a number of definitions are in use by the various Ministries, the Bureau of Statistics, and foreign donor organizations involved in SME development in Indonesia. In order to simplify the duty of field workers carrying out data collection and to allow for comparison with the previous study by SMEPP and the mentioned survey by the ADB-TA, the study adopted the following definition:

- Small Enterprises (SE): 5 to 19 employees.
- Medium Enterprises (ME): 20 to 99 employees.

While the questionnaire was prepared by SMEPP, the sampling sizes and interviews were the responsibility of ACNielsen, an internationally well known market research company. The author of this report entered the data in a specialized software program (SSPS) and takes responsibility for the analysis.

The survey on the BDS Supply Structure assesses:

- Type of services offered;
- SME's demand for BDS perceived by the providers;
- Marketing patterns;
- BDS provider's training demand; and
- Business background.

Focal Points specifying the BDS Supply Structure

Data was collected by an questionnaire (70 questions) covering the following issues specifying the structure mentioned before:

- **General information** about the enterprise, age, gender and education of owner / manager, years in business, kind of business etc.
- **Services offered and fees** charged, information regarding the schedule of **training courses,** as well as the **perceived demand** for BDS, **clients' satisfaction** etc.
- An **overview of BDS providers'** clients, their main business, their size etc.
- **Marketing measures** to distribute services to SME, information about own marketing staff, cost of marketing etc.

- **Capacity Building measures,** training for in-house staff, training providers, expenses for training, development of new products or services, etc.

- The **general business climate** of BDS providers, business prospects, reasons for business growth or stagnation, obstacles in running the business, etc.

- **Gender** specific aspects

The sample of services provided by the interviewed companies includes:

- Tax, Accounting (TA);
- Promotion, Advertising, Market information (PAM);
- Computer training and installation (C);
- Management training, Business planning (MTBP); and
- Production technology training, Research and Development (PRD).

The sample of services was chosen according to the sample of BDS examined in the demand side study, in order to allow for comparison.

According to the sample, providers of those services were interviewed in the following regions. [2]

Table 1: Types BDS Providers in Java (excluding Jakarta)

Panel of interviewees	West Java	Central Java	East Java	Total
Tax, Accounting	4	6	5	15
Promotion, Advertising, Market information	4	6	4	14
Computer training and installation	4	7	4	15
Management training, Business planning	4	7	4	15
Production technology training, Research and Development	5	7	4	16
Others	10	12	13	35
Total	**31**	**45**	**34**	**110**

[2] As the BDS demand study focused on Central Java, the representation of BDS providers in Central Java in the overall sample size of the present BDS supply survey is slightly above average (cf. table 1 below).

3 SURVEY RESULTS

3.1 General characteristics of BDS Providers(BDSP)

One set of questions in the questionnaire aimed to analyze the general characteristics of BDSP. The following aspects have been considered:

- **Company Profile:** business age, size; place, and profit
- **Manager Profile:** gender; age, education and working experience
- **External Factors:** support from extemal sources (finance and non-finance) and access to information; and networks.

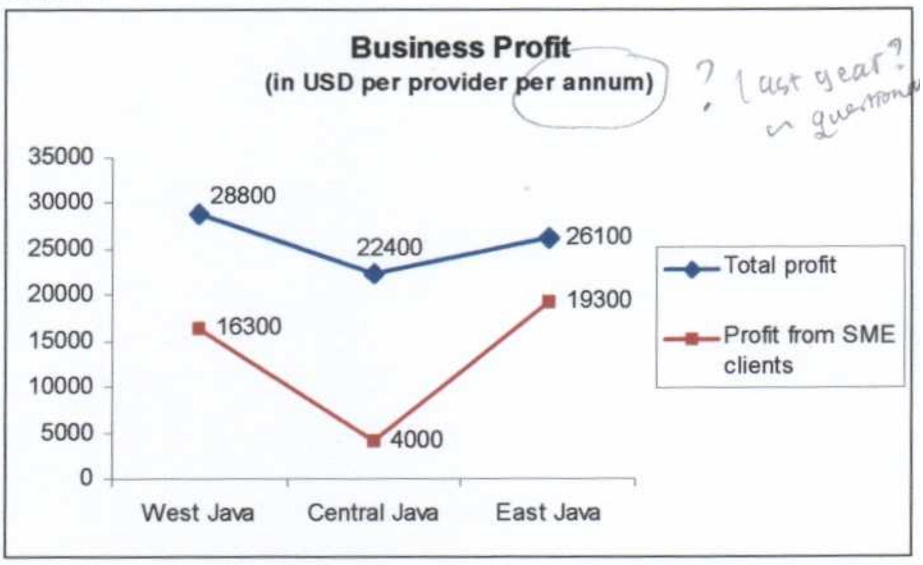
All results have been analyzed according to the type of services provided and according to regions, significant differences are highlighted in the respective parts of the analysis.

Main Findings:

Company Profile Focus: Profit

BDSP operate with an annual average profit of USD 25.000 as private companies in urban centers providing their services on a geographical flexible basis. However, considering the relatively low portion of profits resulting fromcontracts with SME, as low as an average of USD 4,000 per annum in Central Java, the annual volume of commercial BDS provision in Java appears to be too small to support a diversified service supply, and leaves providers with few opportunities and resources for product development and marketing.

Graph 1:



Business Place

The usual place of business is an office. A broad majority (83%) of BDS providers established their businesses in an office away from home, however 17% of respondents work from home. Working from home is more frequent

- among providers in East Java,
- in the sectors Production technology training/Research and Development (PRD) and Tax/Accounting,
- if the company has been established only up to three years ago, and
- if the owner is a woman.

Business Size

BDS providers employ on average more than 7 persons, up to 3 of which are trainers. Freelance staff highly contributes to the consulting work. Typically, BDS providers employ more than seven persons out of which up to three are trainers.

The largest part of responding BDS providers has more than seven employees (80% of companies); 43% even employ more than 15 persons. [6] The following types of companies have the highest employee rates:

- companies in West Java;
- those in the Tax/Accounting sector;
- companies older than five years.

In one out of three cases, the total number of employees comprises up to three trainers, plus another one out of three of BDS providers who state that they employ 4-6 trainers. The number of trainers is even higher in companies offering Tax/Accounting services, corresponding to the high number of total employees in the same sector. Female trainers are employed to a lesser extend than male trainers, as 40% of all companies interviewed do not employ female trainers at all. The remaining BDSP work on average with up to three female trainers.

In addition to the germanently employed trainers, BDS providers also contract freelancer,-,'on a case to case basis.[8] A surprisingly high number of companies (7,4'%) are contracting freelancing staff that contribute up to 50% to the consulting work of the providers. Contribution of freelancers is even higher in Central Java.

Business Profit Focus: profits gained from SME

The average business profit over the last year was IDR 250 Million, ca. USD 25,000. Almost half of the profit results directly from contracts with SME, which adds up to a total of IDR 120 Million (USD 12,000) per annum. The total profits from SME is stated to be significantly lower in Central Java, with a total of only IDR 40 Million (USD 4,000). According to the type of services, Tax/Accounting and PAM services cgn_tribute,jelatively more to the profit (both IDR 182 Million SD 18,200 per annum). Whereas, those

[6] Cf. annex 1, T able 1 "No. of employees".

[7] Cf. annex 1, Table 2 "No. of trainers".

[8] Cf. annex 1, Table 3 "Freelancer" and Table 4 "Freelancer contribution".

companies providing Production technology training/Research and Development (PRD) and Computer services gain least (IDR 51 (USD 5,100) and 61 (USD 6,100) Million respectively). Recently established companies (last three years) generate much less profits from SME (IDR 74 Million) than those, which have been established for a longer time.

3.1.2 Management Profile:

Gender of managers

Most owners/managers are male. The greatest number of responding owners and managers were male (89% of owners, 84% of managers). Female owners are more common among BDS providers offering PRD services (25% compared to the average 11%), as well as among providers in West Java (16%).

Age

Most owners/managers are in the 31-39 age group. Most owners of BDS providing companies fall in the 31-39 age group, the second most common age group is 40-49 years. Managers are generally younger at 31-39 and 25-30 years. Owners and managers of providers offering computer-related BDS tend to be younger, whereas those offering Tax/Accounting services are older than the average.

Education

Most owners/managers are University graduates. The survey shows that a high majority of respondents graduated from University: 92% of the owners and 95% of managers finished University. Additionally, 95% of the respondents employ trainers with University graduation. However, within the sector PRD, only 70% of the owners graduated from University and 20% of the trainers only finished Junior High School.

Working experience

More than eight out of ten owners have previous working experience, but only half of the trainers have been employed in other jobs before. An overwhelming majority (86%) of owners interviewed gained hands-on experience in previous employment, which allows them to better understand their clients' problems.[9] More than half of the owners interviewed gained their previous experience as managers or consultant staff/trainer, only one out of ten owners worked as assistant before starting their own BDS business.[10] A positive aspect is that almost four out of five owners previously worked for private companies, gaining experience that enhances their understanding of private-sector SME.[11] In contrast to the owners, trainers do not have as much previous work experience, as 45% of all responding BDS providers employ trainers without previous work experience. Those trainers with previous jobs gained relevant experience during assignments as trainers/senior trainers or advisors.

[9] Cf. annex 1, TTble 5 "Previous work experience".

[10] Cf. annex 1, Tab`le 6 "Previous position".

[11] Cf. annex 1, Table 7 "Sector of previous employment".

3.1.3 External Factors

Financial and non-financial support

Only one third of BDS providers received financial or management support. Two out of three BDS providers received neither financial nor management support. Financial aid was mainly directed to providers in East Java (44% compared to the average of 37%) and to companies offering Management Training/Business Planning (MTBP) services (67% of them received financial support). Equally, BDS providers selling MTBP services also received most management support (40% compared to the average of 29% that received management support). The same situation exists with the most recently established providers (33% received management support). The sources for both financial and management aid are varied, such as the central and provincial government, international donors, friends and the clients themselves. The central government is an important player with regard to financial support. The provincial government and personal friends are most important when it comes to management assistance.

Business Associations & Networks

Participation in professional associations and co-operation with other BDS providers is high. The survey analyzed BDS providers' partnerships in professional associations and co-operation with other BDS providers, to find out whether networks are of any significance and contribution to their work. In fact, co-operation seems to be supportive to providers' success, as 72% of all respondents participate in professional associations and 65% co-operate with other providers at least on a case-to-case basis. [12] Professional associations are most common among providers in the sector MTBP (87% are members), whereas significantly less providers offering computer-related services are members of such associations (only 47%). Similarly BDS providers situated in West Java are less than the average (55% compared to the average 72%). The high percentage of memberships is spread over a variety of associations, being almost equally important the following: CNS (Consultants Network for SME), KADIN (Indonesian Chamber of Commerce and Industry) and Assosiasi BDS Indonesia. Participation also differs according to region and sector, the following being the most significant results: 41 % of providers in East Java are member of CNS, 43% of computer-related BDS providers members of KADIN, and 23% of MTBP-offering providers are members of Assosiasi BDS Indonesia. Furthermore, 50% of those companies offering Tax/Accounting-services participate in the IAI (Ikatan Akuntasi Indonesia).

In addition to networks being established through professional associations, BDS providers also co-operate with their colleagues, however only one out of ten interviewees entered into permanent partnership agreements with other BDS providers. Indeed, 65% co-operate on a case-to-case basis, yet a quarter of respondents do not co-operate at all with other providers. The percentage of permanent co-operation is significantly higher among companies offering Management Training/Business Planning (MTBP) services (27% compared to the average of 10%), whereas providers offering Computer and Production technology training/Research and Development

[12] Cf. annex 1, Table 8 "Participation in professional association".

(PRD) services are more likely not to co-operate at all (33% and 35% respectively, compared to the average 25%).

Sources of Information and Business Organizations

BDS providers rely on information from publications and professional associations. Several sources of information provide different types of information to BDS providers. Most important are publications and professional associations (58% respectively 55% use these sources of information), information from family and relatives (45%), from the government (42%) and via the internet (37%). In more detail, the findings show that publications are most important for providers situated in East Java as well as for companies offering computer-related services. Professional associations are highly significant as information source for providers in the sector MTBP, corresponding to the very high level of MTBP-providers being members in such associations. The government as source of information about BDS is most important for providers in the sectors MTBP and PRD, whereas the internet is principally used by providers offering computer-related services.

3.2 Services provided

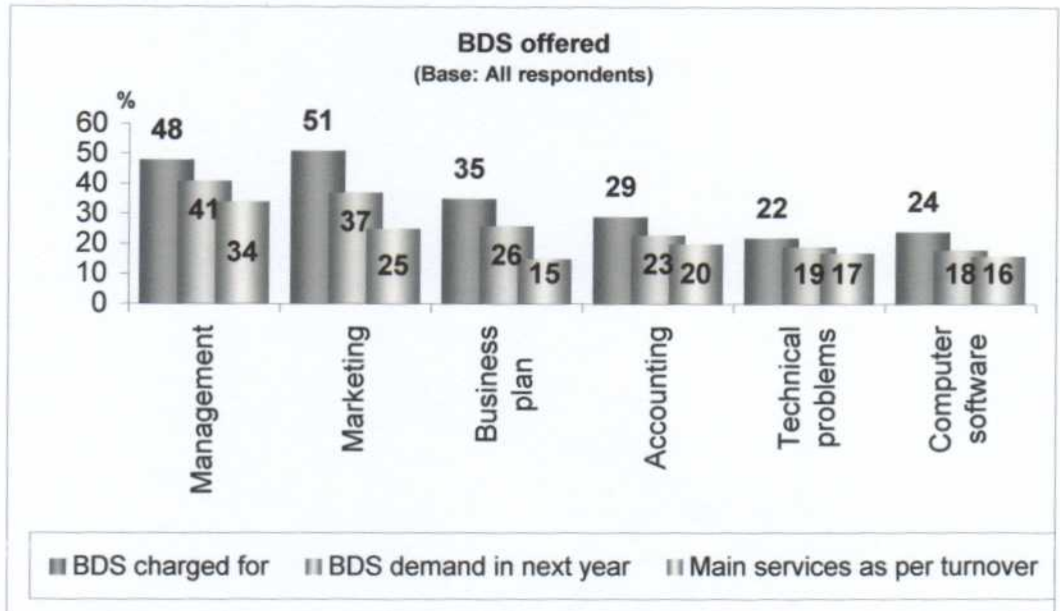
Main findings:
The analysis of survey data regarding the service portfolio leads to **three conclusions:**

- In Java BDSP offer mainly management and marketing services. Other services include: provision of business plans, accountancy, technical and computer-related problems.
- The successful development of provision of BDS are supported by three factors:
  - previous working experience,
  - participation in external training, and
  - membership in professional business organization.
- Business Development Services are generally provided on a market-led and commercial basis. As the overall market volume is still small and not likely to increase, future demand for services is stated to be lower than the actual usage. Therefore, the insufficient market size is still a major problem of the commercial BDS market in Java.

Detailed analysis of services provided:
Three aspects were analyzed: Firstly, the commercial aspect, i.e. those BDS charged for, were viewed as real "commercial" services. Secondly, providers were asked how they perceived SME's demand for BDS in the next year. Thirdly, three main services as per turnover were assessed.

Taking into consideration that the survey considered a balanced panel of BDS providers of different services, the results of the survey show that providers offer additional services besides their core business. This explains the overview given in table 2 below, with management training (i.e. all management support except business planning) and marketing services being the BDS provided by most companies.

Graph 2:



BDS actually sold

BDS providers offer mainly management training and marketing services. On a regional basis, management training (excluding business planning) and marketing services are most important for companies in Central and East Java, whereas their provision to companies in West Java is lower. Only 29% of the interviewed companies in that region sold management BDS (the average of all companies in Java being 48%) and 13% provided marketing services (average 41 %). Computer services, however, have been sold to a larger extent in West Java than in other regions (29% compared to **24%** on average). In East Java, advice regarding business planning and accounting is especially important, with **44%** and 38% of providers having sold respective services.

–

The survey showed also that young companies more often specialize in investment planning and promotion than those established a longer time ago, and that female-owned providers offer advice on technical and legal problems more often than men. Moreover, technical advice is principally provided by those providers working at home, supporting the above mentioned result that women more often establish their offices at home.

– **Future demand for BDS**

In the future management training and marketing services are presumed to be the most demanded services. The demand for BDS in the coming year, as perceived by providers, matches the actual selling rates of BDS providers. However, the quantity of future demand is stated to be slightly lower than actual usage

Future demand for BDS is expected to vary from region to region. In line with the services actually utilized, demand for management training and marketing services is estimated to be higher in Central and East Java, whereas providers in West Java expect a higher demand for technical advice. Furthermore, providers in East Java expect demand for financial advice to be significantly higher than in other regions.

Contrary to these findings the results from the BDS demand survey indicate that SME intend to demand other services. There SME stated they plan to demand marketing, taxation, transportation, promotion/advertising and computer services. This leads to the conclusion that BDS providers are not fully aware of their clients' needs and demand schemes, which might lead to an unfocused supply of services. Consequently, BDS supply does not match BDS demand, and the quantity of services sold is lower than the market would allow for.

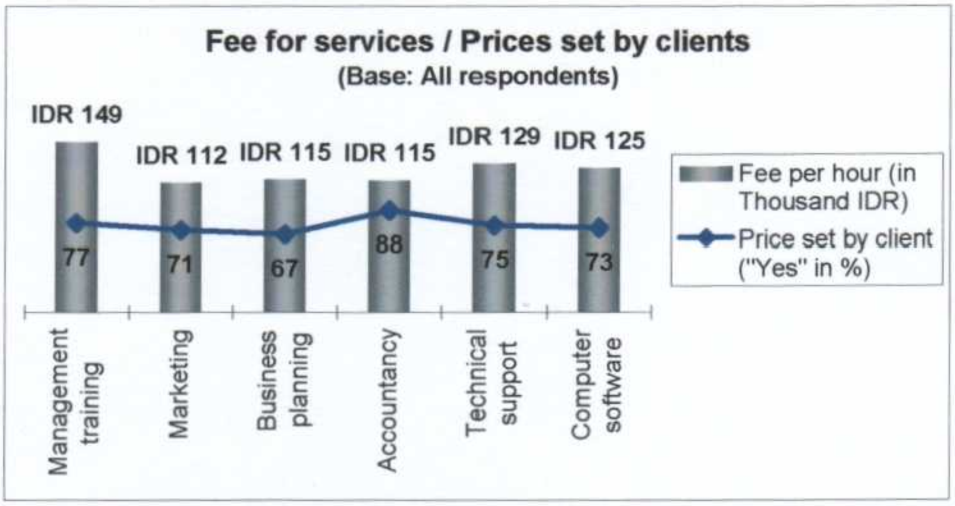
Turnover

Not all services contribute equally to providers' turnover. Although the turnover reflects to a large extent the significance of the most important services actually sold by BDS providers, the findings point at the fact that marketing and business planning services contribute to a relatively lower extent to providers' turnover than the other services. This fact is likely to be related to the lower fees per hour charged for the provision of these services, as shall be outlined below.

Fees for BDS

Fees for BDS depend on the type of service provided, and in two out of three cases on the clients. The prices for different services show that fees are highest for communication services and lowest for production process advise. Graph 3 and the figures below highlight the most important findings.[13]

Graph 3:



[13] Cf. also Graph 3 "Fee for services / Prices set by clients" and annex 1, Table 9 "Quantitative overview of BDS offered".

The following are the most expensive services per hour:

- Communication 227 Thousand IDR (ca. 23 US$)
- Data processing 150 Thousand IDR (ca. 15 US$)
- Management training 149 Thousand IDR (ca. 15 US$)
- Taxation 144 Thousand IDR (ca. 14 US$).

In contrast, the least expensive BDS sold by survey respondents are:

- Production processes 87 Thousand IDR (ca. 9 US$)
- Promotion 98 Thousand IDR (ca. 10 US$)
- Finance 99 Thousand IDR (ca. 10 US$)
- Information 100 Thousand IDR (ca. 10 US$).

The varying fee rates -as set out above- contribute differently to providers' turnover. Marketing and business planning advise tend to be sold at a relatively lower price and are less important for the total turnover than management training. Management training contributes largely to BDS providers' economic success as both the fee rate per hour and the utilization rate is very high.

Adaptations of services provided

BDS providers are able to adapt their services to clients' needs. BDS generally are sold on a market-driven basis. The design of the services provided varies in 20-50% of the cases from client to client and is adapted to the specific situation and needs of each customer. This customer driven approach is pursued against the background of ' time and budget constraints.

Success factors

In general, three factors influence successful supply of BDS. On the basis of cross-analyses of the survey data, the study reveals certain factors for BDS providers' success. Generally, the companies interviewed provide more BDS if they:

- Have previous working experience,
- Participated in external training, and
- Are members of a professional organization.

However, these factors are not valid for all types of services provided, as high supply rates do sometimes - especially in the case of computer-related services - not depend on any of these preconditions.

One might have expected a relationship between, on the one hand, external financial and management support from the Government or donors to BDS providers and, on the other hand, the total quantity of BDS provided, but the survey does not support this general assumption. External financial and management support to BDS providers only has positive influence on the quantity of services sold in the fields of Management Training/Business Planning (MTBP) and Promotion/Advertising/Marketing (PAM), whereas the supply rates of other services are equally high with or without external financial and management support.

3.3 Sectoral Demand for BDS

Main finding:
BDS are mostly demanded in the manufacturing sector. Providers should consider this sector to increase the market volume as it has the highest growth potential.

Size of clients' companies

Market size of BDS for SME is still too small. BDS providers' clients are generally small and medium sized enterprises. But data reveals that those 10 per cent of BDSP, which render their services to large companies, generate 50 % of their income from those large companies. These figures illustrate the importance of the size of clients" companies to the contribution of income.

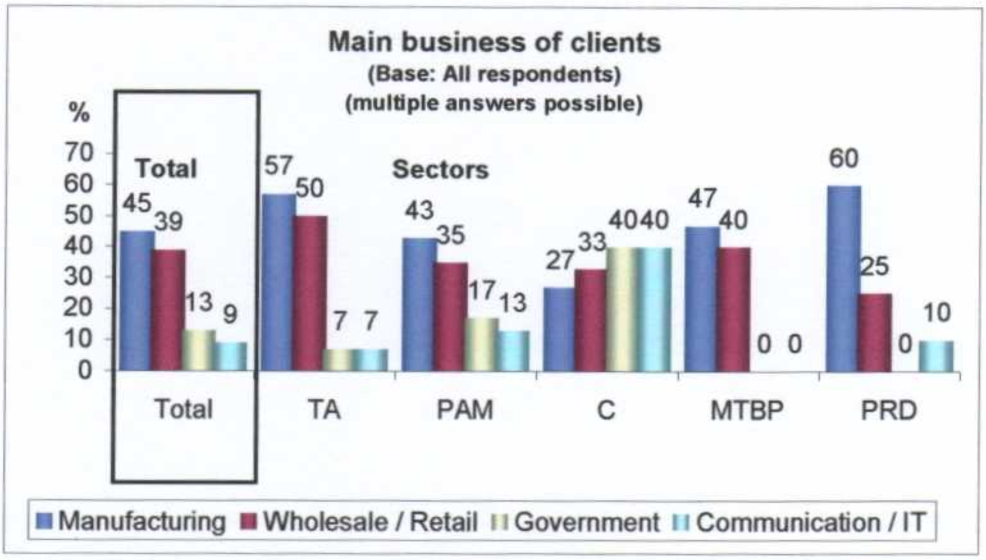
Almost no difference between the significance of small and of medium enterprises is apparent, as 40% of BDS providers' clients employ 20-99 (i.e. medium size) persons and 48% have 5-19 employees (small size). However, medium sized enterprises are substantially more important as clients for BDS providers in West Java, whereas providers in Central and East Java principally assist small enterprises. Differences also exist according to types of services, with most clients of PAM services being of medium size and most clients of PRD services being small enterprises, these being the most significant exceptions.

Sector of clients' companies

SME principally demand BDS in the manufacturing and wholesale/retail sector. More than four out of five BDS providers offer services to SME in the sectors manufacturing and wholesale/retail (45% to manufacturing and 39% to wholesale/retail companies). This result matches the finding of the previous BDS demand survey which pointed out that manufacturing SME show highest demand rates for commercial BDS. The high demand of Production technology training/Research and Development (PRD) services by manufacturing enterprises corresponds to the high need for production technology services among those companies, stated in the previous study.

Additional clients requesting BDS, with lesser importance, are the government and communication/IT companies. The only significant exception to the average are BDS providers offering computer-related services, which principally advise the government and communication/IT companies.

Graph 4:



Both surveys indicate that SME in the manufacturing sector are the most dynamic and BDS demanding companies.

Customer satisfaction

Customer satisfaction is high because of the good quality of services provided. Based on the assessment of their clients' satisfaction, [14] BDS providers trust SME using their services because of:

- good quality of services provided (76% of respondents stated this),
- reputation of the providers themselves (61 %),
- price and completeness of service packages available (45%), and
- proximity between BDSP and the client (16%).

3.4 Prevalent Marketing Measures of BDS

Main findings:
Marketing is already an important instrument for BDSP to increase their sales. It is suggested to strengthen marketing measures in order to attract additional SME clients. As the previous BDS demand survey indicates that awareness of the existence of BDS is high, marketing measures should lay emphasis on the usefulness of BDS for SME's economic success.

Detailed analysis:

Type of marketing

BDS providers make high efforts to market their services. Two out of three providers market themselves via verbal promotion, slightly less distribute their information during seminars, and almost half of the respondents inform possible clients via leaflets and special publications. 35% of all

[14] More than half of all respondents assess client satisfaction with the help of statistics on returning customers, slightly fewer providers use questionnaires after each consulting service and monitor clients' complaints, and another 40% interview their customers randomly.

BDS providers interviewed use the internet as information dissemination channel.

In detail, the findings show that providers in East Java try significantly harder than their colleagues to market themselves via verbal promotion, seminars and leaflets. Providers offering computer-related services disseminate their information more often via verbal promotion and the Internet. Furthermore, female-owned BDS providers tend to market themselves by distributing leaflets, whereas male-owned companies more often utilize the Internet.

Budget for marketing

Taking into account that BDS providers interviewed work on a profit-oriented basis, marketing measures are crucially important for their economic success. Hence, the budget,for marketing, with an average of IDR 22 million (ca. 2.200 US$) per annum per provider, is quite high. It is even higher in West Java (IDR 40 million) and in the sectors Management Training/Business Planning (IDR 45 million) and computer-related services (IDR 40 million).

The design and implementation of marketing measures is in more than half of the cases not done by special marketing staff. Only 31 % of respondents use the services of 1-2 own marketing experts and another 16% employ 3-5 persons to organize marketing measures. Own marketing staff is most common among providers in the computer-service-sector, with 26% of companies employing 3-5 and 38% employing 1-2 experts for these purposes.

3.5 Measures to improve BDS Providers' Performance

Main findings:
Quality improvement is of major importance to BDS providers. They seek for external training as a way to increase their performance and to improve the quality of services. This has a positive impact to their business growth rates, as is outlined in chapter 4.

Detailed analysis:
One crucial point of analysis was the assessment of training and other measures utilized by BDS providers to improve their businesses' performance. The analysis was based on the assumption that (1) good business performance leads to (2) better quality of services, which in turn leads to (3) enhanced customer satisfaction, and (4) more services demanded and thus to higher profits for the BDSP.

Participation in external training

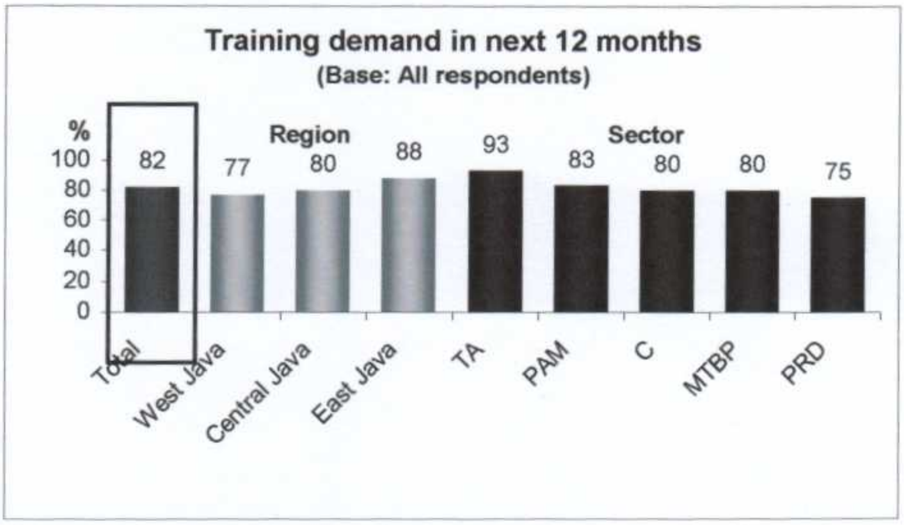
BDS providers seriously take care of improving their performance through external training. More than three out of four interviewed companies participated in external training during the last 12 months. [15] Training is

[15] Cf. annex 1, Table 11 "Participation in trainings in the past".

even more important for companies situated in East Java (82%), for those working in the sectors Tax/Accounting (100%) and Management Training/Business Planning (80%) and those owned by women (83%).

In the future, external training is regarded to be even more important, as BDSP plan to increase their demand for external training courses. Those BDS providers offering computer-related services claim the highest increasing rates, from an actual utilization rate of 47% up to an estimated future demand for training of 80% of all IT service providers.

Graph 5:



Type of training

Most BDS providers request (external) management and marketing training courses. Those companies, which participated in training, were looking for different types of advice. Management training was most frequently needed in all regions and sectors with more than half of the respondents having utilized it in the past and planning to demand it in the next year. [16] Second most important is marketing training, utilized and demanded by almost one third of BDS providers interviewed. The third most important training in the past was related to accountancy and was required by 25% of respondents, however demand is expected to drop in the future.

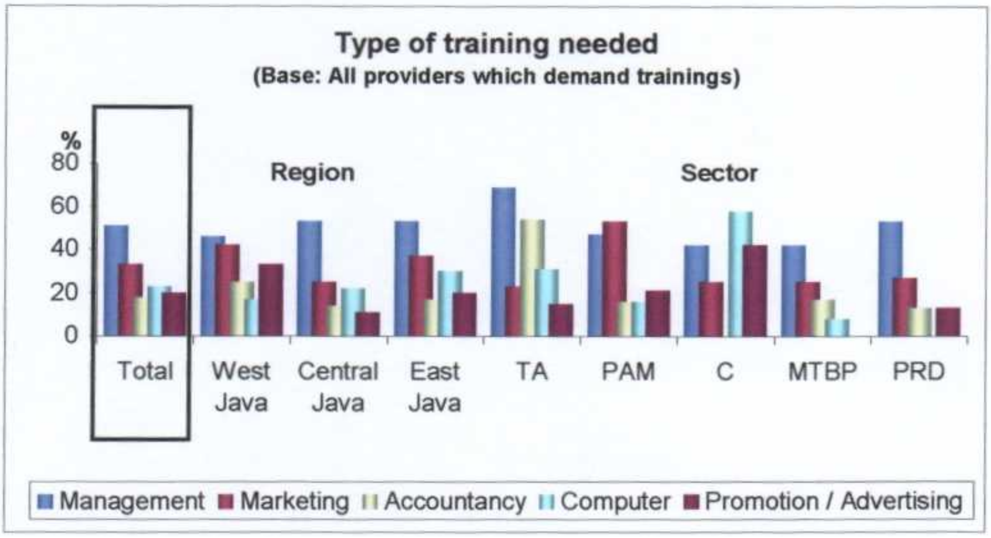
Instead, computer / IT as well as promotion / advertisement training will become more significant. For an overview please confer to table 6 below.

The type of training needed differs according to the services BDS providers offer. Although management services tend to be important for all BDS providers, theirsignificance is highest forthose offering Tax/Accounting, MTBP and PRD services. This is related, firstly, to a general improvement of management processes within the enterprises, and, secondly, to the type of

[16] For results on actual utilization pattems cf. to annex 1, Table 12 "Type of training participated in".

BDS offered by these providers. The companies providing Promotion/Advertising/Marketing (PAM) services, however, need more input related to the type of services they offer, which means PAM providers mainly request marketing.

Graph 6:



To complete the picture of external training courses offered, the survey gathered additional information about the training cost, training institutions and sources of information about available training.

Training costs

The budget for training is still low. The total budget of BDS providers for training in the next year amounts to 100-500 USD, one training costs on average 20-50 USD. More than four out of five respondents paid for the training they participated in, proving the commercial and market-oriented basis of this training market. The cost for one training was on average IDR 200-500 thousand, though higher (up to IDR 5 million) for BDS providers in West Java and those offering computer and PRD-related services. Most respondents assess their total future budget for training in the next 12 months to IDR 1-5 million or more than 5 million, which is approximately 10-20% of the average marketing budget of a BDS provider.

Training providers

Most training courses are offered by private trainers. Out of the several institutions offering training for BDS providers the most frequently used are:[17]

- Private trainers (46% of all respondents participated in their trainings),
- Associations (33%),

[17] Cf. annex 1, Table 13 "Training providers".

- Institutes/ Universities (30%),
- Government extension workers (26%),
- NGOs (20%), and
- International donors (12%).

These findings show that external training for BDS providers is already, and to a large extent, offered on a private and commercial basis. Training courses of government extension workers or international donor organizations are less important.

Information aboul trainina

Business associations are the main source of information about training courses. The information about training courses offered is provided by various sources. Providers receive information about training principally through:

- Associations (54% of respondents),
- Publications (36%),
- Government (27%),
- Internet (24%),
- Family (14%), and
- International Donors (13%).

BDS providers in East Java, as well as companies offering TA-services and those that are older than five years, are better informed about training courses, because they receive more information by means of all available information channels. Interestingly, providers in the field of computer-services do not gather more information from the Internet than their colleagues, as one might have expected.

Development of new products

BDS providers try to enhance their performance by launching new products. Almost two third of respondents stated they plan to develop new products or services within the next year, particularly respondents offering MTBP services (80% compared to average 62%). The range of new services comprises a broad variety of different products, the most important being those related to software, hardware or websites. This indicates high demand for IT services. Additionally, BDS providers plan to introduce new services related to enhanced tax advice, enhanced entrepreneurship training, as well as advice for SME to develop export markets.

Factors for high training demand

Demand for external training is highest among economically successful BDS providers, which participate in professional business networks. The survey showed that certain factors lead to participation in training. BDS providers are more likely to make use of external training if:

- Their business increased in the past,
- They are members of professional associations, and
- They receive external financial and management support from the government or donors (this factor being less important).

These findings highlight the importance of business associations as networks for information dissemination about the existence and importance of external training for BDS providers. Previous working experience does, however, not influence the decision to participate in training.

Usefulness of training

The survey clearly points at the usefulness of training in terms of quality improvement and monetary value for BDS providers. Those respondents having participated in training state to a large extend that their clients are satisfied with the quality of services offered, and that they perceive higher business growth rates than their colleagues. Based on these findings, both participation in and quality of external training for BDS providers is crucial for further development of the BDS market.

4 BUSINESS OUTLOOK

One important aspect in order to assess the current situation of the BDS market is an overview of business developments and prospects of BDS providers. Thus, the survey included a set of questions related to the economic situation and outlook of the companies interviewed. The results are promising.

Main Findings:
The business outlook of most BDS providers is highly optimistic, 81 % of the companies interviewed expect positive business development. The main reason. for optimistic business prospects is customer satisfaction, the main obstacle economic and political instability.

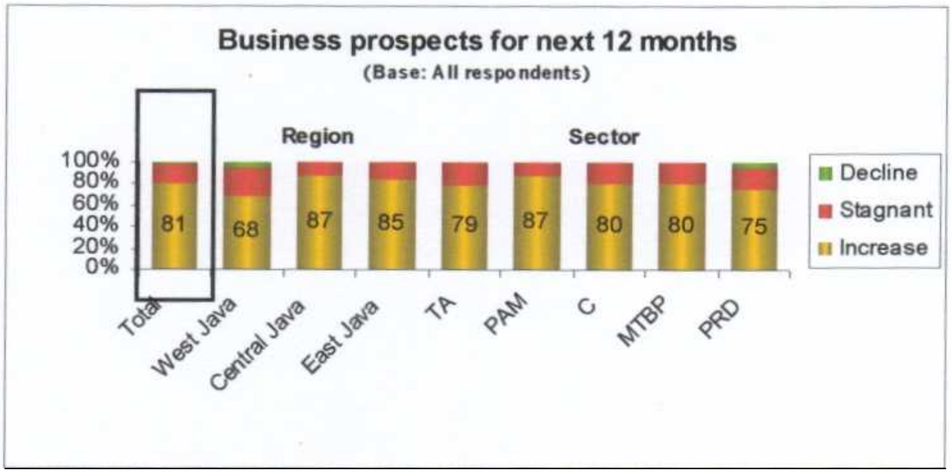
Business developments and prospects

The businesses of more than two thirds of the interviewed companies increased during the past 12 months. Especially BDS providers in East Java reported very promising developments [18]. Similarly, a high rate of more than 75% of companies in the sectors Tax/Accounting, Promotion/Advertising/Marketing (PAM) and Production technology training/Research and Development (PRD) state business growth in the past. Companies in West Java had a slightly more negative perception and the lowest business growth rates.

With regard to the future, BDS providers assume their businesses will grow at even higher rates than in the past, with 81 % expecting their business to increase and only 2% anticipating a decrease. Business prospects are expected to be especially good among companies offering PAM services, in contrast to those providers selling PRD services who do not expect their good business developments in the past to continue and state the lowest projected growth rates.

[18] Cf. annex 1, Table 14 "Business development".

Graph 7:



Reasons for positive business outlook

The main reason for an optimistic business outlook is customer satisfaction. Four out of five BDS providers predict their business to grow because of satisfied clients which lead to higher selling rates. A second reason for business growth is successful marketing, a third reason internal and extemal training. The general economic trend is stated to be the fourth reason for business increase.

In detail, companies offering PAM and Tax/Accounting-related services expect to profit from high customer satisfaction, whereas BDS providers for computer-services profit from enhanced marketing, and companies selling PRD services from intemal training.

Reasons for negative business outlook

The main factor predicted to be an obstacle for business growth is economic and political instability, which is mainly perceived in East Java, where almost all respondents fear instability. The second most important obstacle is the increasing competition, perceived principally by companies offering computer-related services. Additionally, companies claim decreasing demand and shortage of capital to be important contributing factors for present and future business decrease or stagnation.

Further to the above, two thirds of BDS providers interviewed in East Java face problems as their clients are not used to paying for the services they receive, whereas clients in West Java already seem to be used to buying BDS on a commercial basis. Providers in West Java are, however, confronted with high competition and perceive this as an obstacle for their business performance - as do companies offering computer-related services.

Especially BDSP in East Java state that they have difficulties to find qualified experts and that they lack information about possible clients.

Finally, the qualification of trainers and consultants for Tax/Accounting services is stated to be lower than in other sectors.

5 RECOMMENDATIONS

Recommended strategy

Based on the findings of this survey the following strategy is recommended. Successful development of the BDS market has to address BDS demand as well as supply. **A focus on BDS supply only will hardly be effective,** since many supply-side constraints originate from SMEs' current low usage of paid BDS.

Diagnosis: Among SME the current usage of BDS is low

Considering the relatively low portion of profits resulting from contracts with SME, as low as an average of USD 4,000 per annum in Central Java, the annual volume of commercial BDS provision in Java appears to be too small to support a diversified service supply, and leaves providers with few opportunities and resources for product development and marketing. Especially private BDSP strive to render their services to larger and medium companies, which often leaves the SME segment to public or semi public institutions. Widespread **donor and government sponsorship** has enhanced deficits:

- Subsidized provision of technical and management training has sent **wrong price signals** to SMEs and resulted in service fees that hardly provide incentives for product development and employing adequately qualified trainers.
- Sponsorship may have **allowed providers to stay in the market that commercially would not have survived.**
- External sponsorships promote a **management attitude** that is more oriented towards acquiring government or donor funding than developing and maintaining a distinct service profile, thereby contributing to strategic and managerial deficits of BDS providers.

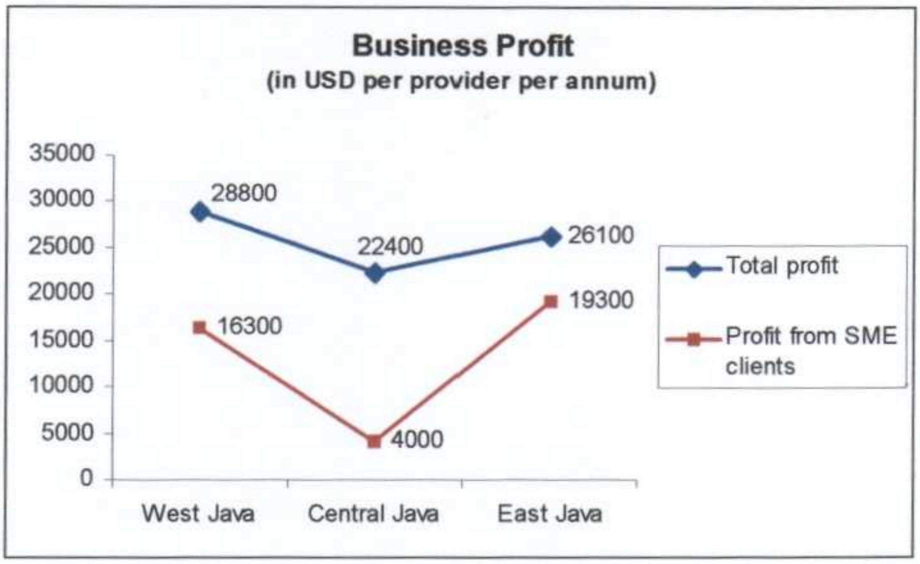
Recommendation: Strengthening demand and supply side through Voucher Programs

Supply Side Support- Voucher schemes also have a high potential to address supply side constraints. Even though voucher schemes primarily address demand-side constraints (information problems, low willingness to pay). However, combined with supply-strengthening easures such as provider networking, support of product developme t))his scheme addresses also supply side constraints, as **it provides easy access to large number of business providers.**

Demand Side Support-Voucher Programs have proved to be worthwhile instruments for activating BDS demand of those SME that either find BDS too expensive or have problems in identifying suitable services and providers. Against this background, introduction of a regional Voucher Program in Central Java is recommended.

The graph below indicates lower profits with SME in Central Java in comparison to East Java, where voucher schemes have been successfully carried out by Swisscontact and World Bank. If the successful introduction of these schemes contributed to higher profits in East Java the introduction of a similar scheme in Central Java could be pursued.

Graph 8:



In defining the **adequate regional coverage** of a Voucher Program, consideration should be given to the following:

- The region should cover a sufficient number of BDS providers in order to enable SMEs to choose among services and providers. For each of the SC Voucher Programs in East Java and Jabotabek, some 70 providers submitted proposals, and slightly below 40 providers were selected for inclusion in the Programs.
- The region should be likely to constitute one integrated BDS market. This means in particular, that SME from within the target region should be able to use most services offered without having to spend too much time and money on transport to the providers location.

As a rule of thumb, a sensible region for a Voucher Program may either be a larger city together with its adjacent districts, or the belt between two larger cities (e.g. Yogyakarta-Solo, Semarang-Kudus, or Cirebon-Tegal). This implies that most Voucher Programs have to **be established by several districts in co-operation.**

But, as the response on voucher schemes depends much on the characteristics of the local BDS market- **pilot testing is advisable.**

Voucher schemes should be primarily targeted at standardized BDS with a broad potential demand for SME and micro enterprises. A standardized service package could **focus on SMEs that are interested in (post-) start-up assistance and support for business formalization.** This focus would be primarily reflected in the selection of services eligible under the program. Such services could include start-up, technical, IT, management and marketing training, as well as training and advice on legal, tax and accounting matters related to business registration.

Diagnosis: Small Market for feasible business models

SME stated they plan to demand marketing, taxation, transportation, promotion/advertising and computer services. BDS provider expect them to demand management training and marketing services. This gap between supply and demand is likely to contribute to the small market size, in particular what concerns tax and accounting and productivity & performance enhancing services, where supply is often not meeting SMEs' demand.

Recommendation: Focus on supporting feasible business models and respective quality improvement

To improve BDS supply, actions should focus on such service combination, which can support relevant provider numbers. In line with the analysis of this survey. Tax advisors and accountants will have to be a major field structure, followed by providers of sales related services including advertising, marketing assistance as well as IT services.

In clustered regions, there is potential for providers offering a **full service range for a specific sector** that includes combined technical/ management training, management, production and operation assistance, and sector-specific marketing & investment consultancy. Such sector/cluster-specific providers will in rural regions often be agro-focused. While respective privately-owned providers should in no way be discriminated, it appears to be particularly promising to promote development of respective commercial services by local business associations. Such business associations could integrate service provision to SMEs with other activities such as vocational training.

Large urban agglomerations may provide opportunities for more sophisticated and more specialized service providers, including providers of IT services. However, respective provider numbers will in most cases be too small to justify specific activities.

BDS supply should primarily be strengthened by:

- **Improving academic education** in BDS-relevant areas such as taxation, accounting, advertising and marketing assistance as well as in IT services. Academic institutions should also be encouraged to develop and offer short skills upgrading offers geared at BDS practitioners. Synergetic effects with the GTZ project "Indonesian German Institute" should be identified and if viable pursued.
- **Enhancing market transparency and creating quality incentives for BDS providers.** Market transparency may be enhanced by associations and public institutions maintaining and publishing lists of service providers deemed to be qualified in a specific fields.

- **Promoting provider networks (associations)** by strengthening professional organizations, organizing provider forums and promoting the use of electronic media in information exchange. Issues to be discussed in provider forums may include exchange on feasible business models and specific service ideas, as well as management and controlling issues. What concerns the use of electronic media in provider networking, IAI's experience with thematic member forums on their homepage deserves particular attention. As the forums are closed to non IAI members, an assessment was unfortunately not possible in this study.

Stand-alone technical assistance and provider training is not recommended. Outreach, efficiency and chances for sustainability are higher if such activities are connected to promoting provider networking and improving academic and postgraduate education (see above).

ANNEX I

TABLES FOR MARKET SURVEY ON PROVIDERS OF COMMERCIAL BDS FOR SMALL AND MEDIUM ENTERPRISES IN JAVA

Small and Medium Enterprise Promotion Project

German-Indonesian Technical Cooperation
GTZ / GFA Management

Market Survey on Providers of Commercial BDS for Small and Medium Enterprises in Java

Annex 1: Tables

ANNEX 1: TABLES

Table 1:

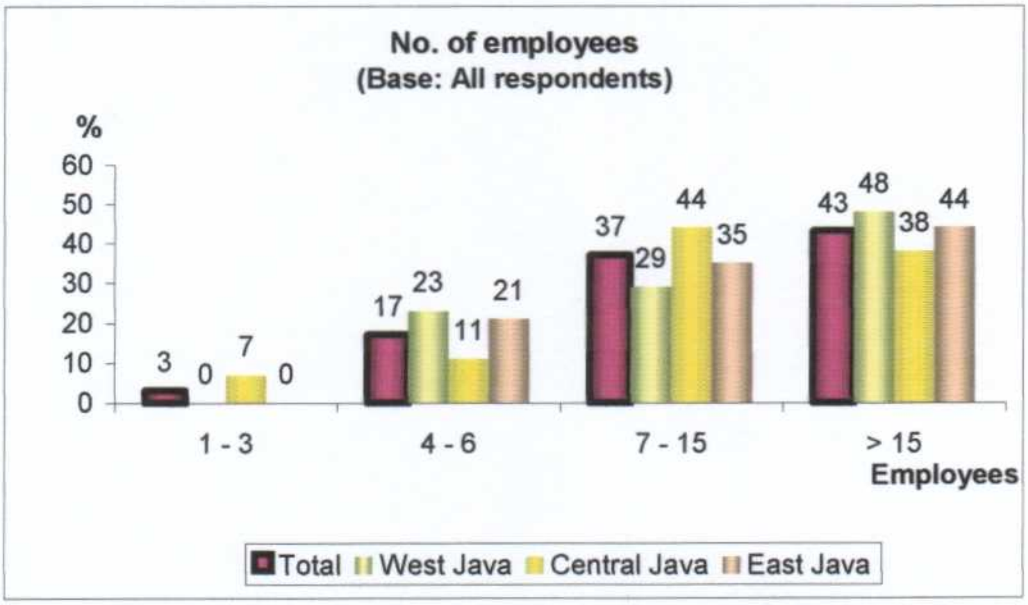


Table 2:

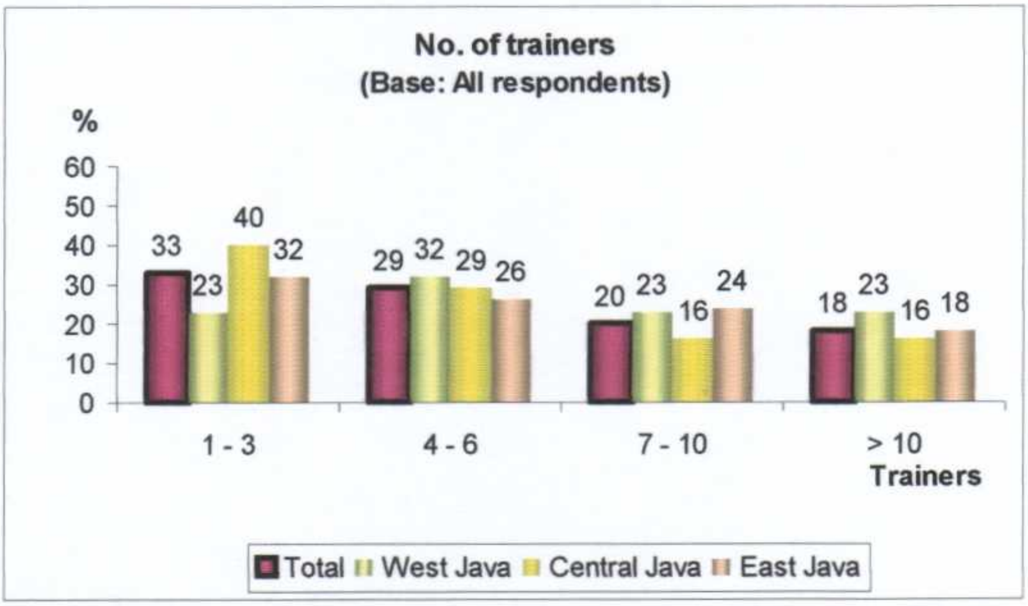


Table 3:

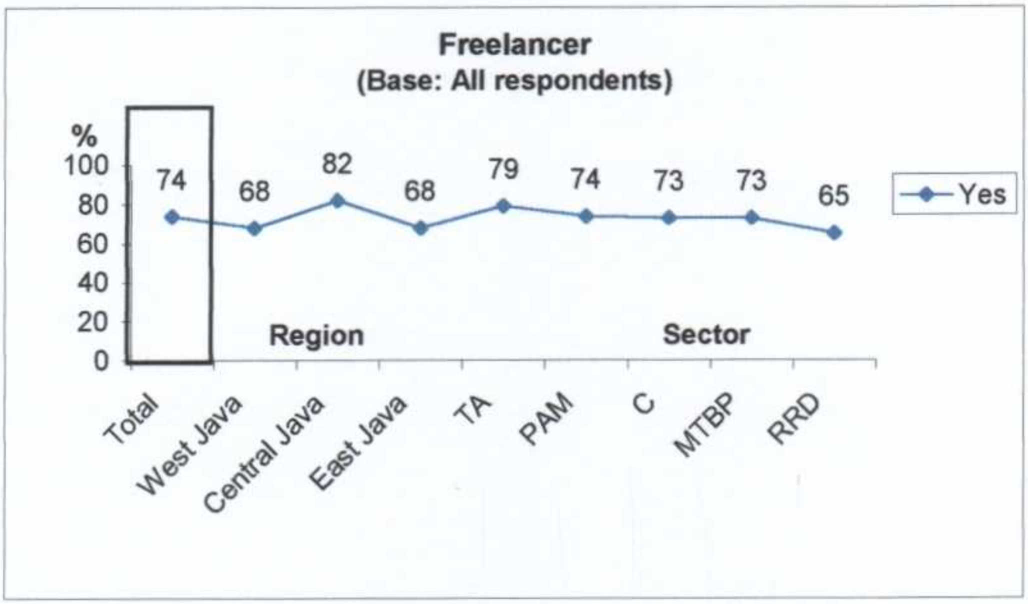


Table 4:

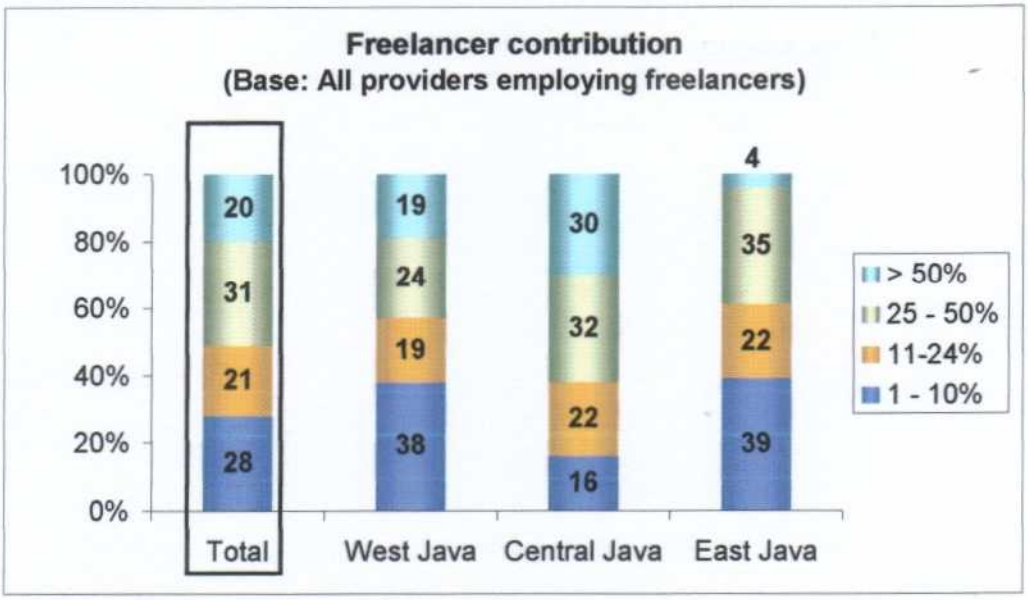


Table 5:

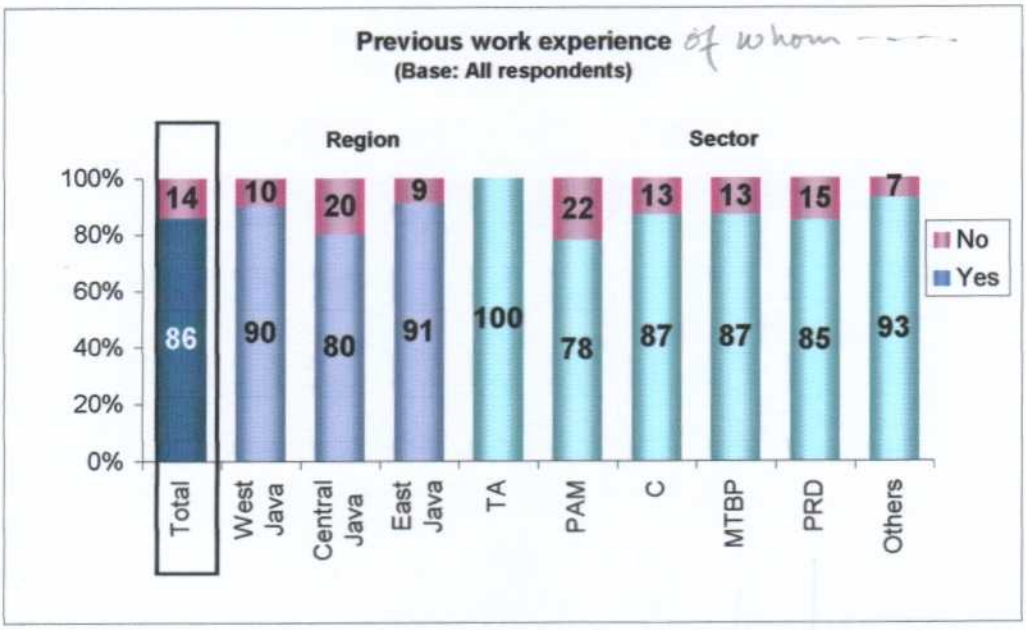


Table 6:

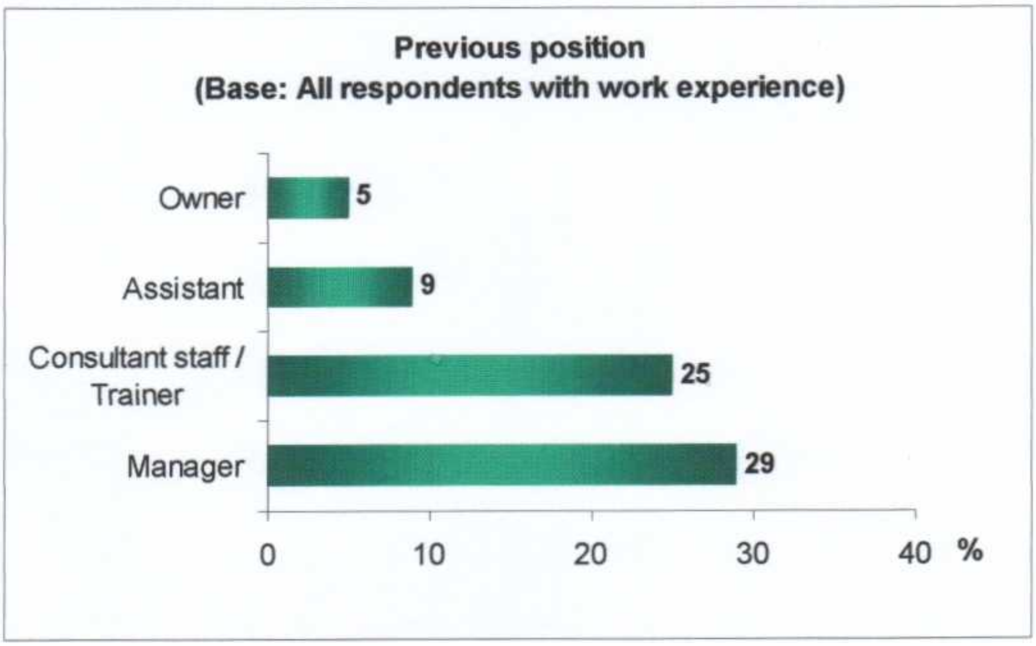


Table 7:

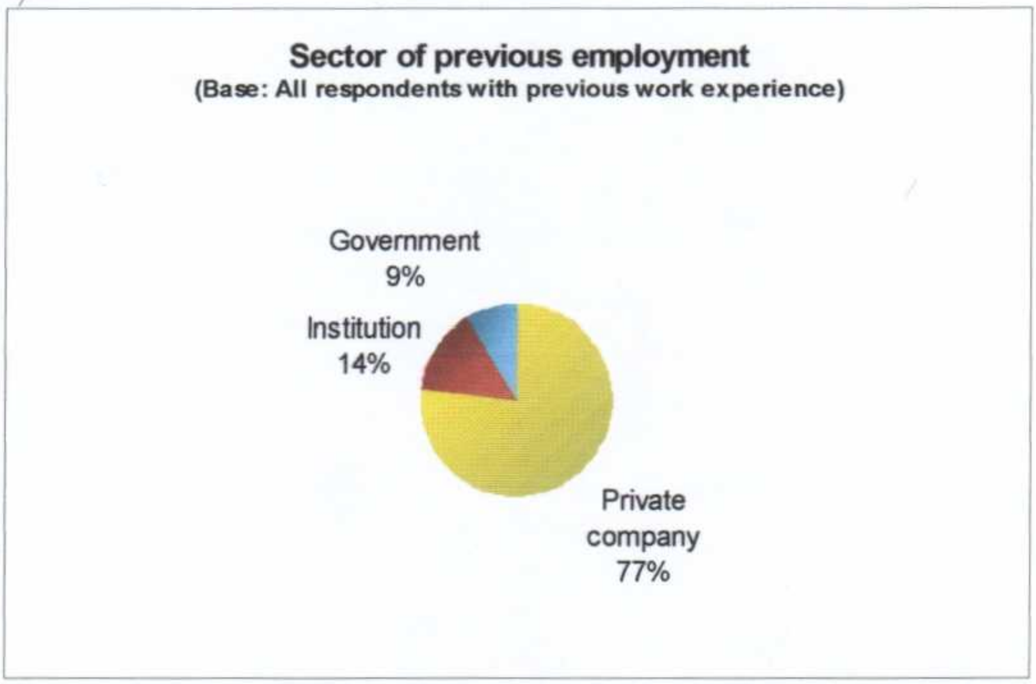


Table 8:

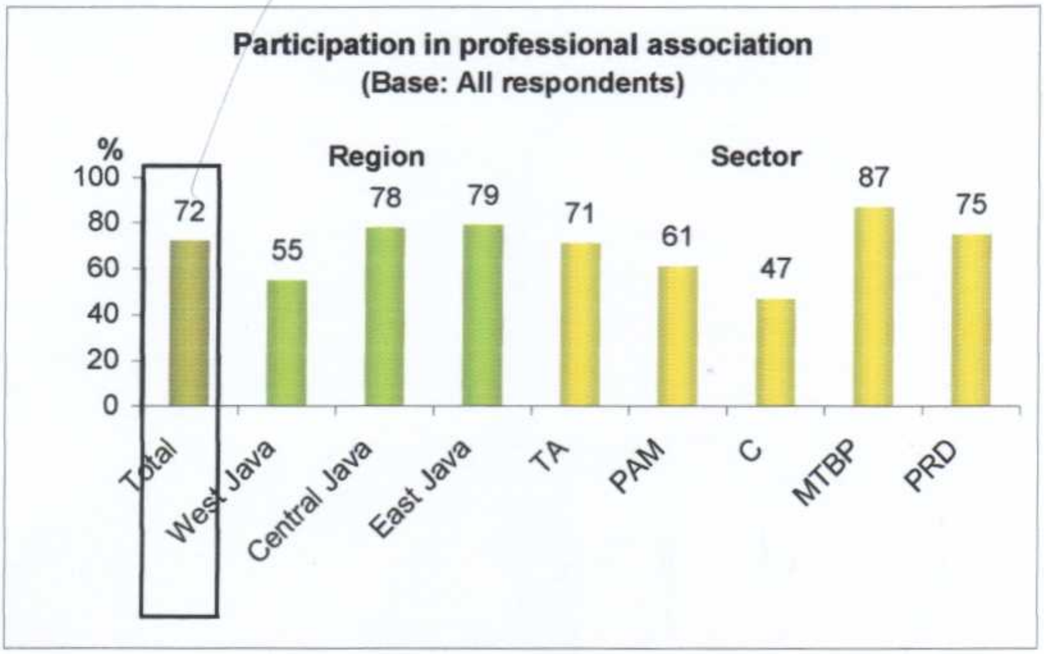


Table 9:

Quantitative overview of BDS offered

	Services sold (% of all respondents)		Demand next year (% of all respondents)		3 main products as per turnover (% of all respondents)		Fee per hour (in Thousand IDR)	Price set by client: "Yes" (in %)	Schedule for services: "Yes" (in %)
Accountancy	(4)	29	(4)	23	(3)	20	114,5	88	69
Taxation		15		10		12	144,0	82	81
Data processing		14		11		9	150,5	60	50
Computer software	(5	24		18	5	16	125,4	73	56 1
Management	(2)	48	(1)	41	(1)	34	148,8	77	68
Business planning	(3)	35	(3)	26		15	115,3	67	66
Investment planning		12		9		4	104,3	69	75
Legal problem		8		5		5	123,7	55	78
Production proc		11		5		4	86,8	50	70
Technical problems		22	(5)	19	(4)	17	129,4	75	74
Communication		9		5		2	226,6	60	88
Transport		1		1		0	18,0	0	100
Marketing	(1)	51	(2)	37	(2)	25	112,4	71	74
Information		19		18		9	99,9	67	72
Promotion		18		16		11	97,6	64	39
Finance		19		18		10	99,0	71	80
Audit ISO 9000		4		3		0	69,3	100	25
Persiapan ISO 9000		4		4		3	109,3	100	33
Audit ISO 14000		2					93,5	100	0
Persiapan ISO 14000		3		3		2	95,7	100	50
Access to credit		2		2		1	175,0	100	50
Design / Graphics		3		3		3	266,7	100	67
HRD / Training		8		5		5	215,6	78	75
Multimedia		5		5		2	165,0	60	25

(..) means

Bold [illegible] a highest

Table 10:

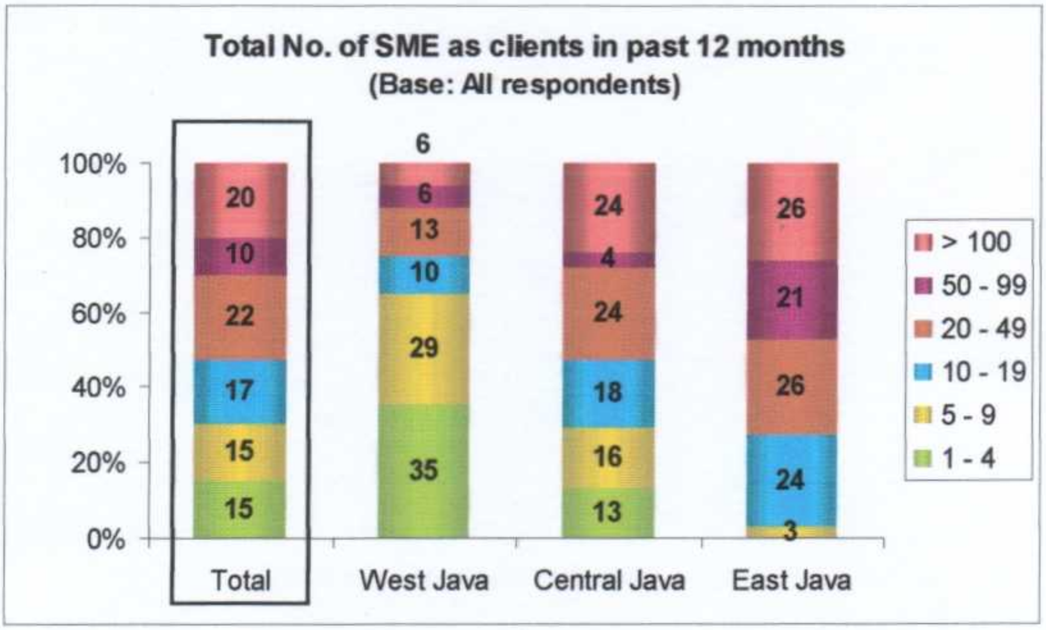


Table 11:

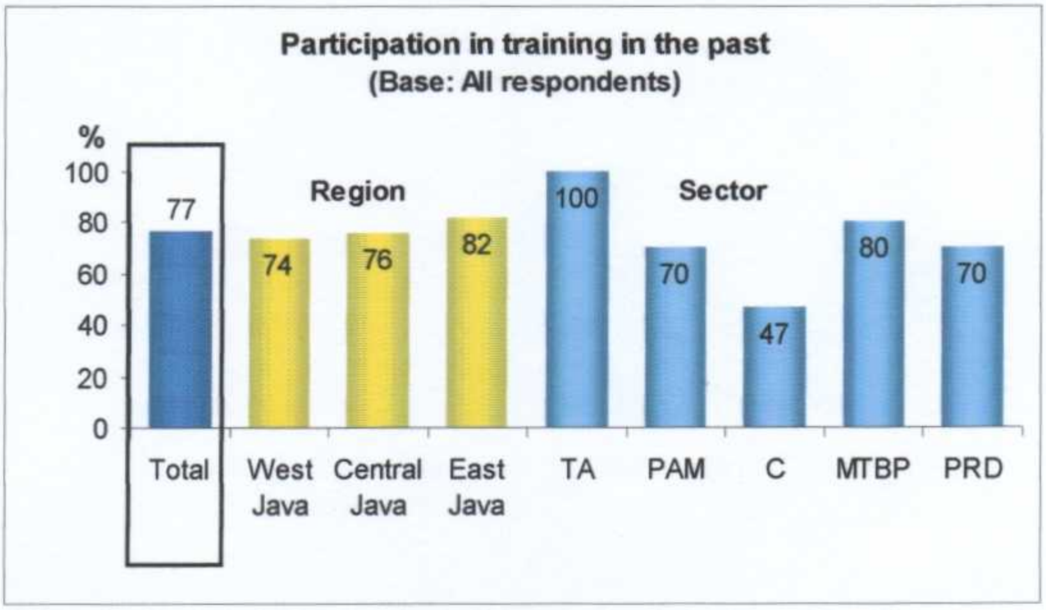


Table 12:

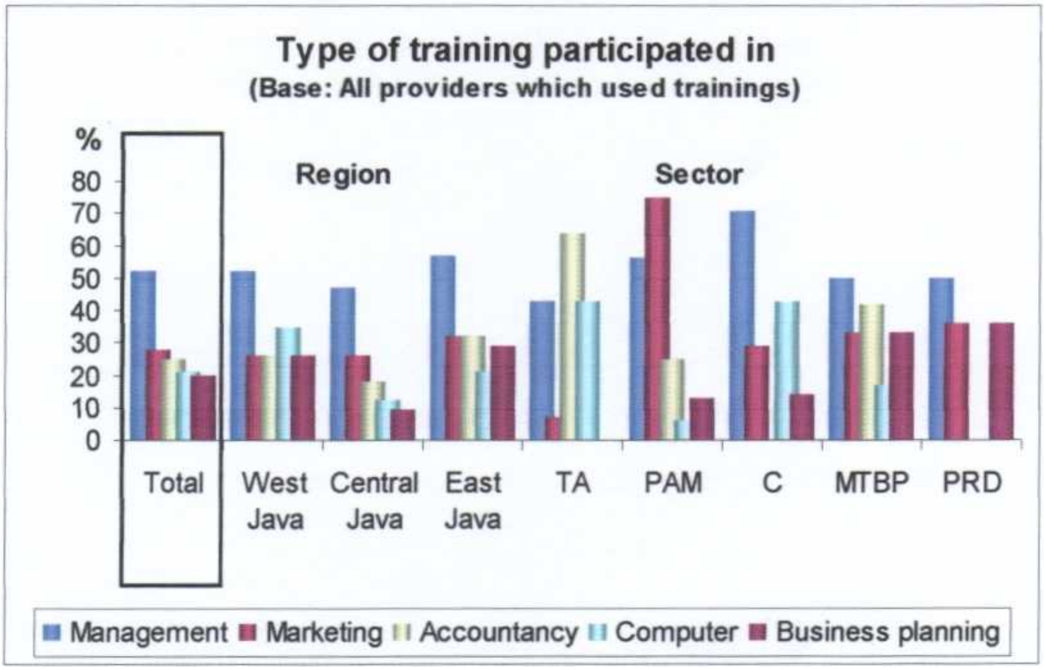


Table 13:

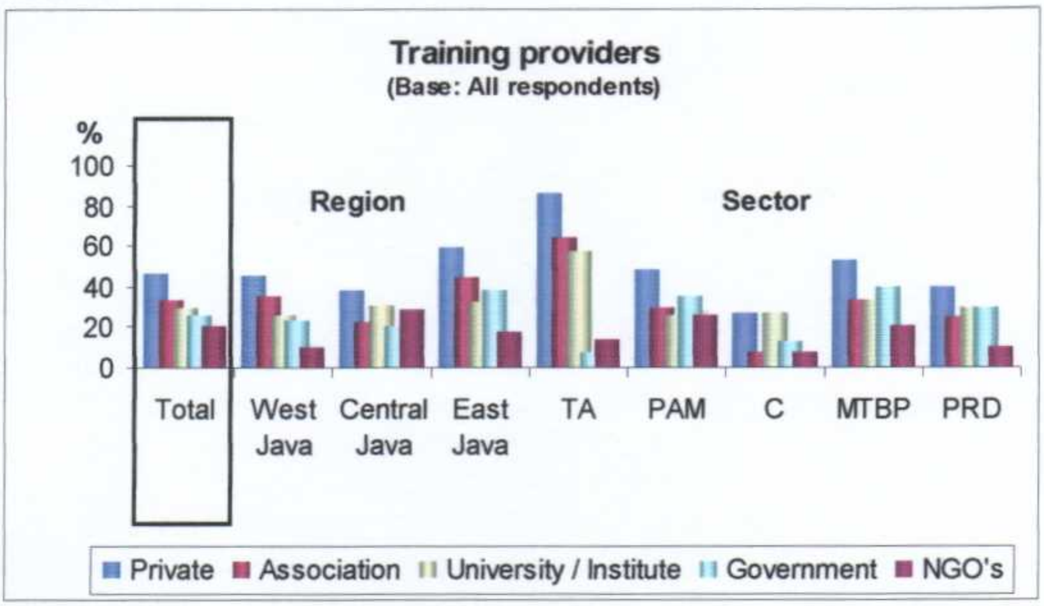
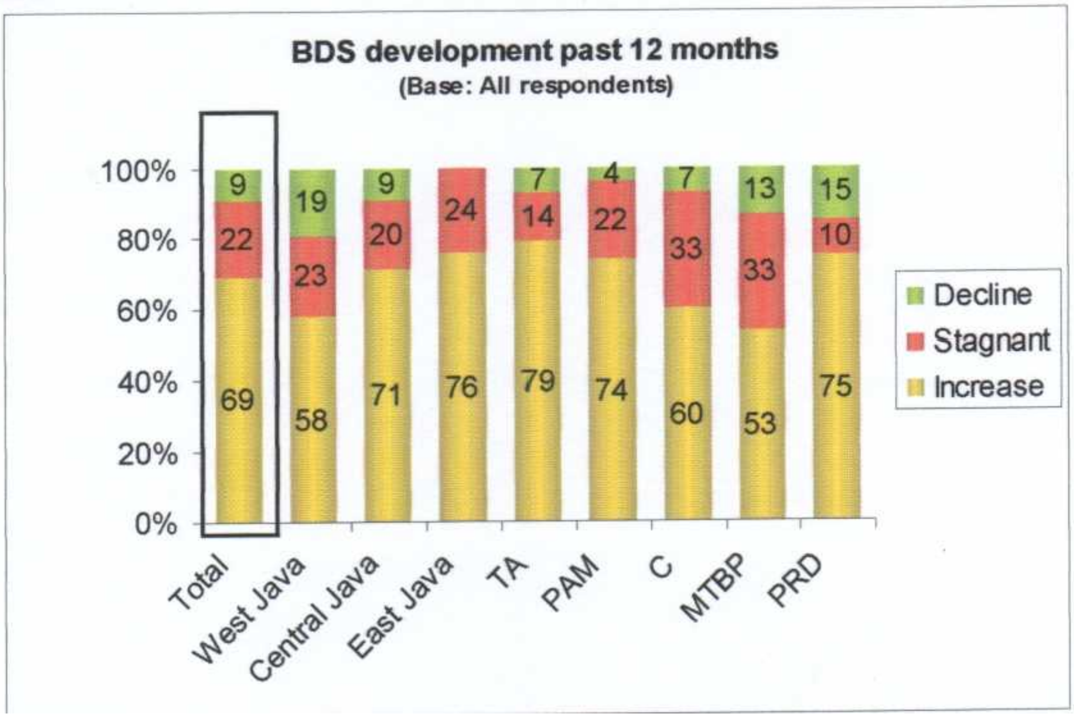


Table 14:


BDS development past 12 months
(Base: All respondents)
100%
80%
60%
40%
20%
0%
9
22
69
19
23
58
9
20
71
24
76
7
14
79
4
22
74
7
33
60
13
33
53
15
10
75
Total
West Java
Central Java
East Java
TA
PAM
C
MTBP
PRD
Decline
Stagnant
Increase

ANNEX 2

QUESTIONNAIRE FOR MARKET SURVEY ON PROVIDERS OF COMMERCIAL BDS FOR SMALL AND MEDI UM ENTERPRISES IN JAVA

ANNEX 2: SURVEY QUESTIONNAIRE

Small and Medium Enterprise Promotion Project

German-Indonesian Technical Cooperation
GTZ / GFA Management

Market Survey on Providers of Commercial BDS for Small and Medium Enterprises in Java

Annex 2: Questionnaire

Name of Respondent ____________________________
Address ____
____
____
Phone # ____
Interviewer's Name ______________________________
Date of Interview _______ - ___________ - _________
Start _________ **Finish** _________

Good morn i ng/afternoon/even i ng. My name is .... from ACNielsen a market research company that specializes in conducting surveys for various products and services. We would appreciate if you could spare a few minutes of your time to answer some questions.

Qla **MAIN BUSINESS / WHAT KIND OF SERVICES DO YOU OFFER ?** [SA]

[MA]

Qlb

	Qla	Qlb
	Training	Consultancy
	(125)	(135)
Accountancy	01	01
Taxation	02	02
Computer (Incl.EDP, hardware and software)	03	03
Business and Investment Planing	**04**	**04**
Legal Advise	05	05
Production technology	**06**	**06**
Management Training	07	07
Technical Training	08	08
Environmental consultancy	09	09
ISO 9000 preparation and/or auditing	10	10
ISO 14000 preparation and/or auditing	**I I**	**I I**
Communication and correspondence	12	12
Forwarding	13	13
Promotion and advertising	14	14
Market Information	15	15
Marketing	16	16
Access to finance and loan facilities	17	17
Other, specify____________________________	18	IS
	19	19

Q2 Is this your main source of income ? [SA] [SA]	Code	Route
	(145)	
Yes	1	
No	2	

Q3 Showcard
How long have you been running this business? [SA]

(RI)	Length of running the business (years)			(146-147)

Q4 What is your position in this company ? [MA] [MA]	Code	Route
	(148)	
The owner	1	
Manager	2	
Others, specify_________________________	3	
	4	

Q5 Are you actively involved in any important decisions in this enterprise ? [SA] [SA]	Code	Route
	(149)	
Yes	1	
No	2	

INTERVIEWER RESPONDENTS SHOULD BE A DECISION MAKER IN THIS COMPANY

INFORMATION OF THE ENTERPRISE OWNER

Q6 Could you mention the full name of this enterprise owner?

____

____

____

____

____

☐☐ ☐☐ ☐☐ ☐☐ ☐☐ ☐☐ ☐☐ ☐☐ ☐☐ (150-159)

Q7 Gender: [SA]	Code	Route
	(160)	
Male	1	
Female	2	

Q8 **Showcard** How old is the owner of this business enterprise ? [SA] [SA]	Code	Route
	(161)	
Less than 25 years old	1	
25 - 30 years	2	
31 - 39 years	3	
40 - 49 years	4	
50 - 59 years	5	
60 years and above	6	

Q9 **Showcard** Education level attained by the owner: [SA] [SA]	Code	Route
	(162)	
Non formal education	01	
Elementary school (not completed)	02	
Elementary school (completed)	03	
Junior High School (not completed)	04	
Junior High School (completed)	05	
Senior High School (not completed)	06	
Senior High School (completed)	07	
University/diploma (not completed)	08	
University/Academy (graduated)	09	
Don't know/refused	10	

Q10 Showcard Following are decisions that should be taken in running business. Which decision making areas that involve the owner of this enterprise ? [MA] [MA]	Code	Route
	(163)	
Decision maker on finance	1	
Decision maker on new prod ucts/services	2	
Decision maker on marketing	3	
Decision maker on management	4	
All aspects	5	
Others, specify___________________________	6	
	7	

Q10	<u>Showcard</u> Following are decisions that should be taken in running business. Which decision making areas that involve the owner of this enterprise ? [MA] [MA]	Code (163)	Route

(164-172)

INTERVIEWER IF THE OWNER IS HAVING A ROLE AS THE MANAGER, PLEASE GO DIRECTLY TO Q15.

INFORMATIONS OF MANAGER OF THE ENTERPRISE

QI] Name of the manager

(173-229)

Q12	Gender [SA]	Code (230)	Route
	Male	I	
	Female	2	

Q13	<u>Showcard</u> Age of the manager: [SA] [SA]	Code (231)	Route
	Less than 25 years old	1	
	25 - 30 years	2	
	31 - 39 years	3	
	40 - 49 years	4	
	50 - 59 years	5	
	60 years and above	6	

Q14	**Showcard** Education level attained by the manager [SA] [SA]	Code (232)	Route
	Non formal education	01	
	Elementary school (not completed)	02	
	Elementary school (completed)	03	
	Junior High School (not completed)	04	
	Junior High School (completed)	05	
	Senior High School (not completed)	06	
	Senior High School (completed)	07	
	University/diploma (not completed)	08	
	University/Academy (graduated)	09	
	Don't know/refused	10	

Q15	Do you have previous working experiences before owning/managing this Business Development Service 9 [SA]	Code (233)	Route
	Yes	1	
	No	2	

Q16	**Showcard** if yes, in which function did you work in your previous employment ? [SA] [SA]	Code (234)	Route
	Owner	1	
	Manager	2	
	Consultant staffitrainer	3	
	Assistant	4	
	{Insert Response)	5	

(235-237)

Q117	Showcard If yes, was your previous employment with .... [SA] [SA]	Code (238)	Route
	The government	1	
	A parastatal company	2	
	An institution	3	
	A private Company	4	

Q18	How long has been occupied this position	
(RI)	Length of occupying this posistion (years)	(239-240)

QIq	**Showcard** In which following areas does the manager have responsibilities ? [MA]	Code (241)	Route
	Decision maker on finance	1	
	Decision maker on new prod ucts/services	2	
	Decision maker on marketing	3	
	Decision maker on management	4	
	All aspects	5	
	Others, specify___________________________	6	
		7	

(242-250)

Q20a SHOWCARD
You claimed you offer (as answered in Q 1) services. Would you please answer the following questions:
Do you charge for these services ?

Q20b How much do you charge per hour? (in thousand rupiah)

Q20c Does the this price depend on specific client ?

Q20d SHOWCARD
Which of the services will, according to your opinion, be demanded by your current and new customers in the coming 12 months?

Q20e Do you have a fix schedule for your trainings or do you organize trainings on demand ?

Q20f SHOWCARD
Named the three main products regarding turn over ?

		Q20a	Q20b	Q20c		Q20d	Q20e		Q20f
		Charge	Charge/hour	Yes	No	coming in the 12 months	Yes	No	Three main products
(R1)	Accountancy	(251-260) 01	(261-266) ______	(1125) 1	2	(1253-1262) 01	(1263) 1	2	(1423-1432) 01
(R2)	Taxation	02	(267-272)	(1126) 1	2	02	(1264) 1	2	02
(R3)	Data Processing	03	(273-278)	(1127) 1	2	03	(1265) 1	2	03
(R4)	InstaIllation/training Computer Sofware	04	(279-316) ______	(1128) 1	2	04	(1266) 1	2	04
(R5)	Management	05	(317-322)	(1129) 1	2	05	(1267) 1	2	05
(R6)	Business Plan	06	(323-328) ______	(1130) 1	2	06	(1268) 1	2	06
(R7)	Investment Plan	07	(329-334) ______	(1131) 1	2	07	(1269) 1	2	07
(R8)	Legal Problem	08	(335-340) ______	(1132) 1	2	08	(1270) 1	2	08
(R9)	Operational and Production Process	09	(341-346) ______	(1133) 1	2	09	(1271) 1	2	09

	Q20a	Q20b	Q20c		Q20d	Q20e		Q20f
	Charge	Charge/hour	Yes	No	coming in the 12 months	Yes	No	Three main products
(RIO) Technical Problem	10	(347-352) ______	(1134) 1	2	10	(1272) 1	2	10
(R] 1) Communication and correspondence	I I	(353-358) ______	(1135) 1	2	I I	(1273) 1	2	I I
(R 1 2) Transportation	12	(359-364)	(1136) 1	2	12	(1274) 1	2	12
(R 1 3) Marketing	13	(365-370) ______	(I 137) 1	2	13	(1275) 1	2	13
(R 1 4) Information	14	(371-376) ______	(1138) 1	2	14	(1276) 1	2	14
(R 1 5) Promotion	15	(377-414) ______	(1139) 1	2	15	(1277) 1	2	15
(R 1 6) Finance	16	(415-420) ______	(1140) 1	2	16	(1278) 1	2	16
(R 1 7) Audit ISO 9000	17	(421-426)	(1141) 1	2	17	(1279) 1	2	17
(R 1 8) Persiapan ISO 9000	18	(427-432) ______	(1142) 1	2	18	(1280) 1	2	18
(R 1 9) Audit ISO 14000	19	(433-438)	(1143) 1	2	19	(1313) 1	2	19
(R20) Persiapan ISO 14000	20	(439-444) ______	(1144) 1	2	20	(1314) 1	2	20
(R2 1) Others, specify__________ __________	21	(445-450) ______	(1145) 1	2	21	(1315) 1	2	21
(R22) flnsert Responsel	22	(451-456) ______	(1146) 1	2	22	(1316) 1	2	22

Q21 What is the amount of revenue that gained by this company in the last year ? (in Rp.'000)

(RI) REVENUE IN THE LAST YEAR (RP.										(1433-1441)

Q22 What is the amount of revenue that gained from contracts with direct clients (SME) ? (in Rp.'000)

(R 1) REVENUE IN THE LAST YEAR from contracts with direct clients (SME) (RP. '000)										(1442-1450)

Q23 What is the amount of revenue that gained from project work (not directly paid by SME) ? (in Rp.'000)

(RI) REVENUE IN THE LAST YEAR (not directly paid by SME) (RP. '000)										(1451-1459)

Q24	**Showcard** Do you operate your business from your private home or a separate office ? [SA]	Code (1460)	Route
	Private home	1	
	Separate office	2	

Q25	**Showcard** How high is your investment capital (such as training rooms, teaching aid, office and computer equipment) ? [SA]	Code (1461)	Route
	Less than Rp. 500,000	1	
	Rp. 500,000 - Rp.2,000,000	2	
	Rp. 2 - 5 Million	3	
	Rp. 5 - 10 Million	4	
	Rp. 10 - 25 Million	5	
	Rp. 25 - 100 Million	6	
	More than Rp. 1 00 Million	7	

Q26	Do you plan to introduce new products or services during the coming 12 months ? [SA]	Code (1462)	Route
	Yes	1	
	No	2	

Q27 If yes, could you please specify

____

____

____

____

____

☐☐ ☐☐ ☐☐ ☐☐ ☐☐ ☐☐ ☐☐ ☐☐ ☐☐ (1463-1519)

Q28	**Showcard** How many employees does this company currently have ? [SA] [SA]	Code (1520)	Route
	1 - 3 employees	1	
	4 - 6 employees	2	
	7 - 15 employees	3	
	more than 15 employees	4	

Q29	Showcard How many advisors / trainers are permanently employed by your enterprise ? [SA] [SA]	Code (1521)	Route
	1 - 3 persons	1	
	4 - 6 persons	2	
	7 - 10 persons	3	
	More than 1 0 persons	4	

Q30a **Showcard**
Education level attained by advisors/trainers, including freelance staff ?

Q30b How many people attained by ?

		Q30a	Q30b
		Education level	Number of people
		(1522)	(1523-1525)
(R 1)	Non formal education	01	(1526-1528)
(R2)	Elementary school (not completed)	02	(1529-1531)
(R3)	Elementary school (completed)	03	(1532-1534)
(R4)	Junior High School (not completed)	04	--- (1535-1537)
(R5)	Junior High School (completed)	05	--- (1538-1540)
(R6)	Senior High School (not completed)	06	--- (1541-1543)
(R7)	Senior High School (completed)	07	--- (1544-1546)
(R8)	University/diploma (not completed)	08	--- (1547-1549)
(119)	University/Academy (graduated)	09	(1550-1552)
(R 1 0)	Don't know/refused	10	

Q31a Which function did your advisors / trainers hold in their previous permanent employment ?

Q31b How many persons did your advisors / trainers hold those function in their previous permanent employment ?

		Q31 a	Q31b
		Function	Number of persons
		(1553-1562)	(1563-1564)
(RI)	None previous permanent employment	01	(1565-1566)
(R2)	Senior advisor / trainer	02	(1567-1568)
(R3)	Advisor / trainer	03	(1569-1570)
(R4)	Manager	04	(1571-1572)
(R5)	Assistant	05	(1573-1574)
(R6)	Others, specify	06	- -

Q32	Code	Route
<u>Showcard</u> How much administrative staff do you permanently employ in your enterprise ? [SA]	(1857)	
1 - 3 persons	1	
4 - 6 persons	2	
7 - 10 persons	3	
More tha 1 0 persons	4	

Q33	**Showcard** How many of your employees are female ? [SA]	Code (1858)	Route
	1 - 3 employees	1	
	4 - 6 employees	2	
	7 - 15 employees	3	
	more than 15 employees	4	

Q34	**Showcard** How many of your permanent advisors / trainers are female ? [SA]	Code (1859)	Route
	1 - 3 persons	1	
	4 - 6 persons	2	
	7 - 1 0 persons	3	
	More than 1 0 persons	4	

Q35	Are there any products / services predominantly rendered by your female professional staff 9 [SA]	Code (1860)	Route
	Yes	1	Q36
	No	2	Q37

Q36	If yes, what are these products / services predominantly rendered by your female staff ? [SA]	Code (1861)	Route
	Accountancy	01	
	Taxation	02	
	Computer (Incl.EDP, hardware and software)	03	
	Business and Investment Planing	04	
	Legal Advise	05	
	Production technology	06	
	Management Training	07	
	Technical Training	08	
	Environmental consultancy	09	
	ISO 9000 preparation and/or auditing	10	
	ISO 14000 preparation and/or auditing	I I	
	Communication and correspondence	12	
	Forwarding	13	
	Promotion and advertising	14	
	Market Information	15	
	Marketing	16	
	Access to finance and loan facilities	17	
	Other, specify____________________________	Is	
		19	

Q37	Do you work with freelance staff ? [SA]	Code (1871)	Route
	Yes	I	
	No	2	

Q38	Showcard If yes, which percentage of turnover approximately stems from the work of freelance staff '? [SA]	Code (1872)	Route
	1 -10 %	1	
	11 -24%	2	
	25-50%	3	
	More than 50 %	4	

Q39	Are you a member of a professional association 9 [SA]	Code (1873)	Route
	Yes	1	
	No	2	

Q40	If yes, of which association are you member ? [MA]	Code (1874)	Route
	Kadin	1	
	KUKMI	2	
	Young professional association	3	
	Specific bar association	4	
	Others, please specify ____________________	5	
		6	

(1875-1915)

Q41	**Showcard** Do you work with other complementary BIDS provider ? [SA]	Code (1916)	Route
	Permanently	1	
	on case to case basis	2	
	No	3	

Q42	Where do you collect information about competing and complementary BIDS providers ? [MA]	Code (1917)	Route
	From government	1	
	From association	2	
	From publication	3	
	From TV / radio	4	
	From the internet	5	
	From donors / NGO's	6	
	From family or relatives	7	
	Others, specify	8	

(1918-1926)

Q43	Showcard What is the main business of your clients ? [SA] [SA]	Code (1927)	Route
	Manufacturing	1	
	Wholesale / retail trade	2	
	Accomodation / restaurant	3	
	Tourism	4	
	Transportation / storage	5	
	Communication / IT	6	
	Govermment administration / government institutes	7	

Q44	Showcard How many employees does your average client have ? [SA] [SA]	Code (1928)	Route
	1 - 4 employees	1	
	5 - 19 employess	2	
	20 - 99 employess	3	
	100 - 500 employees	4	
	more than 500 employees	5	

Q45	Showcard How many different SME customers did you have during the last 12 months *7 (note NOT number of services) [SA]	Code (1929)	Route
	1-4	1	
	5-9	2	
	10-19	3	
	20-49	4	
	50-99	5	
	1 00 and more	6	

Q46	Showcard How many new SME customers did you have during the last 12 months ? (note NOT number of services) [SA]	Code (1930)	Route
	1 -4	1	
	5-9	2	
	lo- 19	3	
	20-49	4	
	50-99	5	
	100 and more	6	

Q47	Showcard How far do you typically travel to reach your clients (on waffi [SA] [SA]	Code (1931)	Route
	No travel	1	
	up to 30 minutes	2	
	30 minutes - 1 hour	3	
	1 - 3 hours	4	
	more than 3 hours	5	

Q48	Showcard How did your business develop during the past 2 years ? [SA] [SA]	Code (1932)	Route
	Increase	1	
	Stagnant	2	
	Decrease	3	

Q49	**SHOWCARD** **FOR THOSE WHO MENTIONED 'INCREASE' AT Q48** Could you mention to me which main factors caused your business to grow ? [MA] [MA]	Code (1933)	Route
	Marketing and promotion of products / services	01	
	Customers satisfaction / quality of products / services	02	
	Improvement of services through internal staff training	03	
	Improvement of services through external staff training	04	
	Increase of government subsidies / support	05	
	Accesstoloans	06	
	Access to venture capital	07	
	Decline of competition from subsidized services	08	
	General economic trend	09	
	Other, specify	10	

(1934-1942)

Q50	**SHOWCARD** **FOR THOSE WHO MENTIONED 'STAGNANT/DECLINE' AT Q48** Could you mention to me which factors caused your business not to develop or remain stagnant'? [MA] [MA]	Code (1943)	Route
	Low or inadequate quality of products / services	01	
	lack of qualified consulting/ training staff	02	
	No internal staff training	03	
	No external staff training	04	
	Government subsidies / support no longer available	05	
	No access to loans	06	
	No access to venture capital	07	
	Increasing competition from subsidized services	08	
	Lack of capital	09	
	Market does not demand our services	10	
	Market demand is decreasing	I I	
	Economic and politic instability	12	
	Increasing competition	13	
	Others, specify	14	
	(1945-1952)		

Q51	**Showcard** How will your business develop during the nexth 12 months 9 [SA] [SA]	Code (1953)	Route
	Increase	1	
	Stagnant	2	
	Decrease	3	

Q52	SHOWCARD FOR THOSE WHO MENTIONED 'INCREASE' AT Q51 Could you mention to me which factors will cause your business to grow in the next 12 months? [MA]	Code (1954)	Route
	Marketing and promotion of products / services	01	
	Customers satisfaction / quality of products / services	02	
	Improvement of services through internal staff training	03	
	Improvement of services through external staff training	04	
	Increase of government subsidies / support	05	
	Accesstoloans	06	
	Access to venture capital	07	
	Decline of competition from subsidized services	08	
	General economic trend	09	
	Other, specify	10	
	(1955-1963)		

Q53	**SHOWCARD** **FOR THOSE WHO MENTIONED'STAGNANT/DECLINE'AT Q51** Could you mention to me which factors will cause your business not to grow or remain stagnant in the next 12 months ? [MA]	Code (1964)	Route
	Low or inadequate quality of products / services	01	
	lack of qualified consulting/ training staff	02	
	No internal staff training	03	
	No external staff training	04	
	Government subsidies / support no longer available	05	
	No access to loans	06	
	No access to venture capital	07	
	Increasing competition from subsidized services	08	
	Lack of capital	09	
	Market does not demand our services	10	
	Market demand is decreasing	11	
	Economic and politic instability	12	
	Increasing competition	13	
	Others, specify	14	

(1966-1973)

Q54	Do you have any obstacles in running your business ? [SA]	Code (1974)	Route
	Yes	1	
	No	2	

Q55	**SHOWCARD** **FOR THOSE ANSWERED'YES'AT Q54, OTHERS SKIP TO Q56** You mentioned to me that you have obstacles in running your business. Could you mention the obstacles hampering your business ? [MA] [MA]	Code (1975)	Route
	Business licensing	01	
	Tax regulations	02	
	KKN	03	
	Subsidized government services	04	
	Difficult to find qualified experts for our services	05	
	No information on potential customers available	06	
	High competition	07	
	Companies are not habituated to pay for consulting services	08	
	Do not know what services the clients need	09	
	Difficulty to find experts to provide the services	10	
	No training available to improve our own skills	11	
	Others, specify	12	

(1977-2016)

Q56	How do you market your services ? [MA] **[MA]**	Code (2017)	Route
	Specialized publications / magazines	1	
	TV / Radio	2	
	Via the internet	3	
	Via leaflets and billboards	4	
	Mouth propaganda	5	
	Seminars / discussions rounds at associations etc	6	
	Other, please specify_______________	7	
		8	

__ __ __ __ __ __ __ __ __ (2018-2026)

Q57	Do you have qualified full time marketing staff? [SA]	Code (2027)	Route
	No	1	
	1 - 2 staff	2	
	2 - 5 staff	3	
	6 - 10 staff	**4**	
	More than 10 staff	5	

Q58 How much did you spent on marketing during in the last 12 months ? **(in Rp.'000)**

(RI)	Marketing expenditure in the last year (Rp.'000)										(2028-2036)

Q59	Which factors, according to your opinion, influence SMEs to use your services '? [MA] [MA]	Code (2037)	Route
	Quality of services rendered	1	
	Own reputation	2	
	Price of services rendered	3	
	Service package available in house in our company	**4**	
	Proximity (for trouble shooting etc.)	5	
	Other, please specify	6	

__ __ __ __ __ __ __ __ __ (2038-2046)

Q60	Do you have established ways of monitoring your customer satisfaction ? [MA]	Code (2047)	Route
	No	1	
	questioner after advisory service / training session	2	
	monitoring system on complaints	3	
	random customer interview	4	
	statistics on returning customers	5	
	Others, specify	6	

(2048-2056)

Q61	Do you receive financial support 9 [SA]	Code (2057)	Route
	Yes	1	
	No	2	

Q62	If yes, from whom do you receive financial support ? [MA] [MA]	Code (2058)	Route
	From our clients	1	
	From the central government	2	
	From the provincial government	3	
	From the Kabupaten government	4	
	From international donors	5	
	From owners family	6	
	From friends	7	
	Other, please specify	8	

(2059-2067)

Q63	Do you receive management support ? [SA]	Code (2068)	Route
	Yes	1	
	No	2	

Q64	If yes, from whom do you receive management support ? [MA]	Code (2069)	Route
	From our clients	01	
	From the central government	02	
	From the provincial government	03	
	From the Kabupaten government	04	
	From international donors	05	
	From owners family	06	
	From friends	07	
	Other, please specify	08	

Q65	Did you and/or your professional staff participate in professional training courses during the last 12 months ? [SA]	Code (2079)	Route
	Yes	1	
	No	2	

Q66	**Showcard** If yes, which were the three most important training fields 9 [SA]	Code (2080)	Route
	Accountancy	01	
	Taxation	02	
	Computer (Incl.EDP, hardware and software)	03	
	Business and Investment Planing	04	
	Legal Advise	05	
	Production technology	06	
	Management Training	07	
	Technical Training	08	
	Environmental consultancy	09	
	ISO 9000 preparation and/or auditing	Io	
	ISO 14000 preparation and/or auditing	I I	
	Communication and correspondence	12	
	Forwarding	13	
	Promotion and advertising	14	
	Market Information	15	
	Marketing	16	
	Access to finance and loan facilities	17	
	Other, specify___________________________	18	
		19	

Q67	Did your enterprise pay for these training courses 9 [SA]	Code (2122)	Route
	Yes	1	
	No	2	

Q68	If yes, how much did you pay for one average training? [SA]	Code (2123)	Route
	Rp.100,000 - 200,000	1	
	Rp.201,000 - 500,000	2	
	Rp.501,000 - 1,000,000	3	
	Rp.1,000,000 - 5,000,000	4	
	more than Rp.5,000,000	5	

Q69	How do you learn about relevant professional training for you and your staff ? [MA]	Code (2124)	Route
	From association	1	
	From publications	2	
	From TV / Radio	3	
	From the internet	4	
	From donors / NGO's	5	
	From the government	6	
	From family, relatives	7	
	Other, please specify	8	

____

____

____

____

☐☐ ☐☐ ☐☐ ☐☐ ☐☐ ☐☐ ☐☐ ☐☐ ☐☐ (2125-2133)

Q70	**Who provided for the training you and your staff received** ? [MAI	**Code** (2134)	**Route**
	Universities or institutes	1	
	Private professional trainers or training enterprises	2	
	Association	3	
	International donors	4	
	NGO's	5	
	Government extension workers	6	
	Family or friends	7	
	Other, please specify	8	

____
____
____
____

☐☐ ☐☐ ☐☐ ☐☐ ☐☐ ☐☐ ☐☐ ☐☐ ☐☐ (2135-2143)

Q71	**Will you or your staff participate in training courses in the coming 12 months** ? [SA]	**Code** (2144)	**Route**
	Yes	1	
	No	2	

Q72	**If yes, training in which field do you and staff intend to undergo** ? [MA]	**Code** (2145)	**Route**
	Accountancy	01	
	Taxation	02	
	Computer (Incl.EDP, hardware and software)	03	
	Business and Investment Planing	04	
	Legal Advise	05	
	Production technology	06	
	Management Training	07	
	Technical Training	**08**	
	Environmental consultancy	09	
	ISO 9000 preparation and/or auditing	10	
	ISO 14000 preparation and/or auditing	11	
	Communication and correspondence	12	
	Forwarding	13	
	Promotion and advertising	14	
	Market Information	15	
	Marketing	16	
	Access to finance and loan facilities	17	
	Other, specify____________________________	18	
		19	

Q73	How much do you plan to spend on training for management and professional staff during the coming 12 months? [SA]	Code (2155)	Route
	up to Rp. 1 00, 000	1	
	Rp. 1 00,000 - 200,000	2	
	Rp.201,000 - 500,000	3	
	RP.501,000 - 1,000,000	4	
	Rp.1,000,000 - 5,000,000	5	
	more than Rp.5,000,000	6	

Q74	Area [SA]	Code (2156)	Route
	West Java	1	
	Central Java	2	
	East Java	3	

Q75	**QUALITY CONTROL** DONE BY: [MA]	Code (2157)	Route
	COORDINATOR/RFM	1	
	SUPERVISOR	2	
	TEAM LEADER	3	
	QUALITY CONTROLLER	4	
	CHECKER	5	

Q76	DONE BY: [MA]	Code (2158)	Route
	WITNESSED	1	
	RECALLED	2	
	SLIP COLLECTED	3	
	CHECKED ON THE SPOT	4	
	TELEPHONE	5	
	CHECKED QUESTIONNAIRE	6	

Q77	Start interview					
(R 1)	Start interview hour					(2159-2162)

Q78	Finish interview					
(R 1)	Finish Interview hour …					(2163-2166)

Q79	Date/Month Interview					
(R 1)	Date/Month Interview					(2167-2170)

Q80	Day of Interview [SA]	Code (2171)	Route
	Monday	1	
	Tuesday	2	
	Wednesday	3	
	Thursday	4	
	Friday	5	
	Saturday	6	
	Sunday	7	

Q81a Do it bv Spv/Ldr/Qc
Witnessed/Recalled

Q81b Number Spv/Ldr/QC

		Q81a	Q81 b
		QC do by	4 Digits
(RI)	Witness	(2172) 1	(2177-2180) ____
(R2)	Recall	(2173) 1	(2213-2216)
(R3)	Slip	(2174) 1	(2217-2220) ____
(R4)	On the spot	(2175) 1	(2221-2224) ____

		Q81a	Q81 b
		QC do by	4 Digits
(R5)	Check	(2176) 1	(2225-2228) –––

Q82 Do it bv Coders/Spv/Ld

Type of error [MA]

		Type 1	Type 2	Type 3	Type 4	Type 5	Type 6	Type 7	Type 8	Type 9	Type 10
(RI)	Error	(2229) 01	02	03	04	05	06	07	08	09	10

Q83 Coders

(RI)	RI				(2230-2232)
(R2)	R2				(2233-2235)

Q84 Coder [SA]	Code	Route
	(2236) 1	

Q85 coders [MA]	Code	Route
	(2237)	
	1	
	2	
	3	
	4	
	5	
	6	
	7	
	8	