

Missing Information

Why Don't More Firms Seek Out Business Advice?

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Abstract

This paper tests whether providing more information on business practices can lead firms to seek out advice and improve their practices. The authors collaborated with a business advice provider in Brazil to implement a randomized experiment with 866 small firms. The treatment groups received different versions of an information sheet that benchmarked business practices to other firms and listed five practices to improve. Receiving any information

sheet increased demand for business advice by 7 percentage points, relative to 21 percent in the control group in the first six months, suggesting that information matters for seeking out advice. However, the control group catches up over the next 12 months. The intervention did not affect business practices and performance outcomes, but it decreased the fraction of firms that report being happy with their performance.

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Missing Information: Why Don't More Firms Seek Out Business Advice?*

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1. Introduction

Seeking out business advice, for example through classroom training or consulting, can be a profitable investment. Business practices vary widely across firms (Bloom and Van Reenen 2007, 2010; Bloom, Sadun, and Van Reenen 2012; McKenzie and Woodruff 2016) and firms with better business practices have higher productivity, sales, and profits. Mounting evidence shows that training improves both business practices and firm performance. Random assignment to classroom business training increases profits and sales by 5 to 10 percent (McKenzie 2021). Offering more individually tailored and intense consulting services can have even larger effects on firm performance (Anderson and McKenzie 2020; Bianchi and Giorcelli 2020; Bloom et al. 2013; Bruhn, Karlan, and Schoar 2018; Iacovone, Maloney, and McKenzie 2022). Cost-effectiveness calculations suggest that firms can recover the cost of training in one to three years.

Yet, many firms do not take up business training, even when it is heavily subsidized. The average take-up rate of free business training across fifteen studies was 65 percent (McKenzie and Woodruff 2014). Among firms that expressed interest in subsidized consulting, 53 percent participated when offered the service. Only 10 percent of those who were not offered the service hired other consultants (Bruhn, Karlan, and Schoar 2018).

Empirical studies have identified lack of competition (Bloom et al. 2015) and family ownership (Lemos and Scur 2018; Bandiera et al. 2018) as reasons why firms do not improve their business practices. Gibbons and Henderson (2012) argue that lack of information is another barrier to adopting better business practices. Anecdotal evidence from studies on business training also points to lack of information. Bruhn, Karlan, and Schoar (2018) asked firms in Mexico why they did not hire a management consultant. Two major reasons were uncertainty about the benefits and simply not having thought about it. Anderson and McKenzie (2022) find that many small businesses in Nigeria do not know of the business service providers available in the market and what their services entail. Bloom et al. (2013) document that firms in India (i) did not believe the most common management practices could impact performance and (ii) were reportedly unaware of the least common practices.

We implemented a randomized experiment to test empirically whether providing more information on business practices can lead firms to seek out advice and improve their performance. We collaborated with the Parana office of the Brazilian Micro and Small Business Support Service (SEBRAE-PR), a non-profit private organization that provides a range of both free and subsidized business services to small firms, including classroom training and one-on-one consultations. Our study sample consists of 866 small firms that participated in SEBRAE-PR's Business-to-Business (NaN, short for *Negocio-a-Negocio*) program in 2018. During this program, a SEBRAE-PR agent applies a

questionnaire on 29 business practices and later delivers a dense 6-page report with recommendations for changes.

We randomly assigned firms to a control group that received the 6-page report and to four treatment groups. The treatment groups received the 6-page report plus one of four versions of an information sheet that provides information about business practices in a more succinct and compelling format. Adding to the content of the 6-page report, the basic version of the information sheet benchmarks business practices relative to other firms in the same sector. Further, it lists five simple actions the firm can take to adopt good business practices and invites the firm to register for a free training session. The other three versions of the information sheet additionally include: (i) a motivating sentence, stating that firms who adopt fewer business practices are more likely to close based on SEBRAE data, (ii) pre-enrollment in the free training session, or (iii) both features (i) and (ii).

To measure the effect of receiving the information sheet on take-up of business services, we used administrative data from SEBRAE-PR on the services they provided to firms in our sample during the 18 months following the intervention. About 28 percent of firms who received an information sheet used any SEBRAE service during the first few months after the intervention, compared to 21 percent of firms in the control group. However, this statistically significant difference disappears over time, as the control group caught up to the treatment group: 18 months after the intervention about 49 percent of firms in both the treatment and control group had used a SEBRAE-PR service. The short-run effect on take-up of SEBRAE-PR services is largest in the treatment group that received the most intense information treatment (including both the motivating sentence and pre-enrollment in a free training session).

The effect on take-up is mainly driven by relatively light touch services, meaning that firms either went to a SEBRAE-PR service center and received materials on best business practices, or accessed material through SEBRAE's website. Receiving the information sheet increased participation in group training sessions or one-on-one consulting only for firms who implemented below the median number of business practices at baseline, possibly because these firms realized they needed more hands-on help with improving their business practices.

Given the relatively small absolute effect on take-up in the short-run (7 percentage points) and the lack of a medium-run effect, we do not expect the information sheet to affect business performance through take-up of SEBRAE services. However, we implemented a follow-up survey about one year after the intervention to check whether firms obtained business training from other sources or whether they improved business practices on their own. We do not find any effects on either the use of services from other sources or on a business practices index. Accordingly, the follow-up survey data shows no

effect of the information sheet on business sales or profits. We also accessed administrative follow-up data from the Brazilian Ministry of Labor and Employment and the Federal Tax Authority to investigate impacts on number of formal employees and business exit. We find no effects on these two outcomes either.

Finally, the follow-up survey asked firms who did not use SEBRAE services after the intervention for their reasons. Most firms in both the treatment and control group reported lack of time as the main reason for not using these services, but treatment firms were statistically significantly less likely to report that they were happy with their business' performance (16 percent in the treatment group vs. 29 percent in the control group).

Our paper is related to recent randomized experiments that examine whether simply telling firms about the existence of best business practices (Dalton et al 2019) or benchmarking their performance helps them to improve by themselves (Grohmann, Menkoff, and Seitz 2022; Hou and Png 2022; Seither 2021). Although the overall evidence in these papers is mixed, the findings suggest that providing information can help improve firm performance at least in some settings, or when it is offered together with training. However, these papers don't help explain why firms do not take-up more business assistance that already exists in the market. We test whether providing information on firms' adoption of business practices increases their use of business services in the market, an intervention that is more scalable than also implementing training.

In a related study, Anderson and McKenzie (2021) gave small firms in Nigeria information on the market for professional business service providers and provider's quality, without including information on firms' business practices or past performance. Distributing this information on providers had no significant impact on the use of business services.

Our paper contributes to the literature by showing that lack of information on business practices is a reason why not more firms take up business services that exist in the market. When firms received information on how their business practices compared to other firms and on the benefits of improving practices, they were more likely to seek out business services that can help them improve their practices. However, after a few months, the control group started to use more business services, catching up to the treatment group. The information on business practices may thus have caused firms to speed up actions that they were going to take anyway. Eighteen months after the intervention, 51 percent of firms still did not use business services. Receiving the information made firms who did not use business services less happy with the business practices they were using, but firms claimed that they lack the time to use business services. Our findings thus highlight that time constraints might be

a critical barrier behind firms' decision to not seek out business advice, a mechanism that has received little attention in the literature so far.

This paper proceeds as follows. Section 2 describes the information intervention. Section 3 presents the impact evaluation design. Section 4 discusses the data and timeline. Section 5 examines the effects of receiving an information sheet on usage of SEBRAE services, business practices and performance. Section 6 concludes.

2. The information intervention

SEBRAE is a non-profit that was founded in 1972 to foster entrepreneurship and promote micro and small business development. SEBRAE has regional offices in all 27 Brazilian states and over 700 service centers throughout the country. SEBRAE provides business advice through face-to-face or online consultations, group training courses, and one-to-one mentoring. Most of these services are free of charge. Each regional office runs its own programs.

We collaborated with SEBRAE's Parana office. Our information intervention augments SEBRAE-PR's NaN program for small firms, defined to have up to R\$360,000 (US\$67,000) in annual sales. NaN is specific to SEBRAE-PR, although other regional offices, for example the Rio de Janeiro office, run similar programs. NaN consists of two firm visits. During the first visit, a SEBRAE consultant approaches firms asking them to participate in the program. The consultant then applies a questionnaire on 29 business practices in five areas: finance, marketing, strategic planning, organization, and human resources (HR) management (see Appendix 1). Many questions asked during the first NaN visit are like the ones that have been used to measure business practices in small firms in the academic literature, for example in McKenzie and Woodruff (2016).

One to two weeks later, the consultant returns for a second visit and delivers a six-page feedback report summarizing which percentage of practices in each area the firm is currently using. For practices that are not currently used, the report suggests next steps and SEBRAE services that can help the firm implement these practices. The report is quite dense and technical (Appendix 2 contains a sample report).

Data from previous rounds of NaN suggests that receiving the six-page report does not lead to much of a change in business practices. Firms that participated in NaN in both 2016 and 2017 adopted less than one additional business practice over time: the average number of business practices adopted was 12.0 in 2016 and 12.7 in 2017 (out of 29 business practices). This change is low compared to other programs. McKenzie (2021) reviews the literature on business training and concludes that, for every 20 practices that business training attempts to teach, the average firm invited to training implements

one additional practice. Furthermore, data from our control group show that only about 36 percent of firms that receive the six-page report get back in touch with SEBRAE during the following year to obtain more business advice or participate in training or mentoring.

We tested whether providing information about business practices during the second NaN visit in a more succinct and compelling format can increase take-up of SEBRAE services. If attention is limited, as may well be the case among small firms in developing countries, providing simple information may be more effective than providing full information (Kremer, Rao and Schilbach 2019). Together with SEBRAE-PR, we designed an information sheet that was added to the six-page report in 2018. Appendix 3 contains a sample information sheet. We used four different versions of the information sheet.

The basic version adds several pieces of concise information to the six-page report. It uses a scale of business practice adoption (labeled “scale of excellence”) to visualize how many out of the 29 business practices a firm is currently using. The information sheet also benchmarks business practices relative to other firms in the same sector, stating which percentage of firms adopt more practices than this firm and which percentage adopt the same number of practices. Further, it lists five simple actions the firm can take to start adopting more business practices. At the bottom of the page, the firm is invited to a free training session. The page gives the title, time, date, and location of the event and asks the firm to enroll by calling a phone number.

The second version, pre-enrollment, includes the same information as the basic version, but the invitation to training lets the firm know that it was already enrolled in the session. The intention here was to overcome procrastination that firms may face when enrolling in a SEBRAE service.

The third version, motivation, includes the same information as the basic version, but at the top of the page provides an additional sentence asking: “Did you know that being one level below your competitors (adopting between 1 and 5 fewer business practices) makes your firm on average 26 percent more likely to die within one year?¹” This statement was meant to provide tangible information on the benefits of adopting more business practices. It may also make the threat of competition more salient, thereby increasing firms’ incentive for adopting new business practices (Bloom et al. 2015).

The fourth version, motivation plus pre-enrollment, includes the information in the basic version plus the motivating sentence and pre-enrollment in the training session.

¹ This correlation is based on SEBRAE data.

3. Impact evaluation design

Our starting sample consists of all firms that participated in NaN in 2018, in three out of six SEBRAE-PR offices. We limited the number of offices participating in the intervention to simplify the logistics. From the starting sample, we dropped firms that (i) had participated in a previous round of NaN (before 2018), (ii) adopted all 29 business practices, as measured by the questionnaire applied during the first NaN visit, or (iii) whose firm identification number (CNPJ) was not found in the 2015 RAIS database, which we use to measure employment, as described below. RAIS data is available with a time lag, and 2015 was the latest year we were able to access at the time of randomization. This selection criterion thus restricts our sample to firms that were at least three years old.

The final sample includes 866 firms. We randomly assigned these firms to a control and four treatment groups. The control group received the standard six-page report described in section 2. The treatment groups received the standard six-page report, plus one of the four versions of the information sheet. Appendix figure A1 provides an overview of the five experimental groups.

Randomization was done by computer, in weekly batches, to enable returning the report one to two weeks after the first NaN visit. Randomization was also stratified by SEBRAE-PR office and by whether the firm had previously used any SEBRAE service.

4. Data, timeline, and baseline summary statistics

Our data comes from four different sources. Appendix figure A2 shows the timeline of the intervention and data sources. First, we have administrative data from SEBRAE-PR on use of SEBRAE services between January 2017 and March 2020, corresponding to about 12 months before and 18 months after the intervention. As outcome variables, we code dummies indicating whether a firm used a SEBRAE service within three, six, twelve, and eighteen months relative to month zero, which we define to be the month when the firm received the six-page report (and information sheet, for treatment firms).

SEBRAE-PR offers many different services, which we classify into two broad groups: material and training, constructing separate dummy variables for each group. Material means a firm went to a SEBRAE-PR service center with a specific question and received written materials or media (DVDs, CDs) with content related to the question. It also covers visits to the SEBRAE website where the firm logged into their SEBRAE account and accessed online materials. Training consists of training sessions for groups of firms, one-on-one consulting, and networking opportunities, such as trade fairs and match-making events for buyers and suppliers.

The baseline summary statistics in table 1 show that about 20 percent firms had used any SEBRAE service during the year before our intervention took place. More firms received material from SEBRAE (about 16 percent) than participated in training (about 9 percent).

Also, from SEBRAE-PR, we use data from the questionnaire on 29 business practices applied during the first NaN visit (between April and September 2018) to construct our baseline measure of business practices: an index that corresponds to the percentage of business practices a firm uses. At baseline, the average firm used about half of the 29 business practices (table 1).

Second, we obtained access to RAIS, a dataset from the Brazilian Ministry of Economy (Ministério da Economia Trabalho) for one baseline and one follow-up year: 2015 and 2019. All formally registered firms in Brazil are required to report information about their employees to RAIS annually. RAIS data includes the number of formal employees, their characteristics, and wages, as well as firms' opening date and sector. In 2015, which was the latest year of RAIS available at the start of our study, the average firm in our sample had about four employees, earning 1.6 times the minimum wage (table 1). The average employee was about 34 years old in 2015. About 45 percent of employees were male and 7 percent had a college degree or higher. The average firm was close to 13 years old in 2018, calculated based on the registration date reported in 2015. About half of the firms operated in the commerce sector, selling a wide range of products, with the most common ones being clothing and auto parts. Another 39 percent of firms performed services, most commonly restaurants, followed by accountants and medical practices. The remaining 11 percent of firms were mostly in manufacturing and construction. Although reporting to RAIS is mandatory, not all firms report to RAIS consistently year after year. Indeed, we only find 782 of the 866 study firms in the RAIS data at follow-up, in 2019. Some firms may have closed, while others may simply not have reported to RAIS that year.

Third, to verify which firms closed after the intervention, we consulted the registry of firms maintained by the Federal Tax Authority (RFB). This data shows that 32 firms had officially closed by the end of 2019. From the RFB data, we also obtained firms' starting capital as an additional background characteristic reported in table 1 (data on sales is not available for confidentiality reasons). The average value of starting capital was about USD 10,000.²

Finally, we conducted a follow-up survey about one year after the intervention, between July and September 2019. This survey collected information on business performance (sales and profits), as well as business practices. The original plan was to revisit study firms during the 2019 round of NaN to reapply the questionnaire on 29 business practices. However, NaN was discontinued after 2018 for budget reasons. We applied a different questionnaire on business practices, based on McKenzie

² Using an exchange rate of 0.19 BRL per USD.

and Woodruff (2016), during the follow-up survey, for a more direct comparison to the literature. The follow-up survey contained 22 questions on business practices, 16 of which correspond closely to the NaN questionnaire. We use these 16 questions to construct our follow-up measure of business practices (the stars in appendix 1 indicate the corresponding 16 NaN questions). A total of 683 firms participated in the follow-up survey, giving a response rate of 79 percent, with no statistically significant difference across experimental groups.

5. Results

To measure the effects of receiving an information sheet, we estimate an ANCOVA specification controlling for randomization strata s:

$$Outcome_{i,t} = \alpha + \beta Treat_{i,t} + \gamma Outcome_{i,0} + \sum_{s'=1}^S \theta_{s,t} 1(s' = s) + \varepsilon_{i,t} \quad (1)$$

where i denotes firms and t denotes the follow-up period ($t = 0$ is the baseline period). We first pool all treatment groups, so that the indicator variable is equal to one if the firm was randomly assigned to the treatment group and equal to zero otherwise. When the baseline value of the outcome variable is not available, we estimate a simple difference in means at time t , controlling for strata fixed effects.

Next, we look at separate effects for each treatment group:

$$Outcome_{i,t} = \alpha + \sum_{g=1}^4 \beta_g Treat_{g,i,t} + \gamma Outcome_{i,0} + \sum_{s'=1}^S \theta_{s,t} 1(s' = s) + \varepsilon_{i,t} \quad (2)$$

where g denotes the four different treatment groups. The indicator variable $Treat_g$ is equal to one if the firm is treatment group g , and equal to zero otherwise.

Finally, we examine heterogeneous treatment effects to test whether the effects of the information are larger for firms with below median percentage of business practices adopted at baseline:

$$Outcome_{i,t} = \alpha + \beta_L Treat_{i,t} * LowBP_{i,0} + \beta_H Treat_{i,t} * HighBP_{i,0} + \delta LowBP_{i,0} + \gamma Outcome_{i,0} + \sum_{s'=1}^S \theta_{s,t} 1(s' = s) + \varepsilon_{i,t} \quad (3)$$

where $LowBP_{i,0}$ is an indicator variable equal to one if the firm used below the median percentage of business practices at baseline (50 percent of practices) and equal to zero otherwise. Similarly, $HighBP_{i,0}$ is an indicator variable equal to one if the firm used above the median percentage of business practices at baseline and equal to zero otherwise. We did not stratify on baseline business practices in the randomization. However, table A1 in the appendix shows that most baseline characteristics of the treatment and control groups are not statistically significantly different in the subsamples of firms with below vs. above median business practices at baseline.

We estimate many different treatment effects given our four treatment groups, analysis of heterogeneous treatment effects, and outcomes that measure usage of SEBRAE services at different

points in time. To deal with multiple hypothesis testing, we calculate sharpened q-values that hold constant the false discovery rate (Anderson 2008). In each table, we report which coefficients have sharpened q-values at 1-, 5-, and 10-percent statistical significance levels.

5.1 Effects on demand for business advice

Panel A of table 2 shows the results from estimating equation 1 with use of any SEBRAE service as the outcome variable. During the three months following the intervention, firms that received any information sheet were 7.7 percentage points more likely to seek out advice from SEBRAE than firms in the control group (column 1 in table 2). This increase corresponds to 46 percent of the fraction of control firms that used a SEBRAE service within three months of the intervention (16.7 percent). The effect of receiving an information sheet drops slightly, to 7.3 percentage points, when we consider the longer period of six months after the intervention (column 2). The effect then dissipates 12 to 18 months after the intervention as more firms in the control group seek out advice from SEBRAE (columns 3 and 4), with 49.4 percent of control group firms having used a SEBRAE service by 18 months after the intervention.

Figure 1 shows this pattern more clearly. Treatment firms are more likely to use a SEBRAE service for about nine months after the intervention, but then the control group catches up. We find no effect of the information sheet on usage of SEBRAE services a year or more after the intervention. This pattern suggests that the information intervention caused firms that were going to use a SEBRAE service anyway to use this service a few months earlier, perhaps by increasing the salience of business practices, without leading to an increase in usage of services in the longer run.

Panel B of table 2 reports separate effects for each treatment group, i.e., the results of estimating equation 2. The coefficients in column 1 show that the most intense treatment, where the information sheet included both a motivating sentence about the benefits of good business practices and pre-enrollment to a SEBRAE training session, had the largest effect on use of SEBRAE services. In the three months after receiving the most intense information treatment, firms were 14.7 percent more likely to use a SEBRAE service than control firms, corresponding to nearly a doubling in firms using SEBRAE services (from 16.7 percent of control firms to 31.4 percent of firms that received the most intense information treatment). However, even the effect of the most intense information treatment wanes over time (columns 3 and 4 in panel B of table 2).

Finally, in panel C of table 2, we examine whether the effect of the information sheet varied with baseline adoption of business practices, by estimating equation 3. We find weak evidence that the impact of the information sheet on using any type of SEBRAE service was greater for firms with below

median business practices at baseline than for firms with above median business practices. These results suggest that the information sheet was particularly useful for firms lagging in terms of managerial practices.

In table A2, we examine whether the information intervention affected the number of SEBRAE services used. That is, here we use the number of services instead of dummy variables for using any SEBRAE services as the outcome variables. Panel C of table A2 shows that the intervention increased the number of SEBRAE services used for firms with below median business practices at baseline, but this effect is not statistically significant after accounting for multiple hypothesis testing.

Appendix tables A3 and A4 look at two different types of SEBRAE services: material and training. The control group averages in panel A of appendix tables A3 and A4 show that firms were more likely to access SEBRAE material (38 percent within 18 months of the intervention) than to receive SEBRAE training (19 percent within 18 months). More firms thus sought out relatively light touch services, meaning they either went to a SEBRAE-PR service center and received materials on best business practices, or accessed material through SEBRAE's website. The effect of the information sheet is also mostly concentrated on these types of services. In the full sample, we find a statistically significant effect of the information sheet only on accessing material from SEBRAE, and not on receiving SEBRAE training (panels A and B of appendix tables A3 and A4). A possible reason why the intervention did not increase the participation in SEBRAE training for the average firm is that these more intense services require a larger time commitment.

In contrast, the results in panel C of appendix table A4 show that the information sheet increased the probability of participating in SEBRAE training for firms with below median business practices at baseline. Perhaps these firms realized that they need more hands-on help with improving their business practices and were thus willing to dedicate more time to using SEBRAE services.

Overall, we find a positive, but temporary effect of receiving an information sheet on the probability of using a SEBRAE service. The size of the effect (7.7 percentage point during the first 3 months after the intervention) is large compared to the fraction of firms using a SEBRAE service in the control group (16.7 percent) but represents only a small fraction of the treatment group. In fact, less than 30 percent of treatment firms use a SEBRAE service within the first six months after the intervention. Given this relatively low take-up rate and the fact that usage of SEBRAE services in the control group catches up to the treatment group after a few months, we do not expect the intervention to affect business practices or performance. Nevertheless, we measure these effects in the following subsection.

5.2 Effects on business practices and performance

While the effect of the information sheet on use of SEBRAE services was small in absolute magnitude and temporary, firms may have relied on other mechanisms to improve their business practices. First, firms may have sought out business development services from providers other than SEBRAE. Panel A of table 3 show that, during the follow-up survey, 15.4 percent of control firms reported using services from other providers. This number was not statistically significantly different in the treatment group, indicating that the intervention did not cause firms to seek out business development services from other sources.

Second, firms may have improved their business practices without help from SEBRAE or other service providers. Some of the actions listed on the information sheet were concrete and can in principle be implemented without help, such as “keep a register of suppliers” or “conduct a customer satisfaction survey.” However, column 2 in table 3 shows no effect of receiving an information sheet on business practices.

Given that the information sheet had no effect on business practices, we do not expect it to affect business performance. Indeed, columns 3 through 6 in table 3 show no robust effect of the intervention on business performance, measured using follow-up survey variables (sales and profits), as well as administrative data on the number of employees and business closures.

5.3 Reasons for not using SEBRAE services

During the follow-up survey, we asked firms that had not used a SEBRAE service during the months between the intervention and follow-up survey why they did not use these services. The most given reason was lack of time, with about 60 percent of firms giving this reason (table 4). The second most given reason was that the firm was happy with their business performance: 28.6 percent of control firms gave this reason, dropping to only 15.8 percent of treatment firms. Our interpretation of this effect is that the information sheet made firms realize that they were not using best business practices. At the same time, firms report being time constrained, which also aligns with the finding from section 5.1 that even the firms that sought out SEBRAE services predominantly accessed light touch services.

Since table 4 only includes firms that did not use SEBRAE services, the finding that treatment firms are less likely to be happy with their business performance than control firms may be driven by differential selection in the treatment and control groups. However, the results in table A5 suggest that the effect on being happy with the firm’s performance is not only due to selection. Table A5 shows the answers to the related question: “what prevents you from adopting additional business practices?” that was posed to all firms that participated in the follow-up survey. As in table 4, treatment firms are

statistically significantly less likely than control firms to say that they are happy with their choices, although the difference here is smaller than in table 4.

The strongest and longest lasting effect of the information intervention was thus to make firms aware that they were not using best business practices. However, for the firms included in table 4, this realization was not enough to seek out help from SEBRAE with improving their practices.

6. Conclusion

In collaboration with SEBRAE-PR, we implemented a randomized experiment to test whether providing more information on business practices can lead small firms to seek out advice and improve their practices. Firms in the treatment group received an information sheet that benchmarked business practices to other firms and listed five practices to improve. The results show that the information led firms to demand more advice only in the short-run, without yielding medium-run effects on business practices or performance.

Our findings differ from Seither (2021) who finds that benchmarking firms' performance led low performers to make more effort and raise prices, leading to higher sales and profit. A possible explanation for the difference in findings is that benchmarking sales may provide stronger incentives for improving business performance than benchmarking business practices.

Our information intervention decreased the fraction of firms that report being happy with their performance, but it only led a small fraction of firms to try to improve their business practices through advice. The most reported reason for not seeking out advice was time constraints, which is consistent with our finding that even the firms that used SEBRAE services mostly sought out light touch services. Time constraints may be particularly binding in small businesses, where the owner cannot easily delegate tasks to others. We believe that studying the role of time constraints in preventing firms from seeking out business advice and improving their practices is an area for future research. It is not clear how to alleviate time constraints, but potential solutions could include offering more flexible training schedules, and online options.

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Figure 1: Use of SEBRAE services over time

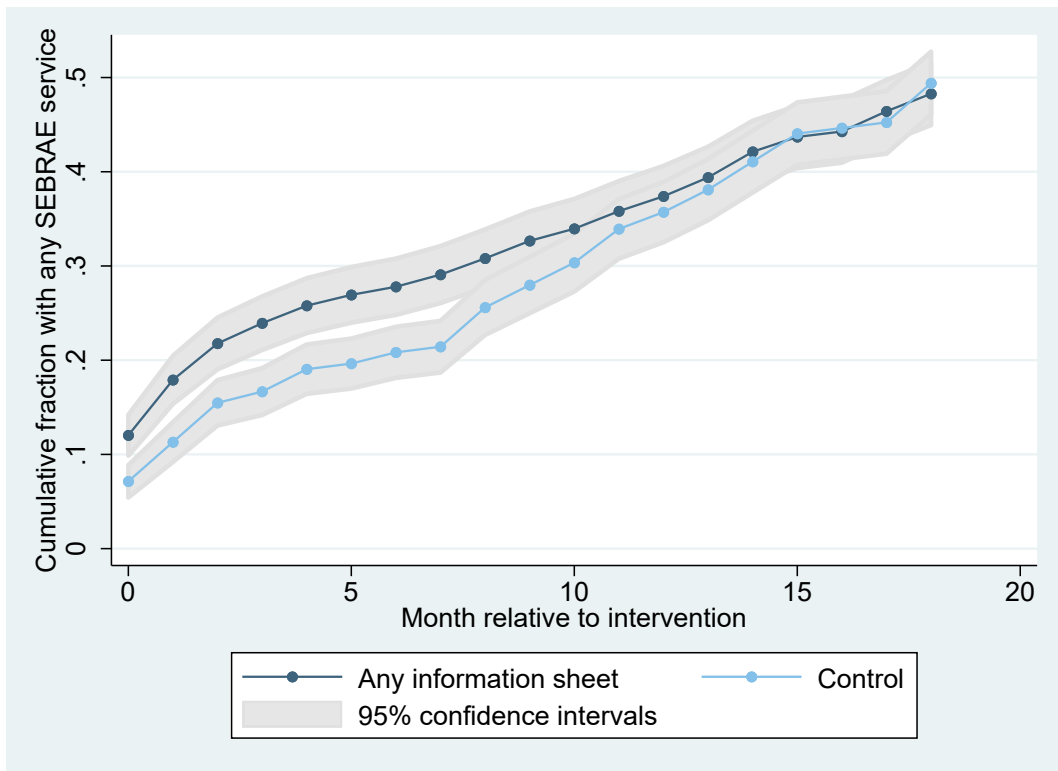


Table 1: Baseline summary statistics by experimental group

	Control	No motiv, no enroll	No motiv, pre-enroll	Motiv, no enroll	Motiv, pre-enroll
	Mean/SD	Mean/SD	Mean/SD	Mean/SD	Mean/SD
	(1)	(2)	(3)	(4)	(5)
<i>Panel A: SEBRAE data (2017/2018)</i>					
Used SEBRAE service during the year before the intervention					
Any type of service	0.202 [0.403]	0.145 [0.353]	0.212 [0.410]	0.192 [0.395]	0.197 [0.399]
Material	0.155 [0.363]	0.139 [0.347]	0.165 [0.372]	0.158 [0.366]	0.174 [0.380]
Training	0.089 [0.286]	0.023*** [0.151]	0.124 [0.330]	0.079 [0.271]	0.045* [0.208]
Business practices used (%)	0.493 [0.255]	0.450 [0.273]	0.505 [0.272]	0.499 [0.266]	0.518 [0.259]
<i>Panel B: RAIS and RFB data</i>					
Number of employees (2015)	3.869 [3.525]	4.098 [5.871]	3.412 [3.324]	4.124 [7.177]	3.798 [5.016]
Average wage (minimum wages, 2015)	1.596 [0.489]	1.624 [0.551]	1.631 [0.560]	1.656 [0.595]	1.606 [0.486]
Average employee age (2015)	33.967 [8.673]	34.206 [8.852]	33.484 [8.441]	33.97 [8.708]	33.682 [8.372]
Share of male employees (2015)	0.446 [0.405]	0.458 [0.409]	0.486 [0.412]	0.477 [0.401]	0.497 [0.407]
Share of employees with college or higher (2015)	0.072 [0.189]	0.07 [0.182]	0.081 [0.220]	0.083 [0.208]	0.084 [0.209]
Firm age (2018)	12.577 [9.984]	13.509 [11.078]	12.476 [9.228]	12.983 [8.610]	11.185 [8.557]
Commerce sector	0.482 [0.501]	0.48 [0.501]	0.447 [0.499]	0.497 [0.501]	0.427 [0.496]
Service sector	0.387 [0.488]	0.416 [0.494]	0.412 [0.494]	0.339 [0.475]	0.416 [0.494]
Starting capital (USD)	9771.951 [20061.252]	7140.508 [13389.208]	10526.56 [42617.959]	9947.013 [22146.332]	9573.12 [20069.107]
N	168	173	170	177	178

Notes: This table shows baseline summary statistics using administrative data from SEBRAE-PR, for 2017 and 2018, and RAIS, for 2015, the latest available year at the start of the study. Starting capital comes from the Federal Tax Authority (RFB). Column 1 displays means and standard deviations for the control group. Columns 2 through 5 display means and standard deviations for each treatment group. Material denotes receipt of written or recorded material on business practices, either during a visit to a SEBRAE service center, or to SEBRAE's website. Training includes classes, consulting, and networking events. Business practices are only available for 846 observations, since recording errors led to missing observations for firms in one week. Stars refer to differences in means of the respective treatment group to the control group. ***, **, and * indicate significance at the 1, 5, and 10 percent level.

Table 2: Effect of the information intervention on use of SEBRAE services

	Used any SEBRAE service within			
	3 months (1)	6 months (2)	12 months (3)	18 months (4)
<i>Panel A: Pooled treatment effect</i>				
Any information sheet	0.077**† (0.031)	0.073** (0.033)	0.017 (0.040)	-0.009 (0.043)
R2	0.284	0.250	0.197	0.165
Control mean	0.167	0.208	0.357	0.494
<i>Panel B: Effects for each treatment group</i>				
(1) No motiv, no pre-enroll	0.050 (0.039)	0.074* (0.043)	0.030 (0.050)	-0.027 (0.054)
(2) No motiv, pre-enroll	0.060 (0.040)	0.056 (0.043)	-0.002 (0.051)	-0.023 (0.055)
(3) Motiv, no pre-enroll	0.056 (0.039)	0.049 (0.042)	-0.003 (0.050)	-0.030 (0.054)
(4) Motiv, pre-enroll	0.140***†† (0.042)	0.114**† (0.044)	0.042 (0.050)	0.043 (0.053)
R2	0.290	0.253	0.198	0.168
F-test p-value (2=1)	0.799	0.683	0.532	0.945
F-test p-value (3=1)	0.884	0.580	0.518	0.962
F-test p-value (4=1)	0.036	0.382	0.816	0.181
F-test p-value (1=2=3=4)	0.137	0.490	0.750	0.427
<i>Panel C: Heterogenous treatment effects by baseline business practices (BPs)</i>				
Any information sheet*Low BPs	0.128**†† (0.040)	0.107** (0.045)	0.093* (0.055)	0.042 (0.061)
Any information sheet*High BPs	0.016 (0.051)	0.029 (0.052)	-0.074 (0.062)	-0.081 (0.064)
R2	0.291	0.256	0.205	0.176
F-test p-value (Low BPs=High BPs)	0.092	0.275	0.048	0.172
Control mean low BPs	0.093	0.151	0.267	0.419
Control mean high BPs	0.253	0.278	0.468	0.595
N	866	866	866	866

Notes: This table shows OLS estimates for the effect of receiving the information sheet on use of SEBRAE services. The outcome variables are dummy variables equal to one if the firm used any type of SEBRAE service within the stated number of months after the intervention and zero otherwise. Panel A pools all treatment groups. Panel B shows separate treatment effects for each of the four different versions of the information sheet. Panel C shows heterogenous treatment effects for firms using below and above the median percentage of baseline business practices. BP stands for business practices. Low BP refers to below the median (50%), while high BP refers to above the median. All regressions control for the fraction of firms that used a SEBRAE service within 12 months before the intervention and strata fixed effects. The regressions in Panel C additionally control for a dummy variable equal to one if the firm had low BPs at baseline. ***, **, and * indicate significance at the 1, 5, and 10 percent level. To deal with multiple hypothesis testing, †††, ††, and † indicate sharpened q-values statistically significant at the 1, 5, and 10 percent level.

Table 3: Effect of the information intervention on business practices and performance

	Service other than SEBRAE (1)	Business practices used (%) (2)	IHS sales (3)	IHS profits (4)	Number of employees (RAIS) (5)	Business closed (RFB) (6)
<i>Panel A: Pooled treatment effect</i>						
Any information sheet	-0.035 (0.036)	-0.015 (0.018)	-0.101 (0.154)	-0.461 (0.300)	-0.466 (0.500)	-0.007 (0.017)
R2	0.171	0.291	0.131	0.174	0.334	0.067
Control mean	0.154	0.658	11.330	9.875	5.904	0.042
<i>Panel B: Effects for each treatment group</i>						
(1) No motiv, no pre-enroll	-0.007 (0.044)	-0.030 (0.024)	-0.201 (0.178)	-1.075** (0.484)	-0.499 (0.702)	-0.000 (0.022)
(2) No motiv, pre-enroll	-0.103** (0.040)	-0.009 (0.024)	-0.191 (0.176)	-0.511 (0.412)	-0.393 (0.606)	-0.018 (0.020)
(3) Motiv, no pre-enroll	-0.036 (0.043)	-0.010 (0.024)	0.100 (0.176)	0.031 (0.317)	-0.409 (0.671)	-0.009 (0.022)
(4) Motiv, pre-enroll	0.002 (0.046)	-0.010 (0.022)	-0.119 (0.178)	-0.339 (0.367)	-0.563 (0.607)	0.000 (0.022)
R2	0.182	0.292	0.140	0.188	0.320	0.068
F-test p-value (2=1)	0.011	0.388	0.941	0.269	0.874	0.357
F-test p-value (3=1)	0.464	0.421	0.039	0.014	0.908	0.667
F-test p-value (4=1)	0.838	0.374	0.551	0.125	0.927	0.989
F-test p-value (1=2=3=4)	0.018	0.787	0.149	0.078	0.992	0.746
<i>Panel C: Heterogenous treatment effects by baseline business practices (BPs)</i>						
Any information sheet*Low BPs	0.010 (0.044)	-0.042 (0.027)	-0.245 (0.302)	-0.731* (0.403)	-0.148 (0.728)	-0.042 (0.031)
Any information sheet*High BPs	-0.083 (0.061)	0.012 (0.027)	0.018 (0.147)	-0.229 (0.504)	-0.480 (0.536)	0.027 (0.019)
R2	0.185	0.293	0.158	0.180	0.445	0.074
F-test p-value (Low BPs=High BPs)	0.231	0.169	0.464	0.450	0.712	0.068
Control mean low BPs	0.075	0.622	11.324	10.015	5.617	0.070
Control mean high BPs	0.242	0.699	11.344	9.705	6.167	0.013
N	683	665	542	516	782	866

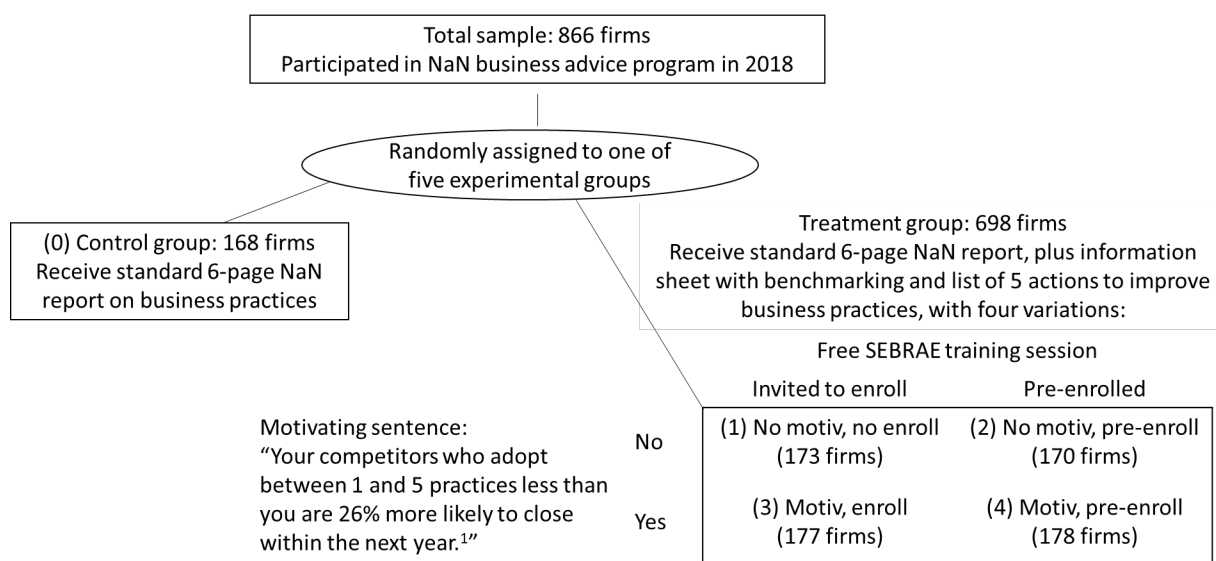
Notes: This table shows OLS estimates for the effect of receiving the information sheet on business practices and performance. The outcome variables in columns 1 through 4 are from the follow-up survey, conducted in 2019. The number of observations varies due to nonresponse. The outcome in column 1 is equal to one if the firm reported having received business development services from a provider other than SEBRAE and zero otherwise. The outcome in column 2 is the percentage of 16 business practices the firm reported using. IHS stands for inverse hyperbolic sine. Number of employees in column 5 is from 2019 RAIS. It is missing for firms that did not report to RAIS in 2019. The outcome in column 6 is a dummy variable equal to one if the firm was officially closed by end of 2019 according to the Federal Tax Authority (RFB) and zero otherwise. Panel A pools all treatment groups. Panel B shows separate treatment effects for each of the four different versions of the information sheet. Panel C shows heterogenous treatment effects for firms using below and above the median percentage of baseline business practices. BP stands for business practices. Low BP refers to below the median (50%), while high BP refers to above the median. All regressions control for strata fixed effects. The regressions in Panel C additionally control for a dummy variable equal to one if the firm had low BPs at baseline. Columns 2 also controls for percentage of business practices used in 2018, and column 5 for number of employees in 2015. Baseline outcome variables are not available for columns 1, 3, and 4. All firms were open in 2018, so that the baseline outcome for column 6 is zero for all firms. ***, **, and * indicate significance at the 1, 5, and 10 percent level. To deal with multiple hypothesis testing, †††, ††, and † indicate sharpened q-values statistically significant at the 1, 5, and 10 percent level.

Table 4: Self-reported reasons for not using a SEBRAE service

	Fraction of firms mentioning this reason at follow-up (multiple mention)	
	Control	Treatment
Lack of time	0.571	0.624
I am happy with my business' performance	0.286	0.158***
Other	0.194	0.198
Lack of interest	0.102	0.131
High cost	0.031	0.027
Received services from other provider	0.020	0.037
N	98	298

Notes: This table shows reasons that firms reported on the follow-up survey for not using a SEBRAE service after the information intervention. These reasons were only collected for firms who had not used a SEBRAE service between the time of the intervention and the follow-up survey, according to SEBRAE-PR administrative data. Stars refer to differences in fractions of the treatment group and the control group. ***, **, and * indicate significance at the 1, 5, and 10 percent level.

Appendix Figure A1: Experimental design



¹ Correlation based on SEBRAE data.

Appendix Figure A2: Intervention and data timeline

	2015	2016	2017	2018												2019												2020					
				J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M			
Baseline questionnaire																																	
Information intervention																																	
SEBRAE-PR services data																																	
RAIS data																																	
RFB data																																	
Follow-up survey																																	

Notes: RAIS is a dataset on employees of registered firms from the Brazilian Ministry of Labor and Employment. We use data from the Federal Tax Authority (RFB) to measure if a firm has officially closed.

Appendix Table A1: Baseline summary statistics by business practices at baseline

	Percentage of business practices used at baseline			
	Below median		Above median	
	Control Mean/SD (1)	Treatment Mean/SD (2)	Control Mean/SD (3)	Treatment Mean/SD (4)
<i>Panel A: SEBRAE-PR data (2017/2018)</i>				
Used SEBRAE service during the year before the intervention				
Any type of service	0.151 [0.360]	0.179 [0.384]	0.266 [0.445]	0.194 [0.396]
Material	0.093 [0.292]	0.161 [0.368]	0.228 [0.422]	0.157 [0.364]
Training	0.070 [0.256]	0.060 [0.237]	0.114 [0.320]	0.078 [0.269]
Business practices used (%)	0.295 [0.151]	0.264* [0.152]	0.709 [0.146]	0.717 [0.135]
<i>Panel B: RAIS data</i>				
Number of employees (2015)	3.953 [3.850]	3.301 [3.678]	3.785 [3.225]	4.275 [5.519]
Average wage (minimum wages, 2015)	1.580 [0.465]	1.604 [0.496]	1.615 [0.522]	1.641 [0.573]
Average employee age (2015)	34.216 [8.824]	35.011 [9.317]	33.873 [8.677]	32.670 [7.639]
Share of male employees (2015)	0.453 [0.413]	0.574** [0.407]	0.440 [0.406]	0.395 [0.384]
Share of employees with college or higher (2015)	0.055 [0.160]	0.050 [0.165]	0.092 [0.218]	0.102 [0.226]
Firm age (2018)	12.884 [9.092]	13.217 [10.053]	12.392 [11.046]	11.841 [8.651]
Commerce sector	0.500 [0.503]	0.485 [0.501]	0.456 [0.501]	0.449 [0.498]
Service sector	0.372 [0.486]	0.327 [0.470]	0.405 [0.494]	0.452 [0.498]
Starting capital (USD)	9228.393 [22576.267]	6778.421 [9777.351]	10374.000 [17413.359]	9638.463 [19118.309]
N	86	336	79	345

Notes: This table shows baseline summary statistics using administrative data from SEBRAE-PR, for 2017 and 2018, and RAIS, for 2015, the latest available year at the start of the study. Starting capital comes from the Federal Tax Authority (RFB). Columns 1 and 2 displays means and standard deviations for control firms and treatment firms using below the median percentage of business practices at baseline (50%), grouping all four different treatments together. Columns 3 and 4 display means and standard deviations for firms with percentage of business practice above the median at baseline. Material denotes receipt of written or recorded material on business practices, either during a visit to a SEBRAE service center or to SEBRAE's website. Training includes classes, consulting, and networking events. Business practices are only available for 846 observations, since recording errors led to missing observations for firms in one week. Stars refer to differences in means of the treatment group to the control group in each subsample. ***, **, and * indicate significance at the 1, 5, and 10 percent level.

Appendix Table A2: Effect of the information intervention on number of SEBRAE services used

	Number of SEBRAE services used within			
	3 months (1)	6 months (2)	12 months (3)	18 months (4)
<i>Panel A: Pooled treatment effect</i>				
Any information sheet	0.114 (0.120)	0.146 (0.162)	0.170 (0.251)	0.204 (0.342)
R2	0.222	0.302	0.273	0.232
Control mean	0.518	0.732	1.435	2.155
<i>Panel B: Effects for each treatment group</i>				
(1) No motiv, no pre-enroll	0.047 (0.149)	0.106 (0.194)	0.259 (0.314)	0.305 (0.478)
(2) No motiv, pre-enroll	0.004 (0.157)	0.079 (0.207)	0.120 (0.350)	0.046 (0.451)
(3) Motiv, no pre-enroll	0.105 (0.162)	0.040 (0.198)	-0.185 (0.300)	-0.133 (0.409)
(4) Motiv, pre-enroll	0.299* (0.164)	0.361 (0.222)	0.495 (0.349)	0.606 (0.455)
R2	0.226	0.305	0.277	0.235
F-test p-value (2=1)	0.785	0.887	0.697	0.607
F-test p-value (3=1)	0.723	0.723	0.152	0.356
F-test p-value (4=1)	0.133	0.233	0.505	0.556
F-test p-value (1=2=3=4)	0.327	0.469	0.208	0.367
<i>Panel C: Heterogenous treatment effects by baseline business practices (BPs)</i>				
Any information sheet*Low BPs	0.275* (0.153)	0.387** (0.195)	0.591* (0.324)	0.800* (0.419)
Any information sheet*High BPs	-0.101 (0.197)	-0.156 (0.280)	-0.350 (0.418)	-0.547 (0.586)
R2	0.237	0.313	0.283	0.241
F-test p-value (Low BPs=High BPs)	0.139	0.119	0.085	0.069
Control mean low BPs	0.279	0.430	0.919	1.395
Control mean high BPs	0.797	1.089	2.051	3.063
N	866	866	866	866

Notes: This table shows OLS estimates for the effect of receiving the information sheet on number of SEBRAE services used. The outcome variables are the number of SEBRAE services used within the stated number of months after the intervention. Panel A pools all treatment groups. Panel B shows separate treatment effects for each of the four different versions of the information sheet. Panel C shows heterogenous treatment effects for firms using below and above the median percentage of baseline business practices. BP stands for business practices. Low BP refers to below the median (50%), while high BP refers to above the median. All regressions control for number of SEBRAE services used within 12 months before the intervention and strata fixed effects. The regressions in Panel C additionally control for a dummy variable equal to one if the firm had low BPs at baseline. ***, **, and * indicate significance at the 1, 5, and 10 percent level. To deal with multiple hypothesis testing, †††, ††, and † indicate sharpened q-values statistically significant at the 1, 5, and 10 percent level.

Appendix Table A3: Effect of the information intervention on accessing SEBRAE material

	Accessed SEBRAE material within			
	3 months (1)	6 months (2)	12 months (3)	18 months (4)
<i>Panel A: Pooled treatment effect</i>				
Any information sheet	0.069** (0.028)	0.068** (0.031)	0.022 (0.038)	0.012 (0.041)
R2	0.285	0.242	0.205	0.187
Control mean	0.131	0.167	0.304	0.381
<i>Panel B: Effects for each treatment group</i>				
(1) No motiv, no pre-enroll	0.035 (0.035)	0.066 (0.041)	0.023 (0.049)	-0.013 (0.051)
(2) No motiv, pre-enroll	0.037 (0.036)	0.038 (0.040)	-0.002 (0.049)	-0.019 (0.051)
(3) Motiv, no pre-enroll	0.057 (0.036)	0.042 (0.039)	-0.001 (0.048)	0.007 (0.052)
(4) Motiv, pre-enroll	0.147***††† (0.040)	0.126***† (0.043)	0.068 (0.049)	0.073 (0.052)
R2	0.296	0.247	0.208	0.191
F-test p-value (2=1)	0.962	0.493	0.605	0.909
F-test p-value (3=1)	0.552	0.559	0.615	0.703
F-test p-value (4=1)	0.006	0.184	0.361	0.092
F-test p-value (1=2=3=4)	0.027	0.182	0.437	0.251
<i>Panel C: Heterogenous treatment effects by baseline business practices (BPs)</i>				
Any information sheet*Low BPs	0.080** (0.038)	0.056 (0.045)	0.055 (0.054)	0.054 (0.057)
Any information sheet*High BPs	0.057 (0.046)	0.078 (0.048)	-0.027 (0.059)	-0.053 (0.063)
R2	0.288	0.245	0.209	0.193
F-test p-value (Low BPs=High BPs)	0.707	0.751	0.318	0.220
Control mean low BPs	0.093	0.151	0.244	0.314
Control mean high BPs	0.177	0.190	0.380	0.468
N	866	866	866	866

Notes: This table shows OLS estimates for the effect of receiving the information sheet on accessing SEBRAE material (either via a service center or SEBRAE's website). The outcome variables are dummy variables equal to one if the firm accessed SEBRAE-PR material within the stated number of months after the intervention and zero otherwise. Panel A pools all treatment groups. Panel B shows separate treatment effects for each of the four different versions of the information sheet. Panel C shows heterogenous treatment effects for firms using below and above the median percentage of baseline business practices. BP stands for business practices. Low BP refers to below the median (50%), while high BP refers to above the median. All regressions control for the fraction of firms that accessed SEBRAE material within 12 months before the intervention and strata fixed effects. The regressions in Panel C additionally control for a dummy variable equal to one if the firm had low BPs at baseline. ***, **, and * indicate significance at the 1, 5, and 10 percent level. To deal with multiple hypothesis testing, †††, ††, and † indicate sharpened q-values statistically significant at the 1, 5, and 10 percent level.

Appendix Table A4: Effect of the information intervention on receiving SEBRAE training

	Received SEBRAE training within			
	3 months (1)	6 months (2)	12 months (3)	18 months (4)
<i>Panel A: Pooled treatment effect</i>				
Any information sheet	0.019 (0.018)	0.018 (0.018)	0.002 (0.023)	-0.002 (0.034)
R2	0.235	0.279	0.220	0.150
Control mean	0.042	0.048	0.083	0.185
<i>Panel B: Effects for each treatment group</i>				
(1) No motiv, no pre-enroll	0.025 (0.023)	0.018 (0.023)	0.020 (0.030)	0.027 (0.044)
(2) No motiv, pre-enroll	0.013 (0.023)	0.009 (0.022)	-0.029 (0.026)	-0.043 (0.041)
(3) Motiv, no pre-enroll	0.017 (0.022)	0.024 (0.024)	0.010 (0.029)	-0.003 (0.042)
(4) Motiv, pre-enroll	0.020 (0.022)	0.019 (0.022)	0.005 (0.028)	0.012 (0.041)
R2	0.236	0.279	0.224	0.153
F-test p-value (2=1)	0.606	0.692	0.078	0.096
F-test p-value (3=1)	0.732	0.825	0.745	0.492
F-test p-value (4=1)	0.814	0.959	0.599	0.721
F-test p-value (1=2=3=4)	0.964	0.933	0.249	0.345
<i>Panel C: Heterogenous treatment effects by baseline business practices (BPs)</i>				
Any information sheet*Low BPs	0.056***†† (0.017)	0.060***†† (0.018)	0.040 (0.027)	0.025 (0.046)
Any information sheet*High BPs	-0.025 (0.032)	-0.032 (0.032)	-0.035 (0.038)	-0.028 (0.052)
R2	0.243	0.289	0.231	0.158
F-test p-value (Low BPs=High BPs)	0.024	0.011	0.115	0.454
Control mean low BPs	0.000	0.000	0.035	0.128
Control mean high BPs	0.089	0.101	0.139	0.253
N	866	866	866	866

Notes: This table shows OLS estimates for the effect of receiving the information sheet on receiving SEBRAE training, including classes, consulting, and networking events. The outcome variables are dummy variables equal to one if the firm received SEBRAE training within the stated number of months after the intervention and zero otherwise. Panel A pools all treatment groups. Panel B shows separate treatment effects for each of the four different versions of the information sheet. Panel C shows heterogenous treatment effects for firms using below and above the median percentage of baseline business practices. BP stands for business practices. Low BP refers to below the median (50%), while high BP refers to above the median. All regressions control for the fraction of firms that received SEBRAE-PR training within 12 months before the intervention and strata fixed effects. The regressions in Panel C additionally control for a dummy variable equal to one if the firm had low BPs at baseline. ***, **, and * indicate significance at the 1, 5, and 10 percent level. To deal with multiple hypothesis testing, †††, ††, and † indicate sharpened q-values statistically significant at the 1, 5, and 10 percent level.

Appendix Table A5: Self-reported reasons for not adopting more business practices

Fraction of firms mentioning this reason at follow-up (multiple mention)		
	Control	Treatment
Lack of time	0.434	0.408
Difficulty of finding skilled workers	0.301	0.265
I am happy with my choices	0.294	0.205**
Lack of funds	0.294	0.367
Owner's cautiousness	0.191	0.229
Lack of management support services	0.154	0.117
Owner's lack of technical knowledge	0.14	0.112
N	136	547

Notes: This table shows reasons that firms reported on the follow-up survey for not adopting more business practices. These reasons were collected for all firms that participated in the follow-up survey. Stars refer to differences in fractions of the treatment group and the control group. ***, **, and * indicate significance at the 1, 5, and 10 percent level.

Appendix 1 – NaN business practice questionnaire

No.	Area	Question
1*	Finance	<i>Você controla as entradas e saídas diárias de dinheiro?</i> Do you keep track of daily money inflows and outflows?
2*	Finance	<i>Você possui um controle de entradas, saídas e saldo de dinheiro para os meses futuros?</i> Do you project income, expenses, and cash balance for future months?
3*	Finance	<i>Você sabe quanto dinheiro deve ter em caixa para cobrir suas despesas enquanto não recebe os pagamentos?</i> Do you know how much money you need to have to cover your expenses in case you don't receive payments?
4	Finance	<i>Você controla as datas e valores de todos os tributos a serem pagos? (Impostos e também Taxas)</i> Do you record the dates and amount for all taxes and fees you need to pay?
5*	Finance	<i>Você calcula os gastos (custos e despesas) mensalmente?</i> Do you calculate costs and expenses every month?
6*	Finance	<i>Você calcula o resultado (lucro ou prejuízo) do seu negócio periodicamente?</i> Do you calculate business profits regularly?
7*	Finance	<i>Você sabe qual é o seu ganho de dinheiro em cada produto ou serviço vendido?</i> Do you know how much profit you make on each product or service sold?
8*	Finance	<i>Você tem um controle do estoque dos produtos e insumos? (incluindo datas de validade, quantidade, etc.)</i> Do you track your inventory of products and inputs (including expiration dates, quantity, etc.)?
9	Marketing	<i>Sua empresa tem um cadastro com informações de seus clientes em algum lugar?</i> Do you keep a registry of information on your clients?
10*	Marketing	<i>A empresa sabe quais são os diferentes grupos de clientes que frequentam seu estabelecimento e faz ações direcionadas a cada um destes grupos?</i> Do you know what types of customers buy from your firm and do you cater to these different groups specifically?
11*	Marketing	<i>Você analisa regularmente as necessidades dos clientes para orientar suas ações de marketing e definição de serviços e produtos?</i> Do you regularly analyze your customers' need to target marketing campaigns and adapt services and products?

- 12* Marketing *Você faz alguma pesquisa para saber a satisfação dos clientes?*
Do you conduct customer satisfaction surveys?
- 13* Marketing *Você planeja ações para promover e divulgar seus produtos e serviços?*
Do you engage in marketing campaigns?
- 14 Marketing *Sua empresa oferta novos produtos/ serviços para seus clientes? (Observa critérios para escolha dos produtos e teste dos produtos novos)*
Do you offer new products or services to your clients (purposefully developing and testing new products)?
- 15* Marketing *Você avalia seus concorrentes para saber o que deve melhorar?*
Do you assess your competitors to find out how you can do better?
- 16 Strategic Planning *Você planeja os objetivos que deseja alcançar, tendo alguma forma de registro de onde quer chegar?*
Do you strategically set and plan your goals?
- 17* Strategic Planning *Você tem seus objetivos e metas escritos e bem definidos?*
Are your objectives and goals written down and clearly defined?
- 18* Strategic Planning *Você toma nota das decisões e resultados de seu planejamento, observando situações em que houve resultados diferentes dos que você queria, para aprimorar o que deu certo e não repetir erros do passado?*
Do you keep track of decisions and results of your planning, paying attention to situations where the results were different than desired, to gauge what went well and which errors not to repeat?
- 19 Strategic Planning *Existem ações com prazos definidos para que os objetivos planejados pela empresa para o futuro possam ser alcançados?*
Have you defined concrete actions with deadlines to help reach the firm's goals?
- 20* Organization *Você possui um controle de quem são os fornecedores de seus produtos e prestadores de serviço, facilitando sua pesquisa de preços?*
Do you keep a register of suppliers and service providers for your products to help research prices?
- 21 Organization *Os documentos importantes de sua empresa e contas estão bem organizados?*
Are your important documents and accounts well organized?
- 22 Organization *As atividades realizadas regularmente possuem um procedimento escrito de como elas devem ser feitas?*
Do you have written instructions for how frequently occurring tasks should be executed?
- 23 Organization *A organização da sua empresa permite que você trabalhe de maneira eficiente e ágil?*

Is your firm organized in a way that allows you to work efficiently and nimbly?

- 24 Organization *Sua empresa possui um layout (arranjo físico) definido para facilitar a entrega do produto/ serviço, comercialização e atendimento aos clientes?*
Are your premises designed in a way that facilitates delivery and sales of your product or service, as well as customer service?
- 25 Human resources *Você sabe quais são as obrigações trabalhistas de sua empresa, da contratação até o desligamento?*
Are you aware of your firms' obligations towards its employees, from hiring to firing?
- 26 Human resources *Você já definiu que conhecimentos e características as pessoas devem ter para realizar as atividades em sua empresa, incluindo você e sócios?*
Have you assessed which knowledge and characteristics staff should have to successfully carry out tasks in your firm, including yourself and partners?
- 27 Human resources *Se você, seu sócio ou algum funcionário faltar ou tirar férias, está definido um responsável para ficar no lugar desta pessoa?*
If you, your partner, or an employee is not able to come to work or takes vacation, is it clearly established who will act for this person?
- 28 Human resources *Você faz uma avaliação dos problemas recorrentes ou potenciais em seu negócio, visando evitar que os mesmos ocorram?*
Do you try to anticipate recurring or potential problems in your business with the goal of preventing them from happening in the first place?
- 29 Human resources *Se for necessário delegar alguma atividade (por motivo de doença, expansão, etc.), você já sabe quais são as atividades que pode delegar?*
If you had to delegate some tasks (due to illness, expansion etc.) do you know which tasks you can delegate?

* Corresponds to a business practices question asked in our follow-up survey, based on McKenzie and Woodruff (2016).

Appendix 2: Sample NaN report



Nome Fantasia:		Código do Cliente:	
Razão Social:		CNPJ:	
Contato:			
Endereço:	Nº:	Bairro:	Cidade:
		VILA VARDELINA	MARINGÁ
CEP:	Telefone:	E-mail:	
Agente:			

Prezado Sr. (a) _____

É com imensa satisfação que o Serviço de Apoio às Micro e Pequenas Empresas do Paraná (SEBRAE/PR) agradece sua participação no Programa Negócio a Negócio, realizado com o objetivo de contribuir cada vez mais para o sucesso da sua empresa.

Você recebe neste momento o resultado de um diagnóstico empresarial elaborado com base em dados fornecidos para consultores, chamados também de agentes de orientação empresarial, que estiveram em sua empresa.

O diagnóstico realizado é importante para o sucesso do seu empreendimento, pois contém uma avaliação do que está bem e do que precisa ser melhorado na sua empresa.

Para apoiá-lo na implantação das melhorias, sugerimos soluções do SEBRAE/PR.

Agora é sua vez de colocá-las em prática!

Aproveite a oportunidade e conte conosco!

Estamos à disposição, por meio da Central de Relacionamento, no 0800 570 0800; Portal do SEBRAE/PR, no www.sebraepr.com.br; e no escritório mais próximo.

Sucesso!

FINANÇAS

Questão	Próximos Passos / Devolutiva
Você controla as entradas e saídas diárias de dinheiro?	Quando controlamos as entradas e saídas do caixa já estamos dando início ao FLUXO DE CAIXA. Trata-se de um controle que auxilia na visualização e compreensão das movimentações financeiras num determinado período. Sua grande utilidade é permitir ao gestor financeiro visualizar as sobras ou faltas de recursos antes mesmo que elas ocorram. Dica: A atualização constante permite que as tomadas de decisão sejam mais precisas. Aprimore seus conhecimentos sobre isto fazendo o curso "Fluxo de Caixa" em EAD do Sebrae ou participando do Curso "Pratique Controles Financeiros". Pratique Controles Financeiros. https://ead.sebrae.com.br/cursos/fluxo_de_caixa
Você sabe quanto dinheiro deve ter em caixa para cobrir suas despesas enquanto não recebe os pagamentos?	A ação preventiva tem um papel importante para a solução dos imprevistos financeiros da empresa. Dica: A principal ação consiste na formação de reserva financeira para enfrentar as mudanças inesperadas no quadro financeiro da empresa, faça uma previsão para essa reserva.

Você controla as datas e valores de todos os tributos a serem pagos? (Impostos e também Taxas)	Certificar-se que os tributos estão sempre em dia, evitar multas por atraso, conhecer qual o melhor enquadramento tributário para sua empresa e evitar passivos tributários são fatores importantes para sua empresa. Dica: Elabore um controle de pagamento de tributos (impostos, taxas e contribuições) para saber quanto e quando deverá pagá-los. Busque sempre informações com seu contador ou entidade empresarial que possa apoiá-lo para manter-se informado sobre os valores, tipos de taxas, impostos e contribuições que são obrigações devidas no caso de seu negócio.
Você calcula os gastos (custos e despesas) mensalmente?	Listar os itens de custos e despesas para produzir seu produto ou prestar o serviço e acompanhar através de registros diários, semanais ou mensais é muito importante para medir sua eficiência em gerenciar estes custos. Dica: Crie uma planilha ou uma ferramenta de registro diário de seus gastos, faça o fechamento mensal e compare com suas receitas, isto permitirá o melhor gerenciamento financeiro de seu negócio, o peso dos mesmos no desempenho mensal da empresa, e assim poderá estipular metas e determinar índices de desempenho de cada um maximizando os resultados e melhorando a saúde financeira da empresa. No sistema de Ensino A Distância do Sebrae existem cursos gratuitos sobre "Controle de Gastos" para cada setor: Serviço, Comércio e Indústria. Faça a sua matrícula na categoria adequada para você! https://ead.sebrae.com.br/cursos/controle_de_gastos_no_servico https://ead.sebrae.com.br/cursos/controle_de_gastos_no_comercio https://ead.sebrae.com.br/cursos/controle_de_gastos_na_industria
Você calcula o resultado (lucro ou prejuízo) do seu negócio periodicamente?	O seu negócio pode estar indo bem, mas você precisa saber quanto está ganhando com os produtos ou serviços comercializados, afinal o lucro é o grande objetivo do esforço que você faz diariamente para manter seu negócio, também é através do lucro que você poderá se capitalizar e investir na melhoria e crescimento. Dica: Faça um fechamento mensal considerando todas as receitas (vendas à vista e à prazo), deduza todos os custos que foram registrados nos controles de saídas, inclusive o pró labore (salário do empresário) e ainda provisões para pagamentos futuros, como 13º e férias para os funcionários. Não tendo mais contas a lançar, terá efetivamente o resultado da empresa no período - lucro ou prejuízo.
Você sabe qual é o seu ganho de dinheiro em cada produto ou serviço vendido?	Você forma seu preço levando como base seus custos diretos, sua estrutura de custos fixos e a margem desejada, estes quesitos aliados a atenção ao mercado concorrente asseguram a rentabilidade e lucratividade de seu negócio. Dica: Mantenha-se sintonizados com o que está acontecendo com o mercado no que diz respeito à concorrência, consumidores e fornecedores, para que seus produtos tenham um menor custo e que não só ganhem como também mantenham o mercado já conquistado.
Você tem um controle do estoque dos produtos e insumos? (incluindo datas de validade, quantidade, etc.)	Você possui controle sobre o estoque que é um importante elemento de composição de seu capital de giro. Dica: Acompanhe o giro dos estoques, utilize o controle para tomada de decisão de compra e bons negócios!

MERCADO

Estar atento ao mercado significa ofertar produtos/serviços que atendam as necessidades das pessoas e supere a oferta dos concorrentes, mantendo satisfeitos e fiéis os clientes da empresa. Afinal, sem clientes não há negócios. É muito importante você conhecer bem o motivo pelo qual as pessoas compram seus produtos ou serviços. Também é fundamental saber quem são essas pessoas, do que elas gostam e como elas são. Uma empresa é viável quando tem clientes em quantidade e com poder de compra suficiente para realizar vendas que cubram as despesas, gerando lucro.

Questão	Próximos Passos / Devolutiva
Sua empresa tem um cadastro com informações de seus clientes em algum lugar?	Você sabe que em tempos de competitividade e concorrência acirrada entre empresas, conhecer e entender o consumidor e saber como ele se comporta é fundamental para o processo de qualquer organização. Dica: Mantenha o cadastro do clientes utilizado, sempre atento as tendências, perfil de seus clientes, hábitos de consumo. Pesquise o mercado e boas vendas! Uma boa leitura sobre o comportamento dos consumidores é o artigo do Clube do Empreendedor Sebrae: ""6 Descobertas sobre Nós Consumidores"". http://clubesebrae.com.br/blog/6-descobertas-sobre-
Você faz alguma pesquisa para saber a satisfação dos clientes?	Conhecer e satisfazer as necessidades dos clientes é fundamental para a fidelização. Dica: Mantenha sempre mecanismos de pesquisa e avaliação de satisfação de seus clientes, utilize estas informações para tomar decisões que contribuam para manter um excelente relacionamento com seu público alvo."
Você planeja ações para promover e divulgar seus produtos e serviços?	Você divulga seus produtos e/ou serviços no mercado de forma a se tornar conhecido. Dica: Desenvolva um Plano de Ação em marketing para os próximos meses e bons negócios! Para refinar a gestão do seu marketing um ótimo caminho é fazer o curso do ""Sebrae Mais: Gestão de Marketing"" .Sebrae Mais - Gestão de Marketing"
Sua empresa oferta novos produtos/ serviços para seus clientes? (Observa critérios para escolha dos produtos e teste dos produtos novos)	Ofertar novos produtos e serviços pode ser uma ação importante para chamar a atenção de seus clientes e, com isto, aumentar sua receita. O mercado é rico em oportunidades para inovar e tornar-se cada vez mais competitivo. Dica: Analise os produtos e serviços que oferta atualmente, analise o mercado concorrente e avalie as ofertas diferenciadas que estão disponibilizando aos clientes, analise as tendências do mercado que atua e tome decisões sobre a oferta de novos produtos ou serviços a seus clientes ou a oferta de produtos e serviços complementares ao seu negócio. Para lhe ajudar na divulgação e nas vendas de novos produtos o Sebrae oferece dois cursos em EAD :""Como Vender Mais e Melhor"" e ""Pequenas Empresas nas Redes Sociais"". https://www.ead.sebrae.com.br/cursos/como-vender-mais-e-melhor https://ead.sebrae.com.br/cursos/pequenas_empresas_nas_redes_sociais "
Você avalia seus concorrentes para saber o que deve melhorar?	Voce conhece e acompanha as vantagens competitivas de seu negócio em relação a seus concorrentes. Dica: Mantenha-se sempre atento ao mercado, as ofertas diferenciadas de produtos / serviços e coloque-se a frente da concorrência.

PLANEJAMENTO

Planejar significa definir um rumo e construir o futuro para a empresa. Algumas ações suas precisam ser realizadas para gerar frutos amanhã e o planejamento ajuda você a identifica-los. O planejamento se faz estabelecendo objetivos e metas, e construindo ações necessárias para seu alcance.

Questão	Próximos Passos / Devolutiva
Você tem seus objetivos e metas escritos e bem definidos?	Você tem muito claro onde quer chegar, traça seus objetivos e metas e monitora os resultados. Dica: Revise constantemente seu planejamento, faça a análise de ambiente externo(Ameaças/Oportunidades) e do seu ambiente interno (Forças/fraquezas) defina as melhores estratégias para alcançar seus objetivos e siga em frente rumo a novas e desafiadoras conquistas. As empresas de sucesso nunca param de inovar, para gerenciar a inovação no seu negócio faça este ótimo curso em EAD: ""Gestão da Inovação - inovar para competir"" https://ead.sebrae.com.br/cursos/gestao-da-inovacao-inovar
Existem ações com prazos definidos para que os objetivos planejados pela empresa para o futuro possam ser alcançados?	Com as metas estabelecidas é muito fácil planejar as estratégias. Afinal os ventos sempre são favoráveis a quem sabe onde quer ir. Para refinar o seu planejamento estratégico uma ótima pedida é fazer o curso do ""Sebrae Mais: Estratégias Empresariais"". Sebrae Mais - Estratégias Empresariais"

ORGANIZAÇÃO

Organizar é estruturar e direcionar seus esforços para fazer render seu tempo e manter sua empresa funcionando para gerar bons resultados. A organização proporciona que você saiba onde as coisas estão, quem faz o que na sua empresa e ter disciplina faz sua empresa funcionar melhor e ganhar em agilidade e eficiência.

Questão	Próximos Passos / Devolutiva
Você possui um controle de quem são os fornecedores de seus produtos e prestadores de serviço, facilitando sua pesquisa de preços?	A boa venda começa na hora da compra não é mesmo? Manter o hábito de fazer orçamento com diferentes fornecedores comparando preços, prazos e condições pode lhe render melhores negócios. Dica: Desenvolva novos parceiros/fornecedores e adote um formulário para fazer cotação que te permita tomar as melhores decisões sobre quanto, como e com quem comprar.
A organização da sua empresa permite que você trabalhe de maneira eficiente e ágil?	Um ambiente de trabalho limpo e organizado e a padronização das tarefas pode garantir sua produtividade, evitar desperdício e retrabalho e passar uma boa impressão aos seus clientes e fornecedores. Dica: Mantenha sempre organizado seus documentos, revise frequentemente os procedimentos e atividades necessárias para manter a eficiência e compartilhe com os responsáveis. Um bom começo para este processo de organização é aplicar um 5S para promover o descarte daquilo que já não é mais necessário manter na empresa e se organizar. Uma boa ferramenta para direcionar os seus esforços para a organização da empresa é o MEG - Modelo de Excelência em Gestão, para saber mais sobre o MEG faça o curso em EAD ""MEG na avaliação da gestão de negócios"". Se os seus processos ainda não estiverem mapeados precisa fazer o curso ""Pratique Mapeamento de Processos"". Para começar já a aprender sobre como começar a organizar sua empresa, leia o artigo ""Quero organizar a minha empresa, por onde começar?"" do Clube do Empreendedor Sebrae. http://clubesebrae.com.br/blog/quero-organizar-a-minha-empresa-por-onde-comecarPratiqueMapeamento-de-Processos https://ead.sebrae.com.br/cursos/meg-na-avaliacao-da-gestao-de-negocios "

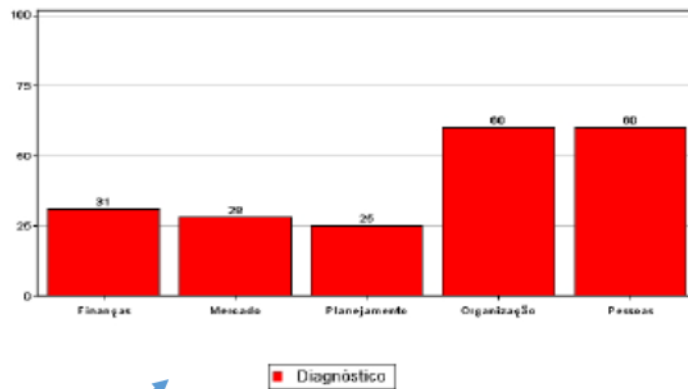
Sua empresa possui um layout (arranjo físico) definido para facilitar a entrega do produto/ serviço, comercialização e atendimento aos clientes?	O layout é o arranjo de interior das mercadorias móveis e equipamentos para melhor funcionabilidade da equipe de trabalho, e para maximizar a conveniência do cliente. Em qualquer segmento um bom layout e arrumação das coisas permite a funcionalidade do processo produtivo, a segurança e otimização dos recursos não apenas financeiros, como de tempo. Dica: Analise seu ambiente de trabalho, verifique o que é indispensável para você executar adequadamente suas atividades, como está apresentando seus produtos / serviços aos clientes e como estão distribuídos seus recursos no espaço que possui. Faça um check-list do que pode melhorar no ambiente para otimizar o espaço e o tempo e gerar economia.

PESSOAS

Questão	Próximos Passos / Devolutiva
Você sabe quais são as obrigações trabalhistas de sua empresa, da contratação até o desligamento? E em relação a você, sabe o que fazer para se aposentar com tranquilidade?	Estar envolvido em processos trabalhistas por falta de conhecimento das leis vigentes e não gozar dos benefícios previdenciários que lhes são devidos podem ser algumas das consequências sofridas quando você desconhece as obrigações trabalhistas e previdenciárias. Dica: Procure o seu contador, o sindicato ou uma instituição que possa contribuir com informações trabalhistas e previdenciárias importantes para sua empresa. Mantenha as guias de recolhimento sempre organizadas, entenda melhor seus direitos e deveres relativo aos seus empregados ou a você como empregador e goze dos benefícios que são devidos a quem é organizado. Para aprimorar seus conhecimentos sobre a legislação e responsabilidade social faça os cursos disponibilizados em EAD gratuitamente pelo Sebrae: ""Responsabilidade Social""; ""Contratos de Trabalho"" e ""Departamento de Pessoal na Prática"" https://ead.sebrae.com.br/cursos/responsabilidade-social https://ead.sebrae.com.br/cursos/contratos_de_trabalho https://ead.sebrae.com.br/cursos/departamento_pessoal_na_pratica
Você já definiu que conhecimentos e características as pessoas devem ter para realizar as atividades em sua empresa, incluindo você e sócios?	Saber claramente quais são as competências necessárias a você e as pessoas que colaboram contigo para desenvolver melhor suas atividades, buscar informação e treinamento continuamente, saber delegar e ter sempre um plano B caso você ou seus colaboradores precisem se ausentar da empresa são fatores importantes para quem pensa em crescer e expandir. Dica: Liste as responsabilidades e competências necessárias a você ou seus colaboradores para executar com qualidade as atividades, avalie se estas competências já estão bem desenvolvidas ou se é necessário treinar, identifique os pontos fortes e fracos, elabore um plano de ação de desenvolvimento e utilize estas informações para tomar as melhores decisões quanto a contratação, delegação ou capacitação. Melhorar sua postura como líder também é importante, aprenda mais sobre isto fazendo o curso ""Lidere sua equipe"" do EAD Sebrae https://www.ead.sebrae.com.br/cursos/lidere_sua_equipe

Soluções Propostas

FINANÇAS	CADERNO DE FERRAMENTAS
	Pratique Controles Financeiros
MERCADO	CADERNO DE FERRAMENTAS
	Na Medida - Marketing
ORGANIZAÇÃO	CADERNO DE FERRAMENTAS
PESSOAS	CADERNO DE FERRAMENTAS
PLANEJAMENTO	CADERNO DE FERRAMENTAS
	Na Medida - Planejamento Estratégico



Diagnostic = % of business practices adopted in 5 areas

- Finance
- Marketing
- Organization
- Human resources
- Planning

Appendix 3: Sample information sheet



Prezado(a) [REDACTED]

Você sabia que estar **1 escala abaixo** de seus concorrentes (adotar de 1 a 5 práticas a menos) faz com que sua empresa tenha, em média, **26% mais chances de morrer** do que a empresa deles dentro de 1 ano?

Obrigado por receber nosso Agente de Negócios.

Na visita realizada conversamos sobre práticas de gestão que são fundamentais para o seu empreendimento. Agora, você está recebendo os seus resultados e ainda os resultados de empresas que atuam no mesmo segmento de mercado e possuem em média a mesma quantidade de funcionários que você aqui no Paraná. Aproveite esse conteúdo para conhecer boas práticas e identificar caminhos para o desenvolvimento da sua empresa.



[REDACTED], sua empresa está localizada na escala 3 da excelência em gestão!
Você adota de 10 a 14 práticas de gestão.



Destacamos abaixo algumas ações simples que podem fazer você subir na escala acima:

1. Possua um controle dos seus fornecedores
2. Tenha um cadastro com informações dos clientes
3. Faça pesquisa de satisfação com seus clientes
4. Planeje ações para promover e divulgar seus produtos e serviços
5. Avalie e corrija os problemas recorrentes ou potenciais do seu negócio

EXTRA: O SEBRAE/PR está te oferecendo um evento gratuitamente!

Caso tenha interesse, inscreva-se nos canais abaixo!

Evento: Oficina Atendimento a clientes: como conquista-los e mantê-los - NaN - Dia 23/07 das 18h30 às 22h30

R. Caeté, 150 - Prado Velho, Curitiba - (41) 3330-5757

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