


**Growth and Maintenance of Small Businesses:
an experience of qualitative evaluation of a public credit policy in Sudene's
area of activity**

**Crescimento e Manutenção de Empresas de Pequeno Porte:
uma experiência de avaliação qualitativa de uma política pública de crédito
na área de atuação da Sudene**

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Abstract: This work consists of an evaluative research of the execution and results of the FNE MPE Program, created and operated by Banco do Nordeste do Brasil S / A (BNB), in the period between 2009 and 2017, and implemented throughout the area of Sudene. Initially, the methodological process consisted of a bibliographic and documentary analysis of the insertion of the Program within the scope of public policies of regional development and occupation and income, followed by an internal, non-experimental evaluation, from the collection of primary data. and secondary, in order to answer the question as to how far the FNE MPE fulfills the purpose for which it was created. In the execution evaluation, data were collected and processed in BNB's operating systems, with the purpose of inferring whether the financing granted complied with the guidelines established in the annual schedules approved by Condell-Sudene. The evaluation of results, developed from documentary and field researches, aimed to analyze if the hiring performed met the credit purposes and if there was growth, maintenance or reduction of the company's performance. From the treatment and analysis of the data, it was possible to infer that the financing, in large part, met the annual planning and the credits granted contributed to the growth and maintenance of the companies.

Keywords: Public Policy; Bank Credit; Small Businesses.

Resumo: Este trabalho consiste de uma pesquisa avaliativa da execução e dos resultados do Programa FNE MPE no período compreendido entre 2009 e 2017, cujos recursos são oriundos do Fundo Constitucional de Financiamento para o Nordeste (FNE), definido pela Constituição de 1988 e regulamentado pela Lei 7.827/1989. A administração do FNE é feita de forma conjunta pelo Conselho Deliberativo da Sudene (Condell-Sudene), Ministério do Desenvolvimento Regional (MDR) e Banco do Nordeste do Brasil S/A (BNB). O processo metodológico da pesquisa avaliativa consistiu, inicialmente, em uma análise bibliográfica e documental sobre a inserção do Programa no âmbito das políticas públicas de desenvolvimento regional e de ocupação e renda, seguindo-se de uma avaliação interna, não experimental, a partir da coleta de dados primários e secundários, com a finalidade de responder à indagação sobre até que ponto o

FNE MPE cumpre o objetivo para o qual foi criado. Na avaliação da execução, foram coletados e tratados dados nos sistemas operacionais do BNB, com a finalidade de inferir se os financiamentos concedidos atenderam às diretrizes estabelecidas nas programações anuais, aprovadas pelo Condel-Sudene. A avaliação de resultados, desenvolvida a partir de pesquisas documental e de campo, teve por objetivo, analisar se as contratações realizadas atenderam às finalidades do crédito e se houve crescimento, manutenção ou redução do desempenho da empresa. A partir do tratamento e análise dos dados, foi possível inferir que os financiamentos atenderam ao planejamento anual e os créditos concedidos contribuíram para o crescimento e manutenção das empresas.

Palavras-Chave: Políticas Públicas; Crédito Bancário; Micro e Pequenas Empresas.

1. Introduction

The pressure for better conditions for the development and expansion of small business in Brazil dates back to the 1960s, when it was instituted by Decree No. 48,738 of August 4, 1960, by the then President Juscelino Kubitschek, the Executive Assistance Group for Small and Medium Enterprises (Geampe), coordinated by sociologist Guerreiro Ramos, with the objective of creating mechanisms to improve the productivity of the industrial sector. This action resulted in the document Small and Medium Business Problems, which contains a diagnosis and the definition of initiatives to improve the conditions of this business segment. It was the first attempt to address the issue of small business as a public policy of the state, and from there, many initiatives were designed, highlighting the complementary laws subsequent to the 1988 Constitution.

Another political agenda, which is also related to the growth of small businesses, concerns the founding social issue of postmodernity, which is the lack of work. In Brazil, from the mid-1980s onwards, the tendency of rising unemployment rates due to economic crises, the implementation of new production technologies and the opening of markets intensified (Brandão, 2002; Bernardo, Vieira & Araújo, 2013), and it is up to small businesses to generate self-employment and greater dynamism in the increase of jobs (IBGE, 2019).

According to Holanda (2006, p.34), for public policies to become tangible, it is necessary to transform a set of interrelated actions to solve a certain problem identified as an "important social deficiency". Thus, it was instituted by Article 159 of the Constitution, and regulated by Law 7,827 / 1989, by the Northeast Constitutional Financing Fund (FNE), jointly administered and operationalized by the Ministry of Regional Development, the Sudene's Deliberative Council and the Bank of the Northeast Brazil (BNB), with the purpose of making available stable resources to support these policies, through financing programs for productive agents located in the municipalities of the Northeastern states, Northern Minas Gerais and Northern Espírito Santo.

Following the enactment of the General Law of the SMEs by the Complementary Law 123/2006, the Financing Program for Micro and Small Enterprises (FNE MPE) was created with funds from the FNE, with the purpose of promoting the expansion of small businesses and generating occupation and income.

Bearing in mind the importance of this Program, an evaluative research project was defined, involving the financing granted since its creation in 2009 until 2017, covering the Fund's entire area of operation, the nine states of the Northeast and the Northern Minas Gerais and Espírito Santo's mesoregions. The methodology consisted of applying a non-experimental internal evaluation model based on the collection of primary and secondary data to answer the question: to what extent did the FNE MPE fulfil the purpose for which it was created?

Evaluating the Program's implementation, data were collected and processed in BNB's operating systems, with the purpose of inferring whether the funding granted complied with the guidelines established by the Fund in its annual programming for small beneficiaries, application in the economic sectors and the distribution of hires among states.

In the evaluation of results, primary and secondary data were collected and analyzed, in order to verify if the hires fulfilled the credit's purposes and which were the improvements implemented after the granted credits, related to: production; sales; profit; market access; patrimony; modernization and innovation of processes; technological base; management techniques; use of environmental preservation and conservation procedures; and occupation generation.

To make this project feasible, some primary data collection tools were analyzed, such as face-to-face interviewing and the use of the BNB Call Center, the latter being the selected option, given the experience already gained by the team in applying other types of data surveys involving direct telephone contact with customers and the cost involved compared to face-to-face interviews, as the program covers Sudene's entire area of expertise.

2. 2. The micro and small enterprises segment

According to Complementary Law 155/2016, micro-enterprises are legal entities that have annual revenues of up to R \$360 thousand, while small companies raise above R \$360 thousand up to R\$ 4.8 million. This business segment is characterized by diversity, heterogeneity, dynamism and complexity. It has no uniformity as to the forms of organization or management or production processes. In some of them, family and business relationships are confused, and some random event is enough to make the company unfeasible. In others, innovative enterprises

are identified with strengthened and modern organizational and management structures. Even in the face of this heterogeneity, small businesses have some common peculiarities easily identified in urban daily life; for instance, they sell products or offer their own services on a daily basis; they are directly linked to household income, location, surroundings and physical proximity to the consumer. The management process is personal, centred on the owner who performs various functions; the controls and processes are quite simple and often the accountant is the only professional who assists the company (Everton Junior, 2017; Santos, Krein & Calixtre, 2012).

Another aspect related to small enterprises concerns the survival of these businesses. A study by Sebrae identified the fragility of these enterprises in the face of market complexity and economic dynamics. In 2012, the last year of the survey, microenterprises achieved a 55% survival and 45% mortality rate and small enterprises 98% survival and 2% mortality. The study also addressed the determinants of business survival, including the situation before opening; business planning; business management and training of owners in business management (Bede, 2016).

Even in the face of such weaknesses, small businesses are important boosting units of the economy. According to IBGE (Brazilian Institute of Geography and Statistics), 87.4% of the companies, in 2017, had a staff of up to 9 people, absorbing 27.6% of the employed staff; 11.0%, had 10 to 49 people and 23.6% of employed staff; 1.3% had 50 to 249 people and 14.5% of employed staff and 0.3% had more than 250 people, covering 34.2% of employed staff (IBGE, 2019, p. 44). Thus, by adopting a classification which takes into consideration the range of employed staff, micro and small enterprises represent 98.4% of the number of establishments and absorb 51.2% of occupations.

Tabela 1: Distribution of companies by range of employed persons (2017)

Bands of employed personnel	Companies		Employed staff		Paid staff	
	Quantity	Percentage per band	Quantity	Percentage per band	Quantity	Percentage per band
0 to 9	3.956.830	87,4%	10.621.629	27,6%	5.199.189	16,3%
10 to 49	497.999	11,0%	9.083.934	23,6%	8.101.804	25,4%
50 to 249	58.854	1,3%	5.581.833	14,5%	5.486.261	17,2%
250	13.582	0,3%	13.154.981	34,2%	13.141.510	41,2%
Total	4.527.265	100,0%	38.442.377	100,0%	31.896.868	100,0%

Source: IBGE. Central Business Register Statistics 2017.

3. Micro and Small Enterprises and Bank Credit

Cacciamali (1997) pointed out that, in order to create the conditions of productivity and competitive strategies for the maintenance and growth of small businesses in the long term, it is necessary to intensify general education's quality, the formation and the development of the entrepreneurial vocation, as well as to establish mechanisms of access to credit and, above all, to reinforce public confidence in the purposes of this path. (Cacciamali, 1997, p.87).

Banks are agents of change in the productive organization, particularly for small businesses. The relationship between the entrepreneur and the credit is fundamental in the development process, whether for maintenance, growth or implementation of improvements. The configuration of the credit market for SMEs is characterized by the performance of public banks through compulsory funds, such as the FNE, object of this study. This type of directed credit, which includes financing for investments, usually accompanied by projects where investments were previously indicated, such credits are exclusive to official banks, and private banks have the role of passing on these funds.

In this scenario, efforts have been made to simplify access to credit, to increase competitiveness among public bids, strengthen the equity's structure of SMEs, disseminate information and reduce financial costs. In general, banks operating in Brazil, in their market segmentation strategies, establish small businesses as a priority, which demands credit and specific and differentiated products.

The regional development process requires the convergence of a set of credit-related factors that can positively impact the local economic dynamic, in order to increase the multiplying effects of productive investments in the region, for instance, human capital training, investment in science, technology and innovation, technical and economic cooperation among various actors, adequate investment in infrastructure, as well as attention to regional distribution of resources in terms of space, sectors and productive segments (BNB, 2017).

In 2009, the FNE MPE Program was created to foster the development of small businesses by financing the implementation, expansion, modernization, renovation, maintenance and relocation of projects, with financing limits of up to 100% and terms set according to the project's physical and financial schedule and the beneficiary's ability to pay, before the coming 20 years. As for financial charges, it was defined by CMN Resolution No. 4,542 and 4,561, respectively, of 21/12/2016 and 03/31/2017, the current interest rate is 8.75% a.a. and for isolated working capital operations, the rate is 13.08% a.a., and they have a total compliance bonus of 15% (BNB, 2008).

4. Methodology

Based on the question of the extent to which the credits contracted by micro and small enterprises, with resources from the FNE, achieved their objectives, a bibliographical study began on the central theme of this evaluative research, which consisted of public policies for financing the development of small businesses after the 1990s. After that, the evaluative research tools were defined, which consisted in the analysis of information provided by BNB's systems, which allowed us to infer about the evolution of hiring, compliance with programming, guidelines and FNE MPE Program applications, from 2009 to 2017, followed by the analysis of primary data collected in field research, where it was possible to analyze if the Program's objectives were achieved and if there were changes in the venture's conditions after the credit. In order to achieve that, a questionnaire was prepared to be applied to the program beneficiaries, so as to obtain information about the current occupation structure of the enterprise; whether there has been a change in occupancy structure, overall company performance, or specific aspects such as billing, production, sales or volume of services; if there were negative events that impacted the company's performance; if, after credit implementation, there were changes in the areas of management, production, service or sales; and if credit was important to the business and the family. It was also asked if environmental conservation procedures were implemented and if new investments are to be expected in the next 5 years.

The research scope was defined as to include all operations contracted in the FNE MPE Program by companies with revenues up to R\$ 4.8 million (LC 155/2016), in FNE's area of operation (the nine states in the Northeastern region, the North of Minas Gerais and the North of Espírito Santo), from January 1st, 2009 to December 31, 2017, totalling 187,184 operations and a value of R \$ 15.6 billion (updated by the IGP-DI in 12.31.2018).

The population was constituted by a part of this scope, containing the operations contracted by the legal entities identified by CNPJ (National Register of Legal Entities) with an updated record, that is, active in the Bank, totalling 67,609 micro and small enterprises.

A representative statistical sample of the population was calculated and defined, considering a significance level of 95% and a sampling error of 5%, consisting of 407 clients per CNPJ, per year of the first contracted operation, with the purpose of enabling documentary and field research.

4.1 The Call Centre tool chosen for field research

The choice of the BNB Call Center as a field research tool had as its main reason the geographic coverage of the researched area since the sample involved companies located in the nine states of the Northeast, Northern Minas Gerais and Northern Espírito Santo. Therefore, when it comes to costs, it is the most appropriate tool for the application of the questionnaire. Another very relevant factor considered refers to the team's extensive experience in applying similar research methods to other Bank credit programs. The Call Center structure has been growing at an extremely fast pace as the main way to strengthen the relationship between customers and companies, especially in the service sector. In Europe, it reaches 2% of the workforce and 4% in the United States, and in Brazil, the sector has had a growth rate of 10% per year, moving about \$ 4.5 billion (Vasconcellos, 2010).

Initially, a questionnaire was prepared in the form of questions with closed answers, with a language in script format, ie text containing instructions and statements to be followed by all applicators. This instrument was elaborated by the research team and the representative of the applicator team, in order to express exactly the sequence of the closed answers, the control over the success or not of the calls and the profile of the respondents, who should be a person with effective knowledge of the company. After that, it was necessary to train the entire team of applicators and test the questionnaire.

In order to obtain the specified amount of samples of the completed questionnaire, it was necessary to randomly select 1 275 CNPJ registrations chosen through an Excel spreadsheet, obeying the defined distribution of the sample by year of contract. This amount of more than three times the sample size resulted from the systematic and frequent exclusion of a CNPJ which the telephone numbers did not correspond to the company, did not answer the call, or refused to participate, generating, therefore, a need for replacement. This replacement was made fortnightly through a Call Center report informing the number of phone calls, questionnaires answered and unanswered contacts.

The field research was conducted from July to September 2018, when about 10,200 telephone attempts were made to successfully complete 407 questionnaires.

4.2 Sample description

In possession of the 407 completed and identified questionnaires, a consultation with the BNB systems was carried out, with the purpose of identifying the characteristics of the micro and small companies participating in the sample and of the contracted operations, among which we highlight:

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- a) the average annual turnover of the micro and small companies surveyed was R\$ 727 thousand;
- b) 48.9% of the surveyed companies were classified as microenterprises and 51.1% as small companies;
- c) the average time of incorporation of the surveyed companies was 11 years;
- d) it could be observed that, when relating the revenue with the time of formation of the company, there was a trend of growth as the company consolidates over time;
- e) the retail trade of general products, especially food, which identifies establishments such as supermarkets, markets and mini-markets, demanded the largest number of operations (15.6% of the total) and contracted value (9.4%) with an average ticket of R\$ 52 thousand;
- f) Health activities stood out with 6.62% of the contracted amount, equivalent to R\$ 5.44 million, related to the contracting of operations with clinics of ophthalmology, dentistry, physiotherapy, general medical specialities and laboratory analysis;
- g) 28% of sample MSEs perform more than one activity;
- h) in 18% of the surveyed companies, one of the partners or owners possessed equity participation in other enterprises;
- i) regarding sources of funds for business application, 61% do not seek resources other than the FNE MPE credit Program; of the other 39% which utilize resources beyond the FNE MPE credit Program, 71% take from their own personal resources; 23% from other banks; 3% from other BNB loans and 3% from real estate sales;
- j) another feature verified in the group of small companies in this sample, found that 18% of them have other companies linked to at least one of the partners and that they demand more credit than the group without related companies, depicting an average value per operation 3 times higher.

5. Results and discussion

5.1 Assessment of the FNE MPE Program's execution

Between 2009 and 2017, 187 184 operations and a volume of R\$ 15.6 billion in hires were carried out. From the beginning of the Program until the end of 2017, there was a 91.12% increase in the number of operations, from 14 491 in 2009 to 27 695 in 2017, and the volume of funds contracted grew by 199%, from approximately R \$ 823 million to \$ 2.5 billion.

Table 2 - FNE MPE: Number of Operations and contracted amounts per year (2009 - 2017)

Year	Number of operations		Amounts contracted (1)	
2009	14.491	7,74%	822.735.738,25	5,3%
2010	16.404	8,76%	988.298.935,20	6,3%
2011	18.502	9,88%	1.290.970.487,08	8,3%
2012	22.245	11,88%	1.661.238.813,98	10,6%
2013	19.212	10,26%	2.006.397.728,88	12,8%
2014	22.187	11,85%	2.254.229.668,83	14,4%
2015	23.264	12,43%	2.161.774.040,92	13,8%
2016	23.184	12,39%	1.983.446.601,56	12,7%
2017	27.695	14,80%	2.461.669.665,81	15,7%
Total	187.184	100,00%	15.630.761.680,50	100,0%

Source: BNB - Financial Control Environment of Credit Operations. Elaborated by the author

Note: (1) Numbers updated by the IGP-DI for 31.12.2018

Note (2): Amounts R\$ 1,00

In the distribution of contracted amounts, by state in the Northeast Region and in the northern regions of Espírito Santo and Northern Minas Gerais, FNE's area of operation, it was observed that the states of Ceará, Bahia and Pernambuco put together accounted for 51.3 % of operations and 51.4% of contracted amounts.

Table 3 - FNE MPE: Number of operations and amounts contracted in FNE's area of operation (2009-2017)

FNE' Area of Operation	NUMBER OF OPERATIONS		AMOUNT CONTRACTED	
AL	5.769	3,08%	516.119.859,12	3,3%
BA	32.613	17,42%	2.976.723.650,39	19,0%
CE	36.693	19,60%	2.962.121.579,56	19,0%
MA	15.049	8,04%	1.562.606.176,35	10,0%
PB	15.337	8,19%	1.024.413.694,24	6,6%
PE	26.783	14,31%	2.102.255.501,17	13,4%
PI	12.510	6,68%	1.172.462.160,27	7,5%
RN	19.040	10,17%	1.443.821.652,43	9,2%
SE	10.103	5,40%	867.926.907,55	5,6%
Northern Espírito Santo	2.252	1,20%	218.037.370,62	1,4%
Northern Minas Gerais	11.035	5,90%	784.273.128,80	5,0%
TOTAL	187.184	100,00%	15.630.761.680,50	100,0%

Source: BNB - Financial Control Environment of Credit Operations. Elaborated by the author

Note: (1) Numbers updated by the IGP-DI for 31.12.2018

Note (2): Amounts R\$ 1,00

This behaviour reflects the performance of the GDP (2016) in the FNE's area of operation, where the demand for credit comes from the most prosperous regions.

Tabela 4: PIB da Área de Atuação do FNE (2016)

ÁREA DE ATUAÇÃO DO FNE	PIB EM 2016 (R\$ MILHÕES)	PARTICIPAÇÃO DO PIB
Alagoas	49.456	5,19%
Bahia	258.649	27,13%
Ceará	138.379	14,51%
Maranhão	85.286	8,94%
Paraíba	59.089	6,20%
Pernambuco	167.290	17,54%
Piauí	41.406	4,34%
Rio Grande do Norte	59.661	6,26%
Sergipe	38.867	4,08%
Northern Espírito Santo	36.511	3,83%
Northern Minas Gerais	18.929	1,99%
Total	953.523	100,00%

Source: IBGE (2016). BNB - Etene - Economic Information Management Cell.

As for the financing lines, FNE MPE Comércio was the one that contracted the most, with 68.9% of the operations and 53.5% of the resources. FNE MPE Seca (BNB, 2012) served 8,071 small establishments and the contracted amounts were in the order of R \$ 478.0 million. This was a special line of funding instituted to cater to small establishments in the hardest-hit areas by the 2012 drought, which generated water deficiency in almost all of the semiarid region extending and worsening in 2015 (Marengo, Cunha & Alves, sd).

FNE MPE Cultura is another special line to promote cultural activities, in which 23 operations were contracted and R \$ 11.2 million were invested. There was an interest in diversifying into new activities as well as attending sectors and areas in difficult circumstances.

Operations worth up to R\$ 100 000 accounted for 81.7% of total operations and 30.7% of contracted amounts. Operations above R\$ 100 thousand corresponded to 18.3% of total operations and 69.3% of contracted amounts. The largest amount of operations were concentrated in the range between R\$ 20 thousand and R\$ 50 thousand with 41.2% of the total operations, and the largest amount of contracted resources occurred in the range between R\$ 100 thousand and R\$ 500 thousand, with the average ticket of \$ 227,2 thousand.

5.2 FNE MPE Program Outcome Assessment

An assessment process has as its main purpose the measurement of the results of the intervention, that is, to check if they were achieved, giving the projected return. Results include the measurement of the products of a given program, as provided in the objectives and goals. In this way, outcome assessment measures the effectiveness of a particular program by analyzing the extent to which actions, activities, and products have provided the expected results in the planning or implementation of a particular policy or program (Sousa, pp.18 and 20).

5.2.1 Regarding the credit's purpose

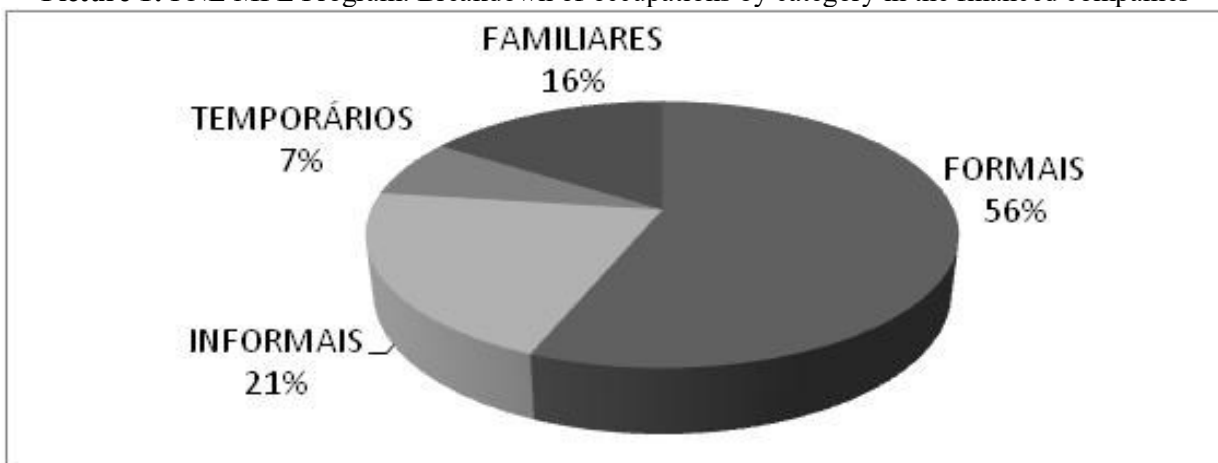
It was observed that 32% of the hirings were concentrated on maintenance items, that is, isolated acquisition of goods for stock formation, inputs or raw materials, as well as reimbursement of general expenses related to the running of the enterprise, and 68% of hiring for investment purposes; as follows: 18% in implementation-oriented items including the acquisition of production units; 7% for the relocation of the company's headquarters; and 43%, in items related to market growth, production and modernization, such as the acquisition of vehicles to expand the commercialization of products; expansion and physical modernization of the company's headquarters or its branches, as well as improvement of furniture and equipment;

acquisition of machinery and equipment with new production, sales or service technologies. Such performance supports the objective defined in the annual program schedule and approved by Condel / Sudene which is "to finance the acquisition of capital goods and the implementation, modernization, reform, relocation or expansion of enterprises, including the preparation of environmental studies and the investments established in the conditions of environmental licenses, as well as associated working capital and the acquisition of projects, real estate, machinery and equipment and raw materials and supplies for the formation of inventory".

5.2.2 *The occupational framework of enterprises*

At the time of the interview, therefore, after obtaining the credit, the respondents reported that 56% of the workforce was formal; 21% informal; 7% temporary and 16% were family members.

Picture 1: FNE MPE Program: Breakdown of occupations by category in the financed companies



Source: BNB - Etene - CAPP - Field research. Elaborated by the author.

It was also observed that the participation of formal occupations increases as the time frame of constitution increases; informal and temporary occupations decrease and the occupations of family members do not vary with time when the occupational framework is compared with the time of constitution.

During the interview, the company representative was asked, in addition to the number of employees, the changes that occurred in the occupational framework by category after credit was conceded, having as a parameter the year of first contracting of the FNE MPE Program.

The formal category had the highest growth rate among the other categories, and occupations by family members had the lowest decrease rate and the highest immutability.

Table 5 - FNE MPE Program: Changes in the occupation framework after the credit

Ocupations	Formal	Informal	Temporary	Family
Growth	46%	38%	38%	14%
Unaltered	42%	57%	49%	84%
Decrease	12%	5%	13%	2%
Total	100%	100%	100%	100%

Source: BNB - Etene - Capp - Field research. Elaborated by the author.

It can be concluded that the formalization of occupations is already a reality for MSEs. Among the microenterprises surveyed, 80% of them had formalized employees and 93% among small companies. Attention is drawn to the share of jobs created in establishments of up to four employees in total employment from 69.7% (2004) to 72.2% (2010). In the crises that hit the Brazilian labour market, MSEs have been instrumental in sustaining employment levels, although larger companies have significant cost differentials over smaller ones, which usually provides them with conditions for success and most promising growth rates (Santos et al., 2012, p. 95).

It is also worth mentioning the significant index of the presence of employees with family ties, both in micro and small companies, corroborating, with the research conducted by Sebrae, with the objective of identifying the proportion of “family businesses” in Brazil’s formal Small Businesses universe. By “family business” we mean one in which there are relatives (father, mother, grandfather, grandmother, son, nephew, grandson, brother-in-law), among the partners and/or employees/collaborators (with or without work card). 6 013 companies, MEI (Individual Micro Entrepreneur), ME (Micro Enterprise) and EPP (Small Enterprise), participated in this research. The interviews took place between August 3rd and 31st, 2015. Among the results, we highlight that 57% of Micro and Small Enterprises in Brazil have relatives among their partners and/or employees/collaborators (with or without a formal contract). The South Region has the highest proportion of “family businesses” (60%), followed by the Southeast (59%), Midwest (57%), North (52%) and Northeast (52%). (Sebrae, 2015). In this survey, it was found that 52% of SME companies had family members as employees or partners, with the largest proportion being in small businesses (59%).

5.2.3 Regarding the implementation of environmental conservation procedures

The way micro and small companies deal with the environmental issue needs further studies for the subject is usually approached focusing on a specific activity or the geographic space of a given municipality.

In this evaluative research, this is not a central theme because conservation and environmental conservation procedures are not objects of the FNE MPE Program, but other financing lines operated by BNB called Green Credit such as FNE Verde, FNE Sol among others. However, this is a relevant topic and some guidance was sought in order to properly approach this topic and identify the MSEs' interest in it.

At the XI National Congress of Management Excellence, held in 2015, Conejero and Mello presented the results of a qualitative research and multi-case study method, with partners or owners of SMEs in the city of Campo Limpo Paulista (São Paulo). Initially, they sought to establish the level of concern of SMEs with regard to the environmental issues and their impacts. It was found that there is practically no interest in the topic and that the factors which most influence in this regard are: informal and centralized management; the lack of knowledge of environmental management and its advantages; not being a strategic guideline of the company.

In another recent national survey conducted by Sebrae (2018), it was observed how much the environmental issue already impacts on MSEs, given that 17% of entrepreneurs faced some problem with water supply during 2017. Measures to reduce water consumption were implemented by 52% of PPE and 47% of ME. As for electricity consumption, 55% of companies, in general, took some measure to reduce consumption, considering the costs; among them, it is important to highlight a more conscious consumption and the exchange of equipment; only 1% implemented renewable or solar energy. Most companies, however, do not know how to measure the percentage of water and energy costs in total company costs.

Given the importance of the theme, the FNE MPE Program research included, as supplementary information, a specific question about environmental conservation measures adopted by the beneficiary companies of the Program, understanding conservation as the rationed use of a resource. Of the 407 micro and small enterprises that participated in the field survey, 58% said they did not use any procedure while the other 42%, which answered in the affirmative, had on average more than 10 years of constitution time, and 58% of them were SE and 42% ME. The most cited procedures were: separation of organic and inorganic waste; rationed consumption of water; use of rainwater and alternative energy. The subject needs further investigation, but it can be concluded that the environmental issue is still incipient for SMEs.

5.2.4 Perception about the overall performance of SMEs

After the financing, 67% reported that they noticed a global growth in the company after credit, while 10% noticed a reduction and another 23% reported that there was no change.

Companies, whose respondents reported that they noticed global growth after the financing, had higher average revenues, as well as a larger average number of employees, than the companies which reported a reduction or non-change.

As for the specific aspects related to the company's growth, 60% of them answered that there was an increase in services, production or sales and 80% of them could estimate this average growth around 37%. In addition, more than 58% of these companies also saw growth in the number of suppliers, 82% in customer volume and 45% in competition. When asked about the increase in revenues, 58% responded positively, estimating this growth around 35%. When inquired about assets, 52% reported growth in the company's assets and 38% reported growth in private assets.

It should be noted that these companies that reported growth after the credit, implemented changes in management 69%; in technology 72%; in production 55% and in the sales process 76%. In addition, 24% of these companies have implemented some type of innovation: online sales, computerization, market research, new forms of production and product diversification, among others.

From the data collected in the research, it was observed that credit was an important instrument of maintenance and growth of companies, especially when combined with the implementation of changes in the management process. Corroborating with Cacciamali's statement (1997) that the insufficiency of capital and technical-administrative capacity are factors that restrict the level of the enterprise and even its continuity. Since its adaptation to new market and production standards is slow, it often has no option but to close its doors. In addition, a large number of small businesses are undertaken for the survival of their owners and not for the purpose of accumulation or capitalization - further restricting the likelihood of business success.

5.2.5 Investment expectations for the period of 2019 to 2023

When asked about expectations for the next five years, 1% of the companies responded that they had no intention to continue the business, 3% did not answer this question and 96% said they intended to make investments. It was also inquired in which areas would these investments be made, with the respondent having the possibility of choosing more than one area; the answers

are as follows: 86% in technology; 77% under renovation of the building; 87% in training; 88% in business expansion; 58% in fleet expansion; 85% in product diversification.

6. Closing Remarks

The FNE MPE Program is contextualized within the scope of public policies aimed at promoting the reduction of regional inequalities, the development of small businesses and the generation of occupation and income, which were consolidated throughout the 1990s and 2000s, to cool down the negative effects of economic crises, technological advances and globalization on occupations.

Since its inception in 2009, the FNE MPE Program has met the guidelines established by the Condel-Sudene and the Ministry of Regional Development (MRD) in their Annual Program.

Regarding the number of operations in the period from 2009 to 2017, the Program grew by an average of 9.0% per year, and the volume of hires increased by 15.54%, outperforming the trend of credits directed to legal entities of the National Financial System in the same period.

Tabela 6: Evolution of the volume of bank credit granted by the SNF (2009-2017)

Operations	2009	2010	2011	2012	2013	2014	2015	2016	2017
Non-earmarked operations	1.630,18	1.805,47	1.944,98	1.964,38	1.997,87	1.984,81	1.927,31	1.662,97	1.676,84
Earmarked operations	785,29	954,10	1.081,01	1.366,74	1.597,19	1.812,53	1.862,45	1.655,38	1.594,41
TOTAL	2.415,47	2.759,57	3.026,13	3.331,13	3.595,06	3.797,34	3.789,64	3.318,45	3.271,25

Source: BCB. Bank Economy Report, series 20011, 2014, 2017, 2018. Elaborated by the author

Note: Values in billions deflator IGP-DI FGV 2018.

An assessment of the execution of the FNE MPE Program is the first part of the appropriate evaluation, being developed from documentary research in BNB systems, allowing the following inferences:

- a) a) in terms of incorporation, the overall average was 11 years and companies younger than 10 years accounted for 58%, indicating a greater interest in the Program by more recently constituted enterprises;
- b) the average revenue of microenterprises was of R\$ 158 555.03 and R\$ 1,255,548.00 for small businesses, given that the SME limit revenue for microenterprises is of R\$ 360 000 and R\$ 4,8 million for small businesses, such performance demonstrates that lower-income companies seek the Program more than higher-income companies;
- c) the Program reflected the economic trend of the entire region, with the states with the largest share of GDP having the highest hiring index and among the sectors of the economy, trade was the one that hired the most, also reflecting the GDP's performance in this sector.

The evaluation of the results of the FNE MPE Program makes up the second part of the evaluation itself. It was developed from documentary research on contracted operations in the aforementioned Bank's systems and from field research with representatives of the beneficiary companies of the Program.

The treatment and analysis of the collected data made it possible to infer that the FNE MPE Program met the public policy objectives for which it was created, since it fulfilled the guidelines and instructions of the annual schedules while promoting the growth and maintenance of beneficiary companies, especially:

- a) a) regarding the generation of occupation and income, it was observed that the overall average of occupations of the companies was 11 employees and about 56% of the informed occupations were formal, 21% informal, 7% temporary and 16% performed by family members. Only 5 companies had no employees;
- b) of the total respondents, 46% reported that there was an increase in the number of formal employees and 42% maintained their staff. The formal category had the highest growth rate and the family members category had the highest maintenance rate (84%);
- c) companies had a post-credit growth and maintenance ratio of 90% and this ratio also relates to the implementation of changes in management, technology, sales and production processes;
- d) 96% of companies responded that they intended to continue business and make investments in the next 5 years.

Complementarily, we proceeded with an exploratory analysis, where it was possible to confirm the representativeness of the sample, that is, which inferences obtained from the sample can be extended to the population of the Program's beneficiary companies. We also sought to measure the effect of the contracted value on the situation reported by the entrepreneurs. Companies that adopted technological solutions in the field of informatics or implemented changes in sales strategy or production management tended to present better results. On the other hand, the worst-performing companies were also the ones that invested the least in change, particularly in the areas of computing and production techniques.

Recommendations for the improvement of the FNE MPE Program include:

- a) create a system for improving and monitoring the quality of the information provided by BNB systems related to customers in the SME segment. This measure, besides subsidizing the decisions of the business unit and area, will enable the systematic evaluation of the FNE MPE Program, reducing time and cost, when involving the collection and handling of secondary data;
- b) analyze the feasibility of implementing specific business strategies for microenterprises and another for small businesses in the FNE MPE Program. According to the evaluation results of the FNE MPE Program, these two categories of companies present specificities that could

- be handled better, for instance, highlighting short-term credit for microenterprises; customized service to small businesses that are part of a business grouping;
- c) promote business challenges to increase the hiring of SMEs in the sectors of Industry and Tourism;
 - d) develop specific campaigns for micro and small businesses focused on the implementation of environmental preservation and conservation procedures;
 - e) strengthen complementary actions to credit support, establishing partnerships to stimulate the implementation of improvements in the areas of technology, management, sales and production for micro and small businesses.

Therefore, it is concluded that the performance of the FNE MPE Program has been relevant to the growth and maintenance of the beneficiary companies and to promote regional development while providing the generation and maintenance of occupation and income, thus meeting the guidelines, purposes, operating conditions and programming for which it was created.

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APÊNDICE

PESQUISA DE CAMPO: AVALIAÇÃO DO PROGRAMA FNE MPE SCRIPT PARA ENTREVISTADORES

OBSERVAÇÕES:

- (1) A numeração dos itens deste questionário é continuação à pesquisa documental para facilitar a tabulação e tratamento dos dados;
- (2) Este questionário deve ser aplicado junto com a planilha de informações do cliente.

4.0. REGISTRO DE CHAMADAS SEM SUCESSO

- 4.1. () telefone não atende após 3 tentativas em horários diferentes
- 4.2. () chamada não conclui após 3 tentativas em horários diferentes
- 4.3. () número de telefone não existe
- 4.4. () número de telefone indisponível
- 4.5. () telefone não é do empreendimento
- 4.6. () outras _____

5.0. REGISTRO DE CHAMADAS COM SUCESSO

BOM DIA !

**MEU NOME É _____ E ESTOU FALANDO DO CENTRO DE
RELACIONAMENTO COM O CLIENTE DO BANCO DO NORDESTE EM
FORTALEZA. O BANCO DO NORDESTE, ESTÁ FAZENDO UMA PESQUISA
COM ESTABELECIMENTOS QUE OBTIVERAM FINANCIAMENTO DO FNE.
GOSTARIA DE FALAR COM O RESPONSÁVEL PELA EMPRESA**

_____ (VER O NOME NA RELAÇÃO) PARA QUE POSSA RESPONDER A ESSA PESQUISA.

SITUAÇÃO 5.1: A PESSOA ATENDE MAS ELA NÃO TEM CONDIÇÕES DE RESPONDER E VAI CHAMAR OUTRA PESSOA

Após a outra pessoa atender o telefone.

Repete a saudação inicial.

BOM DIA !

MEU NOME É _____ E ESTOU FALANDO DO CENTRO DE RELACIONAMENTO COM O CLIENTE DO BANCO DO NORDESTE EM FORTALEZA. O BANCO DO NORDESTE, ESTÁ FAZENDO UMA PESQUISA COM ESTABELECIMENTOS QUE OBTIVERAM FINANCIAMENTO DO FNE. GOSTARIA DE FALAR COM O RESPONSÁVEL PELA EMPRESA _____ (VER O NOME NA RELAÇÃO) PARA QUE POSSA RESPONDER A ESSA PESQUISA.

POR FAVOR, COMO VOCÊ SE CHAMA ?

_____ **QUAL A SUA FUNÇÃO NA EMPRESA ?**

5.1.1. () proprietário

5.1.2. () sócio

5.1.3. () gerente

5.1.4. () contador

5.1.5. () empregado

5.1.6. () _____

CONTINUAR, IR PARA O ITEM 6.0.

SITUAÇÃO 5.2: A PESSOA ATENDE MAS ELA NÃO TEM CONDIÇÕES DE RESPONDER. SOMENTE O PROPRIETÁRIO TEM CONDIÇÕES DE RESPONDER MAS ELE NÃO ESTÁ.

QUAL O MELHOR HORÁRIO PARA RETORNAR A LIGAÇÃO E FALAR COM O PROPRIETÁRIO ?

_____ Agradeça a colaboração. Fazer nova tentativa no horário estabelecido.

SITUAÇÃO 5.3: A PESSOA ATENDE E TEM CONDIÇÕES DE RESPONDER O SENHOR(A) É PROPRIETÁRIO(A) DO EMPREENDIMENTO?

() SIM - CONTINUAR, IR PARA O ITEM 6.0.

() NÃO

Caso negativo, POR FAVOR, COMO VOCÊ SE CHAMA ?

_____ **QUAL A SUA FUNÇÃO NA EMPRESA ?**

5.3.1. () proprietário

5.3.2. () sócio

5.3.3. () gerente

5.3.4. () contador

5.3.5. () empregado

5.3.6. () _____

6.0. EXPLICAR O OBJETIVO DA PESQUISA E A PESSOA SE RECUSA A RESPONDER

Orientações para o entrevistador:

- se o cliente perguntar o tempo das perguntas: TEMPO APROXIMADO DE 3 MINUTOS;
- se o cliente demonstrar receio de responder informar que NÃO SERÃO SOLICITADAS INFORMAÇÕES DE CARÁTER PESSOAL E TUDO SERÁ MANTIDO EM SIGILO;
- se o cliente demonstrar estar muito ocupado, vá direto para as perguntas.

O entrevistador repete o objetivo da pesquisa: O BANCO DO NORDESTE ESTÁ REALIZANDO UMA PESQUISA SOBRE OS EMPREENDIMENTOS QUE OBTIVERAM CRÉDITO PARA INVESTIMENTO, MESMO QUE JÁ O TENHA LIQUIDADADO. NÃO SERÁ SOLICITADO DADOS PESSOAIS, É UMA PESQUISA SOBRE O DESENVOLVIMENTO DO EMPREENDIMENTO E TODAS AS INFORMAÇÕES SERÃO SIGILOSAS.

Situação onde a ligação foi atendida mas foi dada uma recusa explícita em responder a pesquisa.

6.1. () nunca tirei crédito no Banco do Nordeste.

6.2. () não quero responder a pesquisa.

6.3. () outra forma de recusa _____

7.0. A PRIMEIRA INFORMAÇÃO DESSA PESQUISA É SOBRE OS EMPREGADOS DA EMPRESA

ATENÇÃO: cronometrar o tempo de ligação

ATUALMENTE A EMPRESA POSSUI

7.1. QUANTOS EMPREGADOS FORMAIS ? _____ () Nenhum

7.2. QUANTOS EMPREGADOS INFORMAIS? _____ () Nenhum

7.3. QUANTOS EMPREGADOS TEMPORÁRIOS? _____ () Nenhum

7.4. QUANTOS FAMILIARES TRABALHAM NA EMPRESA ? _____ () Nenhum

7.5. OUTROS ? TIPO _____ QUANTOS

Observação: a próxima pergunta só deve ser feita no item correspondente a quantidade de empregados sinalizada positivamente no item anterior.

APÓS O FINANCIAMENTO REALIZADO EM _____ (ano da primeira contratação, informado na planilha do cliente) ATÉ HOJE,

7.6. A QUANTIDADE DE EMPREGADOS FORMAIS

7.6.1. () cresceu 7.6.2. () não alterou 7.6.3. () diminuiu 7.6.4. () nunca teve empregados formais.

7.7. A QUANTIDADE DE EMPREGADOS INFORMAIS

7.7.1. () cresceu 7.7.2. () não alterou 7.7.3. () diminuiu 7.7.4. () nunca teve empregados informais.

7.8. A QUANTIDADE DE EMPREGADOS TEMPORÁRIOS

7.8.1. () cresceu 7.8.2. () não alterou 7.8.3. () diminuiu 7.8.4. () nunca teve temporários.

7.9. A QUANTIDADE DE PESSOAS DA FAMÍLIA QUE TRABALHAM NO EMPREENDIMENTO

7.9.1. () cresceu 7.9.2. () não alterou 7.9.3. () diminuiu 7.9.4. () não tem familiares na empresa.

8.0. QUANTO A RESPONSABILIDADE SÓCIO-AMBIENTAL

8.1. O SEU ESTABELECIMENTO UTILIZA ALGUM PROCEDIMENTO PARA PRESERVAÇÃO AMBIENTAL?

8.1.1. () não

8.1.2. () sim

8.1.2.1 QUAL PROCEDIMENTO JÁ ESTÁ IMPLANTADO?

8.1.2.1.1. () Tratamento de resíduos sólidos

8.1.2.1.2. () Separação do lixo orgânico e inorgânico

8.1.2.1.3. () Energia alternativa

8.1.2.1.4. () Reciclagem

8.1.2.1.5. () Reutilização de água

8.1.2.1.6. () Consumo racional de água

8.1.2.1.7. () Aproveitamento da água da chuva

8.1.2.1.8. () Outras _____

9.0. QUANTO A EVOLUÇÃO DA EMPRESA - (explicar o conceito de empresa para a pesquisa) Entende-se por empresa a matriz e as filiais exceto outras empresas do grupo se for o caso.

APÓS O FINANCIAMENTO REALIZADO EM _____ ATÉ HOJE, 9.1. A EMPRESA _____ COMO UM TODO NOS ÚLTIMOS _____ ANOS

9.1.1. () cresceu

9.1.2. () não alterou

9.1.3. () diminuiu

9.1.4. () não sabe dizer

9.2. DE UM MODO GERAL, AS VENDAS OU SERVIÇOS PRESTADOS NOS ÚLTIMOS _____ ANOS

9.2.1. () cresceram. Quanto? É possível estimar em termos percentuais ?9.2.1.1. () sim. Quanto ? _____

9.2.2. () diminuíram. Quanto? É possível estimar em termos percentuais ?9.2.2.1. () sim. Quanto ? _____

9.2.3. () não houve alteração

9.2.4. () não sabe dizer.

9.3. O TOTAL DE GANHOS DA EMPRESA (FATURAMENTO) NOS ÚLTIMOS _____ ANOS

9.3.1. () cresceu. Quanto? É possível estimar em termos percentuais ?9.3.1.1. () sim. Quanto ? _____

9.3.2. () diminuiu. Quanto? É possível estimar em termos percentuais ?9.3.2.1. () sim. Quanto ? _____

9.3.3. () não houve alteração

9.3.4. () não sabe dizer.

9.4. O PATRIMÔNIO DA EMPRESA (matriz e filiais exceto outras empresas do grupo) (imóveis, máquinas, veículos e equipamentos)

9.4.1. () aumentou

9.4.2. () não alterou

9.4.3. () diminuiu.

9.5. OS FORNECEDORES (DE QUEM VOCÊ COMPRA)

9.5.1. () aumentaram

9.5.2. () não alteraram

9.5.3. () diminuiram

9.5.4. () não sabe

() não sabe

9.6. OS CONCORRENTES

9.6.1. () aumentaram 9.6.2. () não alteraram 9.6.3. () diminuíram 9.6.4. () não sabe

9.7. OS CLIENTES

9.7.1. () aumentaram 9.7.2. () não alteraram 9.7.3. () diminuíram 9.7.4. () não sabe

10.0 FATOS RELEVANTES QUE INFLUENCIARAM NOS RESULTADOS DA EMPRESA - As perguntas abaixo só podem ser respondidas se o proprietário estiver respondendo o questionário, caso contrário passar para o item 11

10.1. APÓS O FINANCIAMENTO ATÉ HOJE, ACONTECEU ALGUM FATO RELEVANTE QUE INFLUENCIOU NEGATIVAMENTE O RESULTADO DO NEGÓCIO?

10.1.1. () Doença pessoal ou na família 10.1.2. () Acidente de carro

10.1.3. () Incêndio 10.1.4. () Prejuízos financeiros

10.1.5. () Prejuízos com máquinas e equipamentos 10.1.6. () Saída de funcionários

10.1.7. () Queda nas vendas 10.1.8. () Perda de fornecedores

10.1.9. () Outros _____

10.2. APÓS O FINANCIAMENTO ATÉ HOJE, O ACESSO A BENS DE CONSUMO E SERVIÇOS NA FAMÍLIA

10.2.1. () cresceu 10.2.2. () não alterou 10.2.3. () diminuiu.

10.3. QUAIS OS BENS ADQUIRIDOS APÓS O FINANCIAMENTO ?

10.3.1. () carro 10.3.2. () imóvel para moradia 10.3.3. () imóvel para lazer

10.3.4. () imóveis para investimento 10.3.5. () eletrodomésticos 10.3.6. () reforma da casa

10.3.7. () outros especificar _____

10.4. O NEGÓCIO RECEBEU ALGUM OUTRO TIPO DE RECURSO ALÉM DO FINANCIAMENTO DO BANCO DO NORDESTE ?

10.4.1. () recursos financeiros A. () de familiares B. () de outros bancos
C. () de financeiras D. () de investidores E. () de sócios
F. () abriu o capital da empresa G. () outros

10.4.2. () recebeu herança em dinheiro

10.4.3. () recebeu herança de bens

10.4.4. () algum outros recurso não citado:

10.5. O SENHOR (A) (perguntar somente se o proprietário estiver respondendo) TEM OUTRAS RENDAS ?

10.5.1. () não

10.5.2. () sim. Qual tipo ?

10.5.2.1. () a outra renda é maior que a renda retirada do empreendimento	10.5.2.2.() a outra renda provém de trabalho informal	10.5.2.3. () a outra renda provém de profissão liberal (médico, advogado, engenheiro etc.)	10.5.2.4. () a outra renda provém de aluguéis	10.5.2.5. () a outra renda provém de pensão ou aposentadoria	10.5.2.6. () outras
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10.6 Gostaria ainda de saber se o Senhor percebe que "DEPOIS DO FINANCIAMENTO DO BANCO DO NORDESTE, O SEU EMPREENDIMENTO, A SUA VIDA E DA SUA FAMÍLIA MELHORARAM."					
10.6.1. () sim	10.6.2. () não	10.6.3. () Outra			
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11.0. E QUAL A SUA EXPECTATIVA PARA OS PRÓXIMOS 5 ANOS EM RELAÇÃO AO EMPREENDIMENTO? (marcar cada opção ou sim ou não)					
11.1.1. investir em novas tecnologias	11.1.1.1. () sim	11.1.1.2. () não			
11.1.2. reformar as instalações	11.1.2.1. () sim	11.1.2.2. () não			
11.1.3. investir em formação e treinamento	11.1.3.1. () sim	11.1.3.2. () não			
11.1.4. ampliar o negócio	11.1.4.1. () sim	11.1.4.2. () não			
11.1.5. ampliar a frota de carros	11.1.5.1. () sim	11.1.5.2. () não			
11.1.6. diversificar produtos	11.1.6.1. () sim	11.1.6.2. () não			
11.1.5. outros investimentos					
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Caso não tenha sido assinalada nenhuma item acima - indagar:					
COMO NÃO HÁ PROJETOS PARA INVESTIMENTOS, HÁ INTENÇÃO DE DAR CONTINUIDADE À EMPRESA ?					
11.2.1. () sim					
11.2.2. () Outra					
11.2.2. () não - identificar o que pretende ser feito					
11.2.2.1. sair do negócio	11.2.2.1.1.() sim				
11.2.2.1.2. () não					
11.2.2.2. mudar de ramo	11.2.2.2.1. () sim				
11.2.2.2.2. () não					
11.2.2.3. vender a empresa	11.2.2.3.1.() sim				
11.2.2.3.2.() não					
11.2.2.4. passar a empresa para familiares	11.2.2.4.1.() sim				
11.2.2.4.2. () não					
11.2.2.5. Outras					

Obrigada por sua colaboração!

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