

附錄四

問卷（中英文版）

**Public Opinion Programme
The University of Hong Kong**

Visa Hong Kong Limited

Jointly conducts

***Survey on Expenditure and Cash Flow
Management of Local SMEs***

Survey Questionnaire

15 February 2013

第一部分	自我介紹
Part 1	Self Introduction

Good morning/afternoon, sir/madam, this is Mr/Ms X, an interviewer from the Public Opinion Programme of the University of Hong Kong. We are conducting an opinion survey related to **expenditure and cash flow management of local SMEs**, which will take only a few minutes, and you can choose to terminate the interview any time. Please rest assured that your telephone number was randomly selected from our database and your information will be kept strictly confidential and used for aggregate analysis only. If you have any questions about the research, you can call xxxx-xxxx to talk to our supervisor. If you want to know more about the rights as a participant, please contact the University of Hong Kong (full name: Human Research Ethics Committee for Non-Clinical Faculties of the University of Hong Kong) at xxxx-xxxx during office hours. For quality control purpose, our conversation may be recorded but will be destroyed shortly after our quality control process is complete.

喂，先生/小姐/太太你好，我姓_____，我係香港大學民意研究計劃既訪問員黎既，我哋現正進行一項有關**本地中小企現金周轉及開支管理問題**嘅意見調查，我地只會阻你幾分鐘時間。請你放心，你既電話號碼係經由我地既資料庫隨機抽樣抽中既，而你提供既資料只會用作綜合分析，並且會絕對保密既。如果你對今次既訪問有任何疑問，你可以打 xxxx-xxxx 3 同我地既督導員聯絡，或者喺辦公時間致電 xxxx-xxxx 向香港大學（註：全名為香港大學非臨床研究操守委員會）查詢呢次既調查。為左保障數據既真確性，我地既訪問可能會被錄音，但只會用作品質管制用途，並會係短期內銷毀。

S1 Is it okay for us to start this survey? 請問可唔可以開始訪問呢?

Yes 可以

No 唔可以 (skip to end)

S2 Is the telephone number here xxxx xxxx? 請問你既電話號碼係唔係 xxxx xxxx?

Yes 係

No 唔係 (skip to end)

第二部分 選出被訪者

Part 2 Selection of Respondent

S3 As the target respondents of this survey are Small and Medium Enterprises (SMEs) in Hong Kong, we would like to confirm if your company belongs to this category. [Operational definition of SMEs: staff number of local non-manufacturers not more than 50 while that of manufacturing companies not more than 100.]

由於我地今次訪問對象係本港既中小企業，所以首先想確定一下貴公司係唔係屬於呢個類別呢？[中小企的定義為：本地非製造業公司僱員數目不多於 50 人，而製造業公司僱員數目不多於 100 人]

Yes 是

No 不是 → 訪問完成，多謝合作，拜拜。

S4 Are you in a position of or responsible for financial management in your company?

請問 閣下喺公司係唔係有份參與或負責財務管理事務？[如合資格對象不在，可另約時間；如有此人／已離職／不方便做訪問，可找其他合資格員工代答]

Yes 係

No 唔係 → 【Interviewer to invite another person who is in a position to make business decisions for the company, terminate the interview only when no such person is available】

第三部分 Part 3	問卷主體部分 Main Questions
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I. Cash flow 現金流量

Q1 What is the major challenge(s) that your company is facing now under the current macro environment? 【Read out answers, order randomized by computer, multiple answers allowed】

面對現時既經營環境，貴公司目前遇到最大既困難係咩? 【讀出每項，次序由電腦排列，可選多項】

Cash flow issues 現金周轉

Staff shortages 人手短缺

Rent increases 租金上升

Difficult to acquire capital 融資困難

Increasing operational cost apart from rent (e.g. salary, raw materials) 租金以外的經營成本上升(包括人工、原材料)

Shrinking business 生意額下降

Others 其他: _____

Don't know/hard to say 唔知/難講

Refuse to answer 拒答

Q2 What is your company's source of fund? 請問貴公司既資金來源係嚟自邊度?

Own source 自己/家族成員

Stockholders 股東集資

Government 政府

Banks or other financial loans 銀行或其他財務貸款

Others 其他: _____

Don't know/hard to say 唔知/難講

Refuse to answer 拒答

Q3 In general, how much time on average does it take to receive payment from your customers? 一般嚟講，請問貴公司平均幾耐會收到客戶找既數?

1 month or below 一個月內

2-3 months 兩至三個月

4-5 months 四至五個月

6-12 months 六至十二個月

12 months or over 十二個月或以上

Customers pay on time 客戶準時找數

Don't know/hard to say 唔知/難講

Refuse to answer 拒答

Q4 Should your customers delay payment, how will it affect your business operation?

【Read out answers, order to be randomized by computer, multiple answers allowed】

如果客戶延遲找數，咁會點樣影響貴公司既運作？【讀出每項，次序由電腦隨機抽出，可選多項】

Delay payment to your suppliers 拖欠供應商

Delay payment to your employees 延遲出糧

Add pressure to cash flow 對現金流有壓力

Others 其他: _____

Don't know/hard to say 唔知／難講

Refuse to answer 拒答

Q5 Has your company delayed payment to your suppliers/business partners in 2012? If yes, how long was the delay in general?

貴公司係2012年有冇試過延遲找數，包括供應商同埋其他合作伙伴？如果有，一般會遲幾耐？

1 month or below 一個月內

2-3 months 兩至三個月

4-5 months 四至五個月

6-12 months 六至十二個月

12 months or over 十二個月或以上

Pay on time 無延遲找數

Don't know/hard to say 唔知／難講

Refuse to answer 拒答

II. Operational Cost 經營成本

Q6 What are the major daily expenses for your company amenities? Please exclude those of staff, rent and raw materials. 【Read out answers, order randomized by computer, only one answer is allowed】

咁貴公司最主要既日常開支係咩？請撇除人工、租金及原材料。【讀出每項，次序由電腦排列，只選一項】

Business service 商用服務

Business trips 工幹

Office supply 辦公室用品

Meeting and entertainment 會議及消閒

Others 其他: _____

Don't know/hard to say 唔知／難講

Refuse to answer 拒答

Q7 Are there any challenges you find in managing your company's expenses? If yes, what are the challenges? 【Read out answers, order to be randomized by computer, multiple answers allowed】

貴公司係控制開支方面有冇遇到困難? 如有, 咁係乜野困難? 【讀出每項, 次序由電腦排列, 可選多項】

Ever increasing operational cost 經營成本不斷增加

Lack of choices of suppliers 供應商選擇少

Lack of negotiation power 議價能力低

Others 其他: _____

None 沒有困難

Don't know/hard to say 唔知/難講

Refuse to answer 拒答

Q8 Do you have any plan to reduce the operation cost of your company? 【Don't read out answers, multiple answers allowed】

請問貴公司有冇節省營運成本既計劃呢? 【不讀答案, 可選多項】

Lay off employees 裁員

Pay cut 減薪

Cut the number of business trips 減少工幹次數

Use cheaper business service 改用價錢較低的商用服務

Use cheaper office supply 改用價錢較低的辦公室用品

Others 其他: _____

None 沒有計劃

Don't know/hard to say 唔知/難講

Refuse to answer 拒答

Q9 How much time on average do you or your financial management staff spend on managing the company's expenses per month?

你本人或者貴公司既財務管理人員每個月平均會用幾多時間去處理公司既開支帳目?

Less than half-day 半日內

Half-day to whole day 半日至全日

1-2 days 一至兩日

2-3 days 兩至三日

More than 3 days 三日以上

Don't know/hard to say 唔知/難講

Refuse to answer 拒答

Q10 How do you source business services/amenities providers for your company? 【Read out answers, order randomized by computer, multiple answers allowed】

請問貴公司透過咩途徑搵商業服務同埋設備供應商？【讀出每項，次序由電腦排列，可選多項】

Online search 網上搜尋

Yellow Page 黃頁

Referral from friends or business partners 朋友或合作伙伴介紹

Referral from governmental organizations or business associations/chamber of commerce 政府機構或商會介紹

Advertisement and Media 廣告及媒體

Others 其他: _____

Don't know/hard to say 唔知／難講

Refuse to answer 拒答

III. Settling Company Payment with Corporate Credit Cards 用公司信用卡替公司繳費

Q11 Which payment method does your company use most often when paying your suppliers or business partners? 【Read out answers, order to be randomized by computer, only one answer is allowed】

貴公司最常用咩方式找數俾供應商或者其他合作伙伴？【讀出每項，次序由電腦排列，只選一項】

Cash 現金

Personal credit card 個人信用卡

Corporate credit card 公司信用卡

Cheque 支票

Bank transfer 銀行轉帳

Others 其他: _____

Don't know/hard to say 唔知／難講

Refuse to answer 拒答

Q12 [for those answered "Personal credit card" in Q11] Why don't you use corporate credit cards to pay for company expenses? 【Don't read out answers, multiple answers allowed】

[只問 Q11 答“個人信用卡”的受訪者] 貴公司點解無用公司信用卡找數？【不讀答案，可選多項】

No corporate credit cards 本身沒有公司信用卡

Don't know the application procedures / too troublesome 不清楚申請程序 / 太複雜

Payment by personal credit card is more convenient 用個人信用卡找數較方便

Payment by personal credit card can earn credits 用個人信用卡找數可以儲積分

Others 其他: _____

No reason 沒有原因
Don't know/hard to say 唔知／難講
Refuse to answer 拒答

Q13 How often does your company settle payment with corporate credit cards?
(Interviewer probe intensity)
貴公司有幾經常用公司信用卡找數? 【訪員追問程度】

Always 經常
Sometimes 有時
Seldom 間中
Never 從不
Don't know/hard to say 唔知／難講
Refuse to answer 拒答

Q14 What do you think are the advantages of using corporate credit cards to pay for company expenses? 【Read out answers, order randomized by computer, multiple answers allowed】

你覺得用公司信用卡找數有咩好處? 【讀出每項，次序由電腦排列，可選多項】

Enjoy business-to-business benefits provided by credit card 享受適合企業使用的信用卡優惠
Clear management of the company expense 更有效管理公司開支
Better cash flow 現金周轉較順暢
Integrated statement to present a clear overview of your financial situation 綜合月結單令財務情況一目了然
Others 其他: _____
None 沒有好處
Don't know/hard to say 唔知／難講
Refuse to answer 拒答

Q15 Do you know that some credit cards provide a repayment period up to 56 days?
你知唔知道有信用卡提供長達56日既還款期?

Yes 知道
No 唔知道
Refuse to answer 拒答

第四部分 公司及個人資料

Part 4 Company Information

We would like to ask you some company information for further analyses.

我地想請問您一 D 簡單既資料以作分析，你所提供既資料係會絕對保密，請放心。

DM1 Industry 請問貴公司既業務性質係：

Clothing / Textile industry	製衣業
Electronic products	電子產品
Toys, gifts or game products	玩具、禮品或遊戲產品
Watch and jewellery	手錶、珠寶產品
Leather products	皮革產品
Machinery and equipment	機械設備
Paper or wood industry	紙或木業
Import / Export Trade	進出口貿易
Transport, warehouse and communications	運輸、倉庫及通訊
Catering industry	飲食業
Banks, Investment, Finance Sector	金融／投資／財經
Advertisement/ Design	廣告／設計
Information Technology	資訊科技
Construction Industry	建造業
Law / Accountancy / Professional	法律／會計／專業資訊服務
Information Services	教育
Education	保安
Security	保險
Insurance	房地產
Property	旅遊業
Tourism	電影／娛樂事業
Film / Entertainment Industry	傳媒／出版
Media / Publishing	醫療／衛生及福利
Medical, Hygiene and Welfare Sector	批發零售
Wholesale / Retail	石油／能源及公用業務
Oil, Energy, Resources and Utilities	其他 (請註明)：_____
Others (Please specify): _____	唔知／難講
Don't know/ hard to say	拒答
Refuse to answer	

DM2 Number of staff employed 請問 貴公司既員工數目係：

_____ (Input exact number) (入實數 或在下列選一項)

Less than 20 少於 20 人

21-40 21 - 40 人

41-50 41 - 50 人

51 - 60 51 - 60 人

61 - 80 61 - 80 人

81 - 100 81 - 100 人

More than 100 多於 100 人

Don't know/hard to say 唔知／難講

Refuse to answer 拒答

DM3 Business revenue per year 每年營業額

HKD 10 million or below 港幣 1 千萬以下

HKD 10 million to 50 million or below 港幣 1 千萬至港幣 5 千萬以下

HKD 50 million to 100 million or below 港幣 5 千萬至港幣 1 億以下

HKD 100 million to 500 million or below 港幣 1 億至港幣 5 億以下

HKD 500 million to 1 billion or below 港幣 5 億至港幣 10 億以下

HKD 1 billion or more 港幣 10 億或以上

Refuse to answer 拒答

DM4 Job position 請問 閣下既職位係：

Employer/Chairperson/Managing Director/CEO 僱主／主席／董事總經理／總裁

Management/Manager/Senior administration staff 管理人員／經理／高級行政人員

Other administration staff (Accountant, executive, secretary etc) 其他行政人員 (如會計、主任、秘書)

Others (please specify) 其他 (請註明) _____

Refuse to answer 拒答

Thank you for your time. Bye bye.

多謝你接受訪問。拜拜！