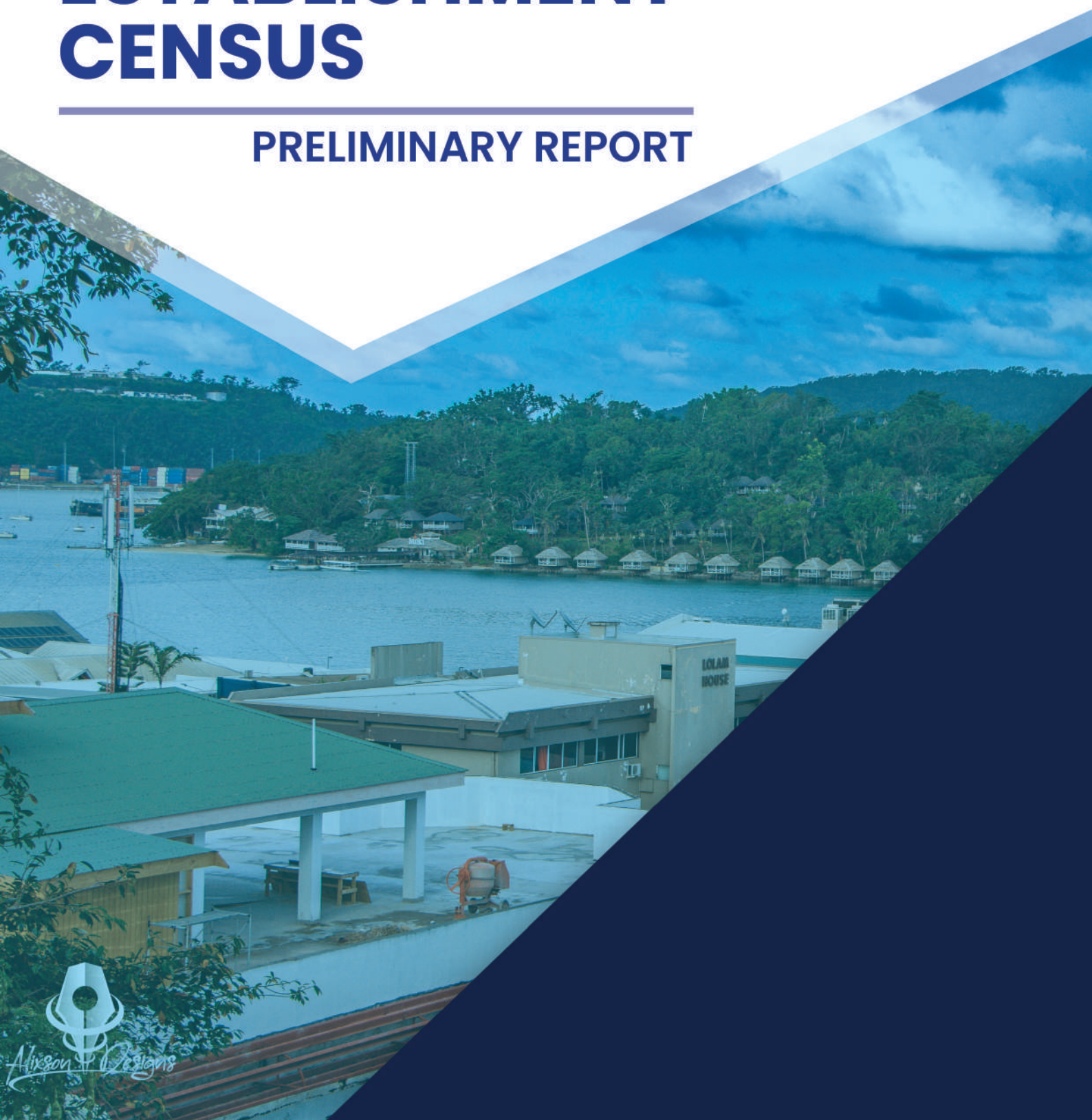




Vanuatu Bureau of Statistics  
Bureau des Statistiques du Vanuatu

# 2022 BUSINESS ESTABLISHMENT CENSUS

## PRELIMINARY REPORT



Alison P. Designs

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I would like to extend my heartfelt thanks to Mr. Benuel Lenge, the Former Chief Statistician and Mr. Nimal Siripala, a former Technical Assistance, for their visionary leadership, guidance, and unwavering commitment to the development and execution of this crucial census. Their expertise and dedication have been instrumental in shaping the census objectives and ensuring its successful completion.

A special acknowledgment goes to the members of the Business Establishment Census Steering Committee, particularly Mr. Raymond Vuti as the Chairman, and all the committee members. Their strategic guidance, expertise, and active involvement have been vital in steering the census project towards achieving its objectives. Their commitment to enhancing the statistical landscape of Vanuatu is commendable.

I would like to express my heartfelt appreciation to the entire staff of the Vanuatu Bureau of Statistics (VBoS) for their dedication, hard work, and professionalism throughout the census process. Their tireless efforts, technical expertise, and attention to detail have been critical in ensuring the success of this monumental undertaking. The commitment and resilience of each team member have been truly exemplary. Furthermore, I would like to extend my thanks to all the businesses and establishments that participated in the census. Your cooperation, willingness to provide accurate information, and valuable insights have been crucial in achieving our objectives. Your contribution will undoubtedly shape the future of Vanuatu's economic landscape and foster evidence-based decision-making.

Lastly, I would like to express my gratitude to all other individuals, organizations, and stakeholders who have supported us throughout this journey. Your guidance, insights, and collaboration have been invaluable, and we are grateful for your ongoing support.

In closing, I am reminded of the profound words of W. Edwards Deming, who said, "In God we trust, all others must bring data." This quote encapsulates the essence of our work and the significance of data in driving informed decisions and progress. The first-ever Business Establishment Census marks a significant milestone in our journey, and it sets the stage for future advancements in the field of statistics in Vanuatu.

In Gratitude,

Andy KAP Calo  
Chief Statistician  
Vanuatu Bureau of Statistics  
Republic of Vanuatu

## Abbreviations

**BEC** – Business Establishment Census

**CAPI** – Computer Assistant Personal Interview

**CPI** – Consumer Price Index

**DCIR** – Department of Customs and Inland Revenue

**DoCC** - Department of Co-operative

**DoI** - Department of Industry

**NSDP** – National Sustainable Development Plan

**SME** – Small Medium Enterprise Act

**SUT** – Supply and Use Table

**VANSIC 2014** -Vanuatu National Standard of Industry Classification 2014

**VBoS** – Vanuatu Bureau of Statistics

**VFSC** - Vanuatu Financial Service Commission

**VNAC** – Vanuatu National Agriculture Census

**VNPF** - Vanuatu National Provident Fund

## Summary Statistics For the 2022 Business Establishment Census

<b>Business Surveyed</b>	<b>Total</b>	<b>Formal</b>	<b>Informal</b>
	4,423	469	3,954
<b>Business Owner Characteristics</b>	<b>Total</b>	<b>Male</b>	<b>Female</b>
<b>Owner by sex</b>	4,009	2,120	1,889
<b>General Business Characteristics</b>			
	<b>2019</b>	<b>2021</b>	<b>Percentage Change</b>
<b>Employees</b>	3,924	3,848	-2%
<b>Informal Business Characteristics</b>			
<b>Informal Business</b>	<b>Total</b>	<b>Developed to a higher level</b>	<b>Did not Developed to a higher level</b>
	3,954	69%	31%
<b>Informal Business</b>	<b>Total</b>	<b>Aware of Banking Service</b>	<b>Not Aware of Banking Service</b>
	3,954	63%	37%
<b>Informal Business</b>	<b>Total</b>	<b>Have Insurance Policy</b>	<b>No Insurance Policy</b>
	3,954	18%	82%

## Introduction:

This publication presents preliminary statistics compiled from the Business Establishment Census conducted in Vanuatu for 2022. A Business survey is usually conducted every 5 years, the last business survey was conducted in 2000-2001. The first ever Business Establishment Census (BEC) conducted in 2022 marked a significant milestone in the economic landscape of Vanuatu. As a comprehensive survey encompassing businesses operating in all six provinces of the archipelago, this census aimed to gather crucial data and insights into the diverse business sector of the country. The census provides a snapshot of the prevailing business climate, ranging from small-scale enterprises to larger corporations, across various industries and geographical locations.

Undertaken by the Vanuatu Bureau of Statistics (VBoS), the 2022 BEC data collection takes a comprehensive approach to capture a wide range of businesses within its coverage. The census covers businesses from the formal and informal sectors, with the inclusion of businesses from all provinces, including Port Vila, Luganville, and other major economic centers. In addition, all active business from 2019 to 2021 that was registered to the different registries such as VAT, Business License 2019 to 2021, Vanuatu Financial Service Commission (VFSC), Department of Co-operative and Department of Industry along with Vanuatu National Provident Fund (VNPF) comes to a total of 16,794 business and from that frame 6,369 business was selected to be surveyed in the 2022 BEC.

By examining the data collected through the census, this report aims to provide some understanding of the current state of the business sector in Vanuatu. The findings presented herein can help inform targeted policies, strategies, and interventions to foster entrepreneurship, enhance business resilience, and stimulate economic growth. Additionally, this report serves as a benchmark for future business survey, allowing for longitudinal analysis and tracking of the evolving business landscape in Vanuatu.

## Objective:

The 2022 BEC conducted in Vanuatu aimed to achieve several policy objectives aligned with the National Sustainable Development Plan (NSDP) such as ECO 1.1: Promote stable growth through responsible fiscal, and a counter-cyclical monetary policy targeting stability in inflation or SOC 6.9: Strengthening research, data and statistics for accountability and decision –making just to name a few. In addition, it includes the establishment of a Centralized Business Registry, the development of a Supply and Use Table, and the enhancement of coverage on the informal sector. Furthermore, one of the expected outcomes of the census are to strengthen Vanuatu's National Accounts Data Requirement and Quality.

### 1. Establishment of a Centralized Business Registry:

One of the primary objectives of the BEC was to establish a Centralized Business Registry. This registry will serve as a comprehensive database of businesses operating in Vanuatu, providing essential information for economic planning, policymaking, and decision-making processes. The census aimed to collect and centralize accurate and up-to-date information about businesses, ensuring the availability of reliable data for various stakeholders.

### 2. Development of a Supply and Use Table:

The 2022 BEC also aimed to contribute to the development of a Supply and Use Table (SUT). The SUT is a crucial economic framework that shows the interrelationships between industries and final demand sectors within an economy. By collecting detailed data on business activities, production, and consumption patterns, the census sought to provide valuable inputs for constructing the SUT. The development of an accurate and comprehensive SUT facilitates economic analysis, policy formulation, and the monitoring of economic trends.

### 3. Enhanced Coverage of the Informal Sector:

An important objective of the census was to improve coverage of the informal sector. The informal sector plays a significant role in Vanuatu's economy, comprising various informal economic activities and enterprises. By capturing data on informal businesses, the census aimed to provide a more complete picture of economic activities and their contributions. Enhanced coverage of the informal sector strengthens the accuracy and reliability of economic indicators, such as GDP, and supports a comprehensive understanding of Vanuatu's economic landscape.

### 4. Improved Data Quality for National Accounts:

The 2022 BEC is expected to result in improved data quality for Vanuatu's National Accounts. By collecting detailed information on businesses, their activities, and economic transactions, the census provides valuable inputs for estimating key macroeconomic indicators. The data collected through the census enhances the accuracy and reliability of national accounts data, which is crucial for effective economic planning, monitoring, and policy formulation.

## **Scope and Coverage:**

The 2022 BEC plays a vital role in providing insights into the business landscape of Vanuatu. However, it is important to understand the coverage of the census figures and data, which are derived from a Business Listing.

### **Phase 1: Composition and Creation of a Business Registry**

A list of all business establishments registered from the different registries such as the Department of Inland and Revenue, the Department of Cooperative, Vanuatu Tourism Office, Department of Finance and Treasury, Department of Local Authorities and VBoS for carrying on business activity in Vanuatu was used as a frame for the 2022 BEC.

#### Department of Customs and Inland Revenue:

This includes details such as business registration numbers, tax identification numbers and other relevant financial information.

#### Department of Cooperative:

Information on cooperative societies and organizations, which contributes to a business listing. This data includes names, contact details, registered addresses, and the nature of cooperative activities.

#### Vanuatu Tourism Office:

Information pertaining to businesses in the tourism industry. This data is valuable for including tourism-related establishments in a business listing, such as hotels, resorts, tour operators, restaurants, and recreational facilities. It comprises business names, contact details, addresses, and relevant tourism certifications.

#### Department of Finance:

The inclusion of information related to the Stimulus Package was also crucial in the business listing. It provides details on the specific stimulus package, the nature of support, eligibility criteria, and contact information for further inquiries.

### Department of Local Authorities:

The Department of Local Authorities contributes data about local businesses operating within specific area councils. This information includes details about businesses such as local shops, services, restaurants, and small-scale enterprises. It covers business names, addresses, contact details, and any licensing or regulatory requirements specific to the local authority.

### Vanuatu Bureau of Statistics:

The National Population and Housing Census 2020 Household listings plays a vital role in enriching the business listing. It provides Business at household level. This is vital because at household most of these economic activities are not capture and included in GDP compilation.

### Transport Authority:

The Transport Authority via sea and land enhance this listing by providing business related to transportation and logistics businesses. This includes information about transport service providers. Incorporating this data in a business listing provides details on transportation options available and facilitates connectivity within the business ecosystem.

\*Note that some other registries like Vanuatu National Provident funds and Vanuatu financial service commission helps to validate the listing to ensure that all Business are captured in the registry\*

The data presented is based on the most recent information available from these registries of business that were active during 2019 - 2021, a totalled of 16,794 businesses operating throughout the country.

## Table A. Provincial Distribution of Businesses

The following table presents the distribution of businesses across the provinces of Vanuatu:

Number of Businesses and targets set for the 2022 BEC target. The Targets were set at industry level.

Province	Total number of Business from 2019-2021	Business targeted for 2022 BEC	Coverage of Business during 2022 BEC
Torba	687	215	161%
Sanma	2,955	1,405	89%
Penama	851	354	160%
Malampa	1,202	585	137%
Shefa	10,082	3,228	28%
Tafea	1,132	582	94%
<b>Total</b>	<b>16,909</b>	<b>6,369</b>	<b>69%</b>

From the total of 16,794 business a target of 6,369 business was selected to be surveyed in the 2022 BEC. Achieving the total number of businesses from the different registries is a huge achievement, as this will be the base used for meeting the 2022 BEC objective of establishing a Centralized Business Registry.



## Phase 2: Business Establishment Census Data Collection.

Once the frame of 16,794 business was established a target of 6,369 business accounting for business engaged in the formal and informal sector was asked to provide data on its sales, expense, employee information and financial accessibility, the data collected would provide insights into the business operation in an industry across Vanuatu.

The target of 6,369 business surveyed in the 2022 BEC was selected based on the geographical location and the types of business within an industry classified according to the VANSIC 2014, and the exclusion of certain activities.

### Criteria Selection of Area Councils

The selection criteria were designed to ensure comprehensive coverage of area councils across Vanuatu while considering factors such as road accessibility, population characteristics and thriving economic centers.

#### Population Characteristics:

Population characteristics play a crucial role in the selection process as they provide insights into the demographic distribution and economic activities within specific area councils. Businesses were selected based on the size and diversity of the population they serve.

#### Road Accessibility:

Road accessibility is a vital criterion for the selection of area councils for the census. The aim is to include area councils that are well-connected by roads, ensuring easy access for the census team to reach and survey businesses. This criterion ensures that both urban and rural areas with good road networks are included, providing a representative sample of businesses across Vanuatu.

#### Thriving Economic Centers:

The presence of thriving economic centers is a significant factor in selecting businesses for the census. Economic activities that carry more weight were given priority to ensure they are included in enumeration.

### Criteria Selection of Businesses by Industry

The criteria for selection focused on the size of the business, similarity in nature of activities, uniqueness of its economic activity, and inclusion of all tourism-related activities. These criteria aimed to ensure comprehensive coverage of businesses in various sectors.

#### Size of the Business:

The size of the business was a key criterion for selection in the benchmarking process. This criterion aimed to include businesses of different scales, ranging from small enterprises to medium and large-sized establishments. The purpose was to capture the diversity of business sizes within each sector and area council, providing a comprehensive understanding of the business landscape.

#### Similarity in Nature and Size of the Business:

The criteria for similarity in the nature and size of the business ensured a fair and representative benchmarking process. Businesses with similar characteristics, such as their core activities, products, or services, were selected to form a comparable group within each sector. Additionally, businesses of similar sizes within each area council were chosen to ensure an unbiased representation of different business scales.

#### Uniqueness of Economic Activity:

The uniqueness of the economic activity criterion aimed to capture businesses with distinct operations or specialties within their respective sectors. This criterion included businesses with unique products, services, or innovative practices that set them apart from others in the same industry.

## Inclusion of All Tourism-Related Activities:

A specific emphasis was placed on the inclusion of all tourism-related activities in the selection process. This criterion aimed to identify and benchmark businesses engaged in tourism services, such as accommodation providers, tour operators, restaurants, travel agencies, and other hospitality and recreational establishments.

## **Exclusion of Activities from the 2022 BEC Data Collection**

These activities are excluded from the selection of business to be surveyed:

### Agriculture, Forestry and Fisheries Activities & Activities for own consumption

1) By excluding Agriculture, Forestry, and Fisheries from a general business census, it becomes possible to collect more precise and detailed information about these sectors.

2) Sector Specific Census: The Vanuatu National Agriculture Census 2022 is undertaken so it's best to allow better precious of information related to this industry.

3) Policy and resource allocation: Governments often recognize the strategic importance of Agriculture, Forestry, and Fisheries for food security, economic development, and sustainable resource management. Conducting dedicated surveys allows policymakers to collect data specifically tailored to these sectors, informing policy decisions, resource allocation, and targeted interventions.

### Public Educations (State own)

Business Establishment censuses typically aim to gather data on economic activities related to private sector businesses. Government education institutions, while providing vital services, are primarily focused on delivering education rather than engaging in commercial activities for profit generation.

### Public administration and defence; compulsory social security

Non-commercial nature: Public administration and defence, as well as compulsory social security, are typically governmental activities that focus on the provision of essential services rather than engaging in commercial or profit-driven activities.

### Public Hospitals (State own)

Non-commercial nature: Government health services primarily focus on providing essential healthcare and public health services rather than engaging in commercial activities for profit generation.

## **Data Collection**

As the 2022 BEC covers formal and informal sector, certain criteria were made for the purpose of the 2022 BEC Data collection to ensure for a comprehensive coverage. The Criteria for the formal and informal business are as follows:

Informal business – Informal organizations do not require hierarchies of authority or structured internal processes. Informal businesses are classified by the following characteristics:

1. Own account worker or manages less than 3 employees and;
2. Keeps summary accounts or;
3. Keeps no accounts at all.

Formal Business – Formal organizations are more structured and rely on authority based upon chains of commands. Formal businesses are classified by the following characteristics:

1. Size – larger size business. The owner of the business manages more than 3 employees but must;
2. Business keeps detailed Accounts or
3. Keeps summary statements.

This 2022 BEC data collection was completed by two modes of collection. The first being is the use of Computer Assisted Personal Interview (CAPI) where a field officer goes out in the field and survey the business with the use of Tablets. Finally, is the dispatching of the questionnaire to the business by email or hand delivered and continuous follow up on the questionnaire. The 2022 BEC data Collection was over the period of September 2022 to November 2022. The response rate was not at all encouraging in spite of a well-coordinated publicity campaign to the respondents to complete the questionnaires.

## Data Limitation

The 2022 BEC is an important endeavor aimed at collecting comprehensive data on businesses operating within a specific industry classified according to the VANSIC 2014. However, like any data collection effort, it has some limitations that can affect the quality and accuracy of the data. This will outline the data limitations of the 2022 BEC conducted due to factors such as no centralized business registry, low response rate, missing data and Government Network Hacked. Furthermore, it explores the implications of data cleaning and the use of alternative data sources, specifically the Customs VAT registry, for imputing missing values, focusing on the Sales of goods and services.

### 1. Low Response Rate:

One of major factors that can contribute to the data is the low response rate from formal business when compared to informal business. The target for the 2022 BEC data collection is 6,369 business but throughout the data collection, 2022 BEC has surveyed an approximate of 4,423 business, the coverage for 2022 BEC is 69.4% as seen in table A.

With this in mind, the response rate for formal business is at 10.6% when compared to the business in the informal sector which is 89.4%. Although it was not fair coverage of business in the formal and informal business, this undertaking has provided some valuable data that reflects the informal sector well.

Despite efforts to encourage participation, some businesses may choose not to respond or fail to provide complete information. Moreover, another factor was that there was no proper physical address for all the businesses that were survey which in turn leads to the delay in the data collection causing a low response.

### 2. Missing Data:

The presence of missing data is a common challenge in any data collection process, including 2022 BEC. Missing data occurs due to various reasons, such as incomplete survey responses or data entry errors. The extent of missing data can vary across variables, and it can pose challenges in conducting comprehensive analyses and drawing accurate conclusions. Efforts were made to ease Business to complete the questionnaire with instructions given to guide business on what was asked in the survey.

### 3. Government Network Down

Throughout the 2022 BEC data Collection, the Government Network was hacked and this has caused some delays in the overall data processing and cleaning as there were some collected data that went missing and thus caused some limitations when analyzing and drawing up conclusion on the data.

#### Data Cleaning and Imputation

No response is always a challenge which in turn can cause delays in the timely release of the census results, so every effort was made so that every small business was completely surveyed, and adjustments is made for the larger establishment.

First and foremost, all the business activity that were being surveyed during the 2022 BEC had to be reclassified according to the VANSIC 2014. This classification ensures that the reporting of this census results will reflect on the context of Vanuatu Business Environment and can be used for international comparison.

Moving on, missing values for the variable of Sales of Goods and Services in larger establishment, for instance, can be imputed using the administrative data from Customs VAT systems. This approach provides a more reliable imputation.

## Reliability on the Estimates

The Data collected from the BEC are based on the information of business targeted for BEC in the formal and informal sector in Vanuatu that were operating in 2022. Data cleaning and Imputation are employed to handle inconsistent data so as to improve the quality of the data. While efforts are made to include businesses from both the formal and informal sectors, as well as new businesses, it is important to acknowledge that not all businesses may be captured. The census estimates may not fully represent the entire business landscape of Vanuatu, and certain segments or types of industry may be underrepresented or excluded. Therefore, caution should be exercised when generalizing the findings to the entire population of businesses in Vanuatu.

## Findings for the Business Establishment Census

Below are some of the findings for 2022 BEC outlining the coverage during the data collection, Business Owner Characteristics, Employment, financial accessibility and micro finance.

### Business by Industry

Table B: Total Business by Industry

Industry	Target	Collections	Difference	Coverage	Share
<b>AGRICULTURE, FISHING AND FORESTRY</b>	0	13	13	0%	0.3%
<b>INDUSTRY</b>					
Mining and quarrying	24	1	-23	4%	0.0%
Manufacturing	428	369	-59	86%	8.3%
Electricity and Water Supply	34	3	-31	9%	0.1%
Construction	571	66	-505	12%	1.5%
<b>SERVICES</b>					
Wholesale and retail trade; repair of motor vehicles and motorcycles	1,584	2,410	826	152%	54.5%
Transportation and storage	722	453	-269	63%	10.2%
Accommodation and food service activities	1,346	862	-484	64%	19.5%
Information and communication	90	5	-85	6%	0.1%
Financial and insurance activities	241	23	-218	10%	0.5%
Real estate activities	281	86	-195	31%	1.9%
Professional, scientific and technical activities	272	25	-247	9%	0.6%
Public administration and defence; compulsory social security	4	0	-4	0%	0.0%
Education, Health, Recreation, and Other Services	772	107	-665	14%	2.4%
<b>Total</b>	<b>6,369</b>	<b>4,423</b>	<b>-1,946</b>	<b>69.4%</b>	<b>100.0%</b>

Footnote: This table shows the coverage of business during the BEC by Industry

The BEC targets 6,369 business but managed to survey 4,423. The BEC covered 69.4% of the business that was targeted. During the collection, only the Wholesale and Retail trade went over the target by 54.5%, and has the largest share of business surveyed in BEC, this has indicated that there was a growth of business in this particular industry. Surprisingly, the activities engaged in the Agriculture, Fishing and Forestry were excluded in this undertaking but during the 2022 BEC there were some of business covered were engaged in the Agriculture, Fishing, Forestry. However, it should be noted that even though the coverage for the agriculture is not fully well covered, the 2022 Vanuatu National Agriculture Census (VNAC) will fully cover all-agriculture activities that are engaged at the household level.

The industry that was underrepresented are in the Public Administration, Mining and Quarrying, Information and Communication, Electricity and Water Supply with Professional, Scientific and Technical Activities, Financial and Insurance activities and lastly is Education, Health, Recreation and Other Services.

These industries that are not well represented, majority of the business are in the formal sector. During the Annual Business Survey, the main focus of the business is to have a good coverage on the formal sector. As the 2022 BEC has met one its objective in enhancing the coverage on the informal sector.

## Business Owner Characteristics

The findings represented here only represent Business who has participated in the BEC and have indicated that they are the owner of the business.

Table C. Business Owner by Province and Sex

Province	Total	Male	Female
Torba	295	57%	43%
Sanma	1,145	50%	50%
Penama	519	73%	27%
Malampa	729	68%	32%
Shefa	830	29%	71%
Tafea	491	54%	46%
<b>Total</b>	<b>4,009</b>	<b>53%</b>	<b>47%</b>

Footnote: This are the total number of business owner who were surveyed in 2022 BEC

From the BEC, it has been found that from 4,423 of the businesses interviewed 4,009 have indicated that they are the owner of the Business. From the 4,009 business, 52.9% are Male Business Owners and 47.1 % are Female Business Owners.

In addition, Sanma Province has only a small difference between Male Business Owners and Female Business Owners when compared to Penama Province. However, in Shefa Province, BEC has surveyed more business that are owned by Female Business Owners when compared to Male Business Owners.

Figure1. Percentage of Business Owner Sex Ratio

## Percentage of Business Owner SEX RATIO

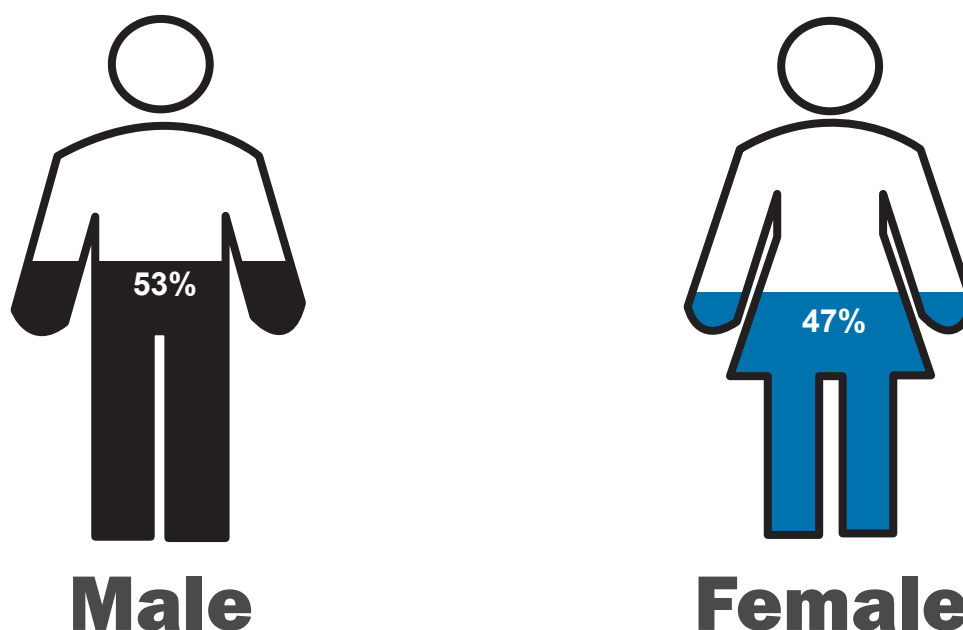


Table D. Business Owner by Industry and Sex

Industry	Total	Male	Female
<b>AGRICULTURE, FISHING &amp; FORESTRY</b>	12	100%	0%
<b>INDUSTRY</b>			
Mining and quarrying	1	100%	0%
Manufacturing	344	24%	76%
Electricity and Water Supply	2	50%	50%
Construction	62	90%	10%
<b>SERVICES</b>			
Wholesale and retail trade; repair of motor vehicles and motorcycles	2202	52%	48%
Transportation and storage	412	78%	22%
Accommodation and food services activities	779	50%	50%
Information and communication	3	100%	0%
Financial and insurance activities	15	53%	47%
Real estate activities	73	49%	51%
Professional, scientific and technical activities	23	57%	43%
Public administration and defence; compulsory social security	0	0%	0%
Education, Health, Recreation, and Other Services	81	58%	42%
<b>Total</b>	<b>4,009</b>	<b>53%</b>	<b>47%</b>

Footnote: This are the total number of business owner who were surveyed in 2022 BEC

Upon examining the business owner by sex and industry, over a majority of the business in the industry are owned by Male Business Owners while industry such as Manufacturing and Real Estate Activities have more business owned by Female.

# Business Characteristics

## Employment

In 2019, the total number of people employed that the 2022 BEC surveyed has a total of 3,924 employees when compared to 2021 when the total number of employees has fallen by 1.9% to 3,848.

Table E. Total Number of Employees by Industry and Year

Industry	Total number of Employees		Percentage Change
	2019	2021	
<b>AGRICULTURE, FISHING &amp; FORESTRY</b>	49	12	-75.5%
<b>INDUSTRY</b>			
Mining and quarrying	0	0	0.0%
Manufacturing	295	309	4.7%
Electricity and Water Supply	73	91	24.7%
Construction	455	310	-31.9%
<b>SERVICES</b>			
Wholesale and retail trade; repair of motor Vehicles and motorcycles	1,591	1,743	9.6%
Transportation and storage	322	417	29.5%
Accommodation and food services activities	687	445	-35.2%
Information and communication	21	25	19.0%
Financial and insurance activities	12	13	8.3%
Real estate activities	24	28	16.7%
Professional, scientific and technical activities	81	150	85.2%
Public administration and defence; compulsory social security	0	0	0.0%
Education, Health, Recreation, and Other Services	314	305	-2.9%
<b>Total</b>	<b>3,924</b>	<b>3,848</b>	<b>-1.9%</b>

*Footnote: The figures here represent the number of businesses who have submitted their records for the financial year of 2019 and or 2021 during the 2022 BEC undertaking.*

It can be clearly seen that the Covid-19 pandemic has affected the number of employees of business within an Industry, this effect is illustrated by the decrease of 1.9 % in the number of employees. This decrease in the number of employees is due to the impact of job losses, reduced working hours or construction project delays or cancellation. The industry that has a major decrease in their total number of employees is the Accommodation and Food Services Activities followed by the Construction Industry, these two industries have the largest share of employees when compared to others.

However, there were some industries that has experience an increase in the number of employees such as Transportation and Storage, this is largely due to demand for more employees to the need for recovery following the effects of Cyclone Harold and it could be a response to the need for additional workforce to handle increased volumes or to meet social distancing requirements and ensure operational continuity during the pandemic.

In addition, the Professional and Technical Activities industry along with the Information and Communication industry also experienced an increase in the number of employees. This increase is due to the shift in its service demand, as the pandemic has varying effects on the different sector of that industry, other subsectors like Advertising, civil engineering consultancy, IT support and



cybersecurity might have seen increased demand as business must adapt to the various economic shocks faced in Vanuatu.

As for the remaining industry that experience an increase in the number of employees such as Electricity and Water Supply, Real Estate activities and Wholesale and Retail Trade is largely due to the increased demand for essential services during the pandemic.

## Finances of the Business and Accessibility to Financial

Businesses that are classify Informal according to the criteria that was set for the 2022 BEC were enquired on accessibility to financial services or micro-finance and development of business.

### Banking Services

Table F. Total Business Aware of Banking Services by Province in 2022

Province	Total	Aware of Banking Services	Not Aware of Banking Services
Torba	308	78%	22%
Sanma	1,099	54%	46%
Penama	538	64%	36%
Malampa	760	67%	33%
Shefa	756	74%	23%
Tafea	493	46%	54%
<b>Total</b>	<b>3,954</b>	<b>63%</b>	<b>37%</b>

From a total of 3,954 informal business surveyed, over a majority of the informal business are aware of Banking Services while 37% of business are not aware of the banking services or micro-finances available in their area. From all of the 6 provinces of Vanuatu, the 2022 BEC has found that a majority of business in the informal sector in Tafea were not aware of banking services or micro-finances available in their area.

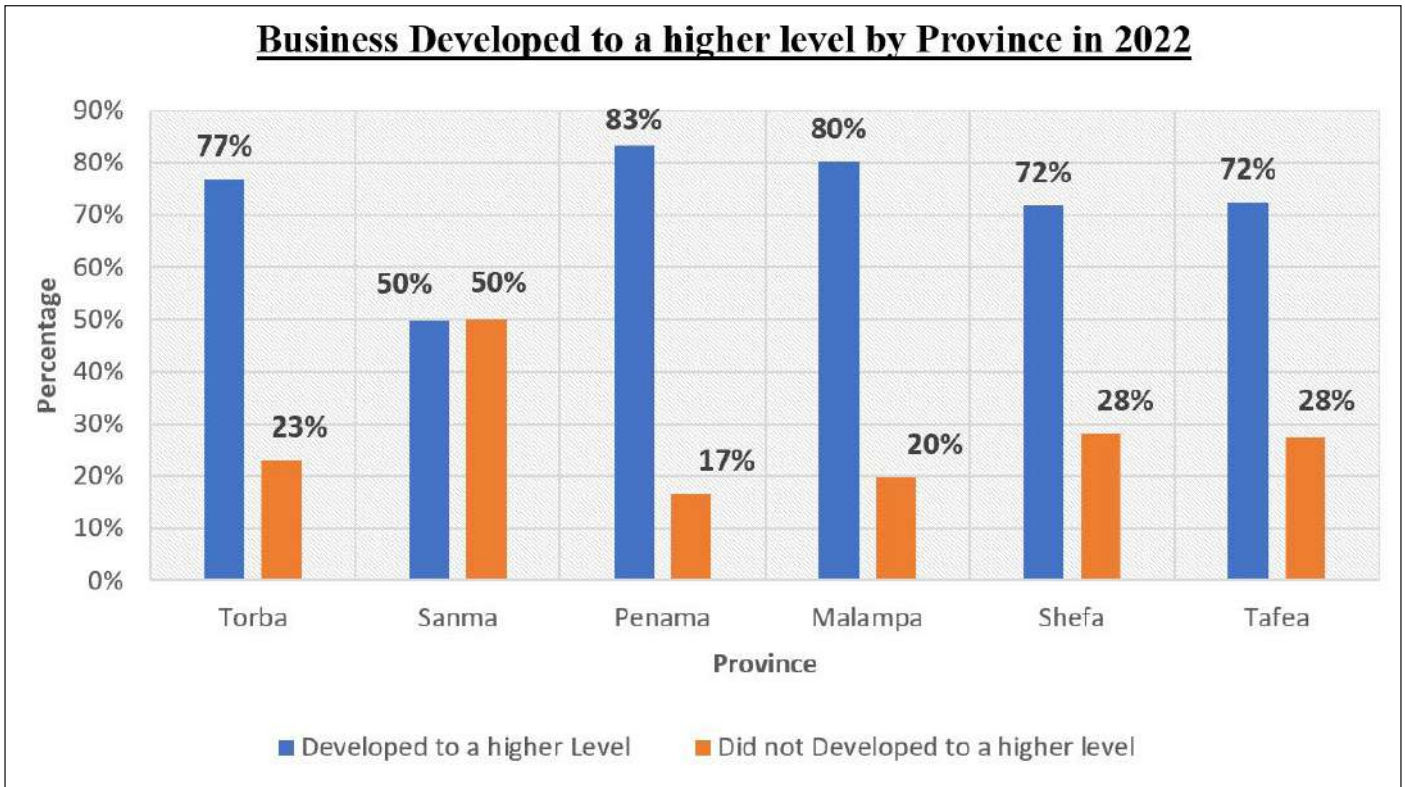
### Business Development

The 2022 BEC also enquired if a business in the informal sector has tried to developed the business to higher level. Developing the business to a higher level will include formalizing the business, growth and expansion, skills and capacity building, marketing and branding just to name a few.

Table G. Total Number of Establishment that tried to Developed the Business to a Higher Level by Province in 2022.

Province	Total	Developed to a higher Level	Did not Developed to a higher level
Torba	308	77%	23%
Sanma	1,099	50%	50%
Penama	538	83%	17%
Malampa	760	80%	20%
Shefa	756	72%	28%
Tafea	493	72%	28%
<b>Total</b>	<b>3,954</b>	<b>69%</b>	<b>31%</b>

Figure 2. Business Developed to a higher level by Province in 2022



From a total of 3,954 business in the informal sector that was surveyed in the 2022 BEC, 69% of those business tried to develop their business to a higher level while 31% of business did not try to develop the business to a higher level. The province with the highest number of businesses that tried to develop the business is Penama at 83% followed by Malampa at 80%, Torba at 77% with Shefa and Tafea at 72% and lastly in Sanma which is at 50%.

### Insurance Policy

Informal Business were also asked if they have any Insurance Policy, as this ties into a business operation and risk management along with financial preparedness.

Table H: Total Number of Business that have Insurance Policy by Province in 2022

Province	Total Business Covered	Have Insurance Policy	Does not Have Insurance Policy
Torba	308	16%	84%
Sanma	1,099	17%	83%
Penama	538	26%	74%
Malampa	760	8%	92%
Shefa	756	32%	68%
Tafea	493	9%	91%
<b>Total</b>	<b>3,954</b>	<b>18%</b>	<b>82%</b>

Over a majority of business did not have any Insurance Policy, while 18% has stated that they have insurance policy. Shefa has the largest number of informal businesses which has some insurance policy followed by Penama, Sanma, Torba, Tafea and Malampa.

## List of Tables for the Business Establishment Census 2022

Table 1: This is the total number of Active Business from 2019 to 2021 that is classified into its Industry according to the VANSIC Classification.

Industry	Business
<b>Industry Sector</b>	
Mining and quarrying	30
Manufacturing	1112
Electricity, gas, steam and air conditioning supply	13
Water supply; sewerage, waste management and remediation activities	28
Construction	723
<b>Service Sector</b>	
Wholesale and retail trade; repair of motor vehicles and motorcycles	5973
Transportation and storage	3939
Accommodation and food service activities	2371
Information and communication	76
Financial and insurance activities	278
Real estate activities	328
Professional, scientific and technical activities	686
Administrative and support service activities	762
Education	85
Human Health	86
Arts, entertainment and recreation	314
Other service activities	105
<b>Total</b>	<b>16909</b>

Table 2: Total Number of Business aware of Insurance Services available by Province in 2022

Province	Total	Aware of Insurance Policy	Not Aware of Insurance Policy
Torba	308	15%	85%
Sanma	1099	28%	72%
Penama	538	30%	70%
Malampa	760	14%	86%
Shefa	756	42%	58%
Tafea	493	16%	84%
<b>Total</b>	<b>3954</b>	<b>26%</b>	<b>74%</b>

Table3: Summary Aggregates by Industry for the year 2021

Industry	Employee		Nationality of Employees	
	Male	Female	Ni Vanuatu	Expatriates
<b>AGRICULTURE, FISHING &amp; FORESTRY</b>	12	0	12	0
<b>INDUSTRY</b>				
Mining and quarrying	0	0	0	0
Manufacturing	225	84	294	15
Electricity and Water Supply	59	32	86	5
Construction	290	20	307	3
<b>SERVICES</b>				
Wholesale and retail trade; repair of motor vehicles and motorcycles	894	849	1,660	83
Transportation and storage	381	36	401	16
Accommodation and food services activities	186	259	437	8
Information and communication	16	9	25	0
Financial and insurance activities	3	10	12	1
Real estate activities	11	17	28	0
Professional, scientific and technical activities	53	97	146	4
Public administration and defence; compulsory social security	0	0	0	0
Education, Health, Recreation, and Other Services	144	161	285	20
<b>Total</b>	<b>2,274</b>	<b>1,574</b>	<b>3,693</b>	<b>155</b>

Table 4: Total Number of Establishment by Legal Status and Province

Legal status of Business	Torba	Sanma	Penama	Malampa	Shefa	Tafea	Total
Branch of a Foreign entity	0	0	0	0	1	0	1
Co-operative	10	16	4	15	5	13	63
Non-profit organisation serving Household	0	0	0	0	2	0	2
Partnership	2	22	0	2	13	13	52
Private Limited Company	4	37	5	3	85	9	143
Sole Trader/un incorporated	330	1,178	556	783	804	511	4,162
<b>Total</b>	<b>346</b>	<b>1,253</b>	<b>565</b>	<b>803</b>	<b>910</b>	<b>546</b>	<b>4,423</b>

Table 5: Total Number of Business by Industry and Size of Business by Turnover

Industry	Micro En-terprise	Small En-terprise	Medium Enterprise	Large En-terprise	Total
<b>AGRICULTURE, FISHING &amp; FOR-ESTRY</b>	11	1	1	0	13
<b>INDUSTRY</b>					
Mining and quarrying	1	0	0	0	1
Manufacturing	358	3	6	2	369
Electricity and Water Supply	2	0	0	1	3
Construction	51	10	2	3	66
<b>SERVICES</b>					
Wholesale and retail trade; repair of motor vehicles and motorcycles	2,278	91	26	15	2,410
Transportation and storage	440	6	4	3	453
Accommodation and food services activities	830	28	2	2	862
Information and communication	2	1	2	-	5
Financial and insurance activities	21	0	0	2	23
Real estate activities	84	2	0	-	86
Professional, scientific and technical activities	14	7	3	1	25
Public administration and defence; compulsory social security	0	0	0	0	0
Education, Health, Recreation, and Other Services	77	23	6	1	107
<b>Total</b>	<b>4,169</b>	<b>172</b>	<b>52</b>	<b>30</b>	<b>4,423</b>

# Appendix



VANUATU NATIONAL STATISTICS OFFICE  
Private Mail Bag 9019  
Ministry of Finance and Economic  
Management

Port Vila, Vanuatu  
Ph: +678 33040/33041, Fax: +678 24583  
E-mail: [businessurvey@vanuatu.gov.vu](mailto:businessurvey@vanuatu.gov.vu),  
Web: [www.vns.gov.vu](http://www.vns.gov.vu)



# Business Establishment Census 2022

As you are aware, Vanuatu National Statistics Office is now conducting the 2022 Business Establishment Census and you are requested to fill in the attached form. The information collected plays a vital role in the development and monitoring of sound economic and financial policies

As such, we would be grateful that you complete the attached form and return it to the Vanuatu National Statistics Office at the earliest please, no later than 15<sup>th</sup> of November 2022.

***This collection is mandated under the Vanuatu National Statistics Act, Cap 83 and all information collected will be treated highly confidential. Only aggregated data will be released***

If you have any questions or need assistance in filling the form, please contact the Statistics Office, Tel. 33041 or **email: [businessurvey@vanuatu.gov.vu](mailto:businessurvey@vanuatu.gov.vu)**

## PLEASE ANSWER THE FOLLOWING QUESTIONS

(office use)

### PART 1 - GENERAL INFORMATION

REFERENCE NO:

#### 1. NAME OF THE RESPONDENT.

Primary Phone No. \_\_\_\_\_  
Secondary Phone No. \_\_\_\_\_  
Email address 1. \_\_\_\_\_  
Email address 2. \_\_\_\_\_  
Postal address. \_\_\_\_\_

#### 2. POSITION.

Are you an Owner?.

Yes  No

Male:

Female:

Year born. \_\_\_\_\_

**\*If yes go to Q3 If No, Then go to Q4.**

#### 3. OWNER.

- 3.1 Manages > 3 employees.  001  
3.2 Manages < 4 employees.  002  
3.3 Own Account Worker.  003

#### GO TO Q5.

#### 4. EMPLOYEE.

- 4.1 Manager.  004  
4.2 Accountant.  005  
4.3 Other Employee please specify.  006

#### 5. PLEASE STATE THE REGISTERED YEAR OF 1<sup>ST</sup> REGISTRATION & REGISTERED BUSINESS NAME.

5.1 Year. \_\_\_\_\_

5.2 Name: \_\_\_\_\_

**\*Is the registered name different from the business name?. If YES answer Q6 if NO do not answer Q6.**

#### 6. IF TRADING/BUSINESS NAME IS DIFFERENT FROM THE REGISTERED NAME PLEASE PROVIDE NAME BELOW.

\_\_\_\_\_

#### 7. AT HOW MANY LOCATIONS DO YOU OPERATE YOUR BUSINESS ESTABLISHMENTS.

- 1  3  5  >6   
2  4  6

**8. IF Q7 = 1 GO TO Q13. ELSE GO TO Q9.**

**9. DO YOU KEEP SEPARATE ACCOUNTS FOR UNITS.**

Yes  No

**\*IF YES GO Q11 IF NO GO TO Q10.**

**10. IF YOU HAVE CONSOLIDATED ACCOUNTS FOR THEM GO TO Q13 AND FILL THE QUESTIONNAIRE AS AN ENTERPRISE. ELSE GOTO Q12.**

**11. FILL A SEPARATE QUESTIONNAIRE FOR EACH ESTABLISHMENT INCLUDING THE HEAD OFFICE .**

**12. PLEASE PROVIDE EMAIL, TEL NO. LOCATION (PROVINCE, ISLAND, AREA COUNCIL) BUSINESS NAMES IF DIFFERENT FROM ENTERPRISE NAME. THEN GO TO Q13.**

*\*Please contact VNSO if you have more than one Establishment.*

**CONTACT INFORMATION:**

Email: \_\_\_\_\_  
 Tel No: \_\_\_\_\_  
 Province: \_\_\_\_\_  
 Island: \_\_\_\_\_  
 Area Council: \_\_\_\_\_

**13. GEOGRAPHICAL LOCATION OF THE ESTABLISHMENT/ ENTERPRISE.**

PROVINCE: \_\_\_\_\_  
 ISLAND: \_\_\_\_\_  
 AREA COUNCIL: \_\_\_\_\_

**14. PLEASE TICK BOXES TO SHOW WHERE YOU HAVE REGISTERED YOUR BUSINESS, AND WRITE DOWN THE REGISTERED NUMBERS.**

- 14.1 Custom – TIN No.  007
- 14.2 Business licence No.  008
- 14.3 VFSC No.  009
- 14.4 VNPF No.  010
- 14.5 Local Authority Reg No.  011
- 14.6 Has a Business permit?. Yes  No  012  
*(It's a yes and No question but not asking for permit Number)*

**15 PLEASE TICK BOX LEGAL STATUSES\* (select only one)**

- 15.1 Sole Trader/un incorporated.  013
- 15.2 Private Limited Company.  014
- 15.3 Co-operative.  015
- 15.4 Statutory Boards.  016
- 15.5 Local Authority owned entity.  017
- 15.6 Non-profit Institutions Serving Households.  018
- 15.7 Consortium.  019
- 15.8 Partnership.  020
- 15.9 Public Limited Company.  021
- 15.10 State owned enterprises.  022
- 15.11 Trusts and Estates.  023
- 15.12 Branch of a foreign entity.  024
- 15.13 Joint Ventures > 10% Foreign ownership.  025
- 15.14 Other Type.  026

*\*If you select 15.6 end survey at Q23. For Q21, if you don't have any sales value please skip it. Do not enter member fees or contributions.*

**16. PLACE OF OPERATION.**

- 16.1 Permanent structure.  027
- 16.2 Semi-permanent structure/Temporary.  028
- 16.3 Market or Road Side.  029
- 16.4 House hold.  030

**17. DO YOU KEEP ACCOUNTS.**

- 17.1 Keep all detailed accounts.  031
- 17.2 Summary statements only.  032
- 17.3 Some form of accounts for own use.  033
- 17.4 Keeping no account at all.  034

**18. IF OWNER IS 3.2 OR 3.3 OR IF Q.17 GETS 017.3 OR 17.4 PLEASE GO TO Q24. OTHERWISE CONTINUE TO Q.19.**

**19. NUMBER OF PAID EMPLOYEES.**

- 2019**  
 Local: \_\_\_\_\_ 035  
 Foreign: \_\_\_\_\_ 037  
**2021**  
 Local: \_\_\_\_\_ 038  
 Foreign: \_\_\_\_\_ 040

**20. LIST ALL MAJOR ECONOMIC ACTIVITIES OF ALL UNIT OR UNITS ACCORDING TO IMPORTANCE.**

	Reference (office use)		
	ISIC		
20.1 _____			
20.2 _____			
20.3 _____			
20.4 _____			

**21. PLEASE GIVE THE VALUE OF TOTAL SALES OF GOODS & SERVICES FOR THE FOLLOWING YEARS.**

YEAR	2019	2021
VALUE VT*000	041	042

**22. PLEASE GIVE TOTAL COMPENSATION OF EMPLOYEES.**

YEAR	2019	2021
VALUE VT*000	043	044

**23. STRUCTURE OF THE EMPLOYEES.**

**2019: Vanuatu Citizen.**

23.1 Managerial:

Male. \_\_\_\_\_ 045

Female. \_\_\_\_\_ 046

23.2 Skill:

Male. \_\_\_\_\_ 053

Female. \_\_\_\_\_ 054

23.3 Un skilled:

Male. \_\_\_\_\_ 061

Female. \_\_\_\_\_ 062

**Non-Vanuatu Citizen.**

23.1 Managerial:

Male. \_\_\_\_\_ 047

Female. \_\_\_\_\_ 048

23.2 Skill:

Male. \_\_\_\_\_ 055

Female. \_\_\_\_\_ 056

23.3 Un skilled:

Male. \_\_\_\_\_ 065

Female. \_\_\_\_\_ 066

**2021: Vanuatu Citizen.**

23.1 Managerial:

Male. \_\_\_\_\_ 049

Female. \_\_\_\_\_ 050

23.2 Skill:

Male. \_\_\_\_\_ 057

Female. \_\_\_\_\_ 058

23.3 Un skilled:

Male. \_\_\_\_\_ 065

Female. \_\_\_\_\_ 066

**Non-Vanuatu Citizen.**

23.1 Managerial:

Male. \_\_\_\_\_ 051

Female. \_\_\_\_\_ 052

23.2 Skill:

Male. \_\_\_\_\_ 059

Female. \_\_\_\_\_ 060

23.3 Un skilled:

Male. \_\_\_\_\_ 067

Female. \_\_\_\_\_ 068

**PART II – IDENTIFY IMPACT OF COVID & RESPONSE.**

**24. HOW DID YOU REACT TO THE SITUATION CAUSED BY BORDER CLOSURE DURING THE LAST TWO YEARS? PLEASE TICK THE BOX.**

- 069 Closed down the business.
- 070 Closed parts of the business.
- 071 Reduced the work force and the supply of services.
- 072 Operated as usual.

**25. WHAT WAS THE FINANCIAL STATUS OF YOUR BUSINESS IN 2019 AND IN YEARS (2020 & 2021) AFTER THE BORDER CLOSURE.**

- 073 Had no financial difficulties in 2019.
- 074 Had some financial difficulties in 2019 and then it worsened.
- 075 Had no difficulties in 2019 and got them in 2020 and 2021.
- 076 No financial difficulties in last three years.

**26. WHAT ACTION HAVE YOU TAKEN TO OVERCOME THE PROBLEMS? YOU CAN TICK MORE THAN ONE BOX.**

- 077 Wanted to reschedule the debt repayments.
- 078 Wanted to get commercial bank loans.
- 079 Expected to use savings of the business or get equity finance or other finances.
- 080 Applied for loans from credit societies.

**27. WHAT WERE YOU ABLE TO ACHIEVE BY TAKING ABOVE ACTIONS. YOU CAN TICK MORE THAN ONE BOX.**

- 081 Rescheduled banks debt repayments.
- 082 Received commercial bank loans.
- 083 Used own savings and was able to get equity finance.
- 084 Received loans from cooperative & credit societies.

- 085 Borrowed from money lenders
- 086 Borrowed from friends and families
- 087 Received funds from stimulus packages
- 088 Received no assistance at all

**IF RESPONDENT ALREADY ANSWERED THE QUESTION Q23, PLEASE END THE SURVEY. ELSE (IF THE RESPONDENT HAS NOT ANSWERED Q 23), PLEASE CONTINUE AND GO TO Q 28 IN PART III**

**PART III – INFORMAL AND MICROECONOMIC SECTOR.**

**28. IN WHICH YEAR YOU STARTED THE BUSINESS.**

\_\_\_\_\_

**29. IS IT OPERATING IN THE SAME PLACE FROM THAT DAY ONWARDS.**

Yes  No

**\*IF NO GO TO Q30 ELSE GO TO Q31.**

**30. PLEASE GIVE THE MAJOR REASON FOR CHANGING THE LOCATION.**

- 30.1 To enlarge the client base and have a larger market.  097
- 30.2 To change the products or services supplied and find new clients  098
- 30.3 To make it easy to access raw materials or have reliable transport system  099
- 30.4 To get the cost of rent and other fixed expenditure reduced.  100
- 30.5 Other please specify:  101

\_\_\_\_\_

**31. IS THE BUSINESS STILL CONTINUING WITH THE SAME ECONOMIC ACTIVITY OR HAS IT CHANGED.**

Yes  No

**\*If YES please give the major reason**

- 31.1 No demand for the goods and services provided and it became loss making entity.  102
- 31.2 Although there is a demand unable to face stiff competition from large establishments.  103
- 31.3 Shrinking of client base due to international travel restrictions.  104
- 31.4 Wanted to expand my business in new areas and increase return on investment.  105
- 31.5 Other please specify:  106

\_\_\_\_\_

**\*From the activities you have selected on Q32, briefly describe them.**

**32. MARK CURRENT ECONOMIC ACTIVITIES GIVING 1 TO PREDOMINANT ACTIVITY UP TO 3 IN THE CELLS BELOW.**

- 32.1 Retail and whole sales trade of goods.
- 32.2 Manufacturing, fabricating or processing.
- 32.3 Construction and related works.
- 32.4 Mining and quarrying.
- 32.5 Repairs and maintenance.
- 32.6 Supplying some services for a fee.
- 32.7 Not stated e.g.: real estate, hotel bar, restaurant, AE&R.



**33. LIST ALL MAJOR ECONOMICS ACTIVITIES OF EACH UNIT(S) ACCORDING TO IMPORTANCE.**

Reference (office use)

	ISIC		
33.1			
33.2.			
33.3.			

**34. NUMBER OF PAID EMPLOYEES YOU HAVE.**

Male: \_\_\_\_\_

Female: \_\_\_\_\_

**35. NUMBER OF UNPAID WORKERS EMPLOYED INCLUDING FAMILY MEMBERS AND NUMBER OF HOURS THEY ALL WORK FOR A SEVEN DAY WEEK.**

	Number	Hours
Male:	_____	_____

	Number	Hours
Female:	_____	_____

\* Refer to Q28 if the year you started the Business is 2020 then from Q36-Q50 answer only for 2021

**36. PLEASE GIVE US THE AVERAGE MONTHLY WAGE BILL INCLUDING THE PAYMENT MADE IN KIND AND PAYMENT MADE ON BEHALF OF THE EMPLOYEE.**

VALUE (VATU)	
2019	2021
091	122

**37. GIVE THE AVERAGE MONTHLY COST OF GOODS PURCHASED FOR RESALE WITHOUT PROCESSING.**

VALUE (VATU)	
2019	2021
092	123

**38. PLEASE GIVE US THE AVERAGE MONTHLY INCOME RECEIVED FROM SALE OF GOODS PURCHASED FOR RESALE WITHOUT PROCESSING.**

VALUE (VATU)	
2019	2021
093	124

**39. PLEASE GIVE MONTHLY EXPENDITURE ON MATERIAL USED IN PRODUCTION OF GOODS AND SUPPLYING SERVICES. DO NOT ADD THE VALUE GIVEN IN Q38.**

VALUE (VATU)	
2019	2021
094	125

**40. PLEASE GIVE AVERAGE MONTHLY INCOME RECEIVED BY SELLING GOODS PRODUCED OR PROVIDING SERVICES. DO NOT ADD THE VALUES GIVEN IN Q37.**

VALUE (VATU)	
2019	2021
095	126

**41.1 If you operate your business within the household, indicate what percentage is used for the production or supplying of services.**

41.1.1 Electricity purchased.	%
41.2 Fuel purchased (petrol, diesel, kerosene etc).	%
41.3 Gas purchased.	%
41.4 Firewood purchased.	%
41.5 Water services purchased.	%
41.6 Telecommunication services purchased.	%

41.1 Electricity purchased.

VALUE (VATU)	
2019	2021
097	128

41.2 Fuel purchased (petrol, diesel, kerosene etc).

VALUE (VATU)	
2019	2021
098	129

41.3 Gas purchased.

VALUE (VATU)	
2019	2021
099	130

41.4 Firewood purchased.

VALUE (VATU)	
2019	2021
100	131

41.5 Water services purchased.

VALUE (VATU)	
2019	2021
101	132

41.6 Telecommunication services paid.

VALUE (VATU)	
2019	2021
102	133

41.7 Repair and maintenance of machinery equipment and buildings.

VALUE (VATU)	
2019	2021
103	134

41.8 Cost incurred for consumable tools and equipment of short life.

VALUE (VATU)	
2019	2021
104	135

41.9 Payment for contractual services if any.

VALUE (VATU)	
2019	2021
105	136

41.10 Transport cost related to economic activities.

VALUE (VATU)	
2019	2021
106	137

41.11 Any other. Yes  No  \*if YES answer below if NO go to Q42

VALUE (VATU)	
2019	2021
107	138

**42. PLEASE STATE THE COST OF ANNUAL INVESTMENT: THE CAPITAL EXPENDITURE ON MACHINERY AND EQUIPMENT, COMMERCIAL VEHICLES, CONSTRUCTION OF BUILDINGS.**

VALUE (VATU)	
2019	2021
108	139

42.1 Machinery and equipment and commercial type vehicles/fridges/freezers/ ..etc.

VALUE (VATU)	
2019	2021
109	140

42.2 Construction of building and structures.

VALUE (VATU)	
2019	2021
110	141

42.3 Other capital expenditure.

VALUE (VATU)	
2019	2021
111	142

**43. PLEASE STATE AMOUNT YOU RECEIVED FROM DISPOSING THE CAPITAL ASSETS: MACHINERY AND EQUIPMENT, TRANSPORT VEHICLES & ETC.**

VALUE (VATU)	
2019	2021
112	143

43.1 Machinery and equipment and commercial type vehicles/fridges/freezers/etc.

VALUE (VATU)	
2019	2021
114	145

43.2 Buildings.

VALUE (VATU)	
2019	2021
113	144

43.3 Other capital assets. Yes  No  \*if YES answer below if NO go to Q42

VALUE (VATU)	
2019	2021
115	146

**44. RENT RECEIVED MONTHLY.**

VALUE (VATU)	
2019	2021
117	148

**45. RENT PAID MONTHLY.**

VALUE (VATU)	
2019	2021
116	147

**46. INTEREST RECEIVED MONTHLY.**

VALUE (VATU)	
2019	2021
118	149

**47. INTEREST PAID MONTHLY.**

VALUE (VATU)	
2019	2021
119	150

**49. SUBSIDY RECEIVED ANNUAL.**

VALUE (VATU)	
2019	2021
121	152

**50. FROM YOUR ECONOMIC ACTIVITIES DID YOU GET AN INCOME MORE THAN YOUR EXPENDITURE (AVERAGE MONTHLY)**

Yes  No

**\*DO NOT ADD/SUBTRACT CAPITAL GOODS COST OR SALE**

VALUE (VATU)			
2019		2021	
093-092		124-123	
093-092-096		126-125-127	

**FINANCING OF THE BUSINESSES AND ACCESSIBILITY TO FINANCIAL AND INSURANCE SERVICES**

**51. FINANCE SOURCED AND % OF CAPITAL SOURCED FROM. (YOU CAN FILL MORE THAN ONE OPTION)**

- Own savings  \_\_\_\_\_ %  
Family  \_\_\_\_\_ %  
Friend's  \_\_\_\_\_ %  
Banks  \_\_\_\_\_ %  
Cooperatives & Credit Union  \_\_\_\_\_ %  
Money lenders  \_\_\_\_\_ %  
Micro finance  \_\_\_\_\_ %

**52. DID YOU TRY TO DEVELOP THE BUSINESS TO A HIGHER LEVEL.**

Yes  No

**53. IF YES TO Q52, DID YOU SUCCEED.**

Yes  No

**54. IF YES TO Q53 DID YOU GET ASSISTANCE FROM BANKS.**

Yes  No

**55. IF NO TO ALL THE 3 QUESTION(Q52-Q54) DO YOU EXPECT GOVERNMENT'S HELP.**

Yes  No

**56. IS BANKING SERVICES OR MICRO-FINANCE EASILY ACCESSIBLE TO YOU.**

Yes  No

**57. IF YES TO Q56 DO YOU REGULARLY USE THEM.**

Yes  No

**58. IF NO TO Q57, AT LEAST DID YOU HEAR ABOUT THESE SERVICES.**

Yes  No

**59. IF NO TO Q58 DO YOU WANT TO KNOW MORE ABOUT THEM.**

Yes  No

**60. PLEASE TICK ALL THE MOBILE MONEY SERVICES YOU KNOW AND USE, THEN RANK THEM IF: VERY GOOD=A, GOOD=B, FAIR=C.**

60.1. MY CASH DIGICEL.

know and use Rank

Yes  No  **A, B, C**

60.2. MVATU VODAFONE.

know and use Rank

Yes  No  **A, B, C**

60.3. KWIK CASH VANUATU POST.

know and use Rank

Yes  No  **A, B, C**

60.4. WESTERN UNION.

know and use Rank

Yes  No  **A, B, C**

**61. DO YOU KNOW ABOUT ANY AVAILABLE INSURANCE SERVICES.**

Yes  No

**62. DO YOU HAVE AN INSURANCE POLICY.**

Yes  No

**63. IF NO WOULD YOU LIKE TO TAKE AN INSURANCE POLICY.**

Yes  No

THANK YOU VERY MUCH FOR YOUR COOPERATION – VANUATU NATIONAL STATISTICAL OFFICE - VNSO