



2015 ANNUAL SURVEY OF PHILIPPINE BUSINESS AND INDUSTRY

CONSTRUCTION

January – December 2015

Dear Sir/Madam:

The Philippine Statistics Authority (PSA) is conducting the **2015 Annual Survey of Philippine Business and Industry (ASPBI)**. The **2015 ASPBI** will provide key measures on the levels, structure, performance and trends of businesses and industries that will be used for planning and policy formulation by the government and private sectors.

This Office is authorized to collect information from businesses and industries under **Republic Act No. 10625 (RA 10625)**. *Section 27* of the same law obliges the establishments to provide required data. The information collected shall be kept strictly confidential and shall not be used for purposes of taxation, investigation or regulation as provided under *Article 55* of the Implementing Rules and Regulations of *RA 10625*.

We appreciate your utmost cooperation by accomplishing this questionnaire and providing PSA with a copy of the 2015 Financial Statement of your establishment. You may also accomplish the questionnaire online at PSA website (<https://aspbi.psa.gov.ph>).

Thank you very much.

Lisa Grace S. Bersales
LISA GRACE S. BERSALES, Ph.D.
 National Statistician

For inquiries, contact:

Telephone Number: _____

E-mail Address: _____

or esss-rcu@psa.gov.ph

FOR PSA USE ONLY															
FN			QN	QR	ECN										
IND				PROV-MUN				BGY			SZ	LO	EO		

GENERAL INSTRUCTIONS

- ⇒ Provide best estimates if exact figures are not available in your records. Indicate N.A. for items not applicable.
- ⇒ Refer to the relevant explanatory notes and definitions provided in specific items when providing responses for each item.
- ⇒ Include only Philippine-based activities, including imports and exports, of this establishment.
- ⇒ Mark (✓) only one box, unless instructed otherwise.

GENERAL INFORMATION ABOUT THIS ESTABLISHMENT**1. Business and Registered Name in 2015, Business Address, Company Website and Establishment Tax Identification Number (TIN)**

A. Business Name: _____

B. Registered Name: _____

C. Business Address: _____

Do Not Fill (For PSA Use Only)					
PROV	MUN	BGY			

D. Company Website: _____

E. Establishment TIN: _____

2. Economic Activity or Business in 2015

- ⇒ Describe in detail the main and other activities of this establishment.

A. **Main Activity** (Refers to the activity that contributes the biggest or major portion of the gross income or revenue of this establishment.)

Do Not Fill (For PSA Use Only)						
2009 PSIC						

LN
NO

01

A.1. Major products/goods produced or sold or type of service rendered
Specify:

02

B. **Secondary/Other Activities** (Refer to activities carried out by this establishment in addition to the main activity and in which the output, like that of the main activity, must be suitable for delivery outside this establishment.)

Do Not Fill (For PSA Use Only)						
2009 PSIC						

03

3. Year Started Operation

- ⇒ Indicate the year when this establishment started operation regardless of location in the Philippines.

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4. Legal Organization in 2015

- ⇒ Mark (✓) the box corresponding to the best description of this establishment.

1 Single Proprietorship5 Non-stock, Non-profit Corporation2 Partnership6 Cooperative3 Government Corporation7 Others, *specify:* _____4 Stock Corporation

GENERAL INFORMATION ABOUT THIS ESTABLISHMENT (cont.)**5. Economic Organization in 2015**

⇒ Mark (✓) the box corresponding to the best description of this establishment.

- 1 Single Establishment
- 2 Branch only
⇒ Provide details of Main Office below
- 3 Establishment and main office
(both located in the same address and with branches elsewhere)
⇒ Provide details of branches in Item 21
- 4 Main Office only
⇒ Provide details of branches in Item 21
- 5 Ancillary unit other than Main Office
⇒ Provide details of Main Office below

Single Establishment is an establishment which has neither branch nor main office. It may have ancillary unit/s other than main office, located elsewhere.

Branch is an establishment which has a separate main office located elsewhere.

Main office is the unit which controls, supervises and directs one or more establishments of an enterprise.

Ancillary unit is the unit that operates primarily or exclusively for a related establishment or group of related establishments or its parent establishment and provides services that supports those establishments.

A. Registered Name of Main Office

Do Not Fill (For PSA Use Only)											
ECN											

B. Address of Main Office

PROV		MUN		BGY	

C. Contact Person in Main Office

- (1) Name _____ (4) Fax No. _____
- (2) Title/Designation _____ (5) E-mail Address _____
- (3) Tel. No. _____

6. Capital Participation as of December 31, 2015

⇒ Indicate the percent share of the stockholders by nationality.

Capital participation refers to the claims of foreign and/or local investors against capital/equity.

- | | | |
|---------------------|-------------------|---------------------------------------|
| 1 Filipino _____% | 5 Chinese _____% | 9 Malaysian _____% |
| 2 American _____% | 6 German _____% | 10 Singaporean _____% |
| 3 Australian _____% | 7 Japanese _____% | 11 Taiwanese _____% |
| 4 British _____% | 8 Korean _____% | 12 Others, specify:
_____ % |

EMPLOYMENT**7. Employment as of November 15, 2015**

Paid employees are all full-time and part-time employees working in or for the establishment and receiving regular pay, as well as those working away from this establishment and paid by and under the control of this establishment.

INCLUDE:

- ✓ Employees on sick or maternity leave
- ✓ Employees on paid vacation or holiday
- ✓ Employees on strike
- ✓ Directors of corporations working for pay
- ✓ Executives/managers, administrative engineers, architects, interior designers and other technical personnel
- ✓ Working owners receiving regular pay
- ✓ Apprentices and learners receiving regular pay
- ✓ Persons hired only during peak seasons
- ✓ Any other employee receiving regular pay not reported above

EXCLUDE:

- * Directors paid solely for their attendance at meetings of Board of Directors
- * Consultants
- * Workers on indefinite leave
- * Working owners who do not receive regular pay
- * Homeworkers
- * Workers receiving commissions only
- * Other workers not in the payroll of this establishment

Unpaid workers are working owners who do not receive regular pay, apprentices and learners without regular pay, and persons working for at least 1/3 of the working time normal to this establishment without regular pay.

EXCLUDE:

- * Silent or inactive business partners

Type of Employment	Male (1)	Female (2)	Total (3)	LN NO
a. Paid Employees				01
b. Unpaid Workers				02
c. Total (sum of a and b)				03

RESEARCH AND DEVELOPMENT (R&D) PERSONNEL**8. R&D Personnel as of November 15, 2015**

Research and Development (R&D) refers to creative work undertaken as a systematic basis in order to increase the stock of knowledge, including knowledge of man, culture and society, and the use of this stock of knowledge to devise new applications.

R&D personnel are all persons employed directly on R&D as well as those providing direct services such as R&D managers, administrators and clerical staff. R&D personnel are classified into three categories: researchers, technicians and other personnel involved in R&D.

	Male (1)	Female (2)	Total (3)	LN NO
R&D Personnel				01

CONSTRUCTION WORKERS AND HOURS WORKED**9. Number of Construction Workers as of November 15, 2015**

Construction workers are workers directly engaged in construction.

INCLUDE:

- ✓ Working foremen

EXCLUDE:

- * Apprentices and other learners receiving regular pay/not directly engaged in construction
- * Managers, executives, administrative and engineers, architects, interior designers and other technical personnel
- * Accounting and personnel staff
- * Unpaid construction workers

	Male (1)	Female (2)	Total (3)	LN NO
Construction Workers				01

CONSTRUCTION WORKERS AND HOURS WORKED (cont.)

10. Total Hours Worked in 2015

Number of hours worked by construction workers refers to the number of hours actually spent by construction workers at work for the whole year of 2015.

INCLUDE:

✓ Waiting time and overtime

EXCLUDE:

✗ Time spent for paid sick leave and paid vacation leave

	Male (1)	Female (2)	Total (3)	LN NO
Hours Worked				01

INCOME AND EXPENSE ACCOUNT

11. Income in 2015

TYPE OF INCOME	VALUE IN PESOS (Omit centavos)	LN NO
a. Income from domestic construction activities <i>(sum of 1 to 3)</i> <i>(Income from construction work done during the year in the country or that portion of the contract value which was done in 2015.)</i>		01
1. Income from building construction		02
2. Income from civil engineering works		03
3. Income from specialized construction activities		04
b. Net income earned from construction activities abroad <i>(Refers to the value, cash and receivables of construction activities abroad less total cost incurred)</i>		05
c. Contract and commission work done for others <i>(Income from outsourcing activities done on materials owned and controlled by another establishment.)</i>		06
d. Income from non-industrial service done for others <i>(sum of 1 to 6)</i>		07
1. Rent income from land		08
2. Rental income from buildings, warehouses and other structures		09
3. Rental income from machinery and transport equipment		10
4. Rental income from construction equipment without operator		11
5. Other rental income, <i>specify:</i> _____		12
6. Other non-industrial service done for others		13
e. Income from products sold <i>(Income from products manufactured and sold, e.g. pre-fabricated products, hollow blocks; etc.)</i>		14
f. Sale of goods <i>(Income from goods sold in similar condition as purchased.)</i>		15
g. Real estate sales		16

Continued on Page 6

INCOME AND EXPENSE ACCOUNT (cont.)**11. Income in 2015**

TYPE OF INCOME	VALUE IN PESOS (Omit centavos)	LN NO
h. Interest income <i>(INCLUDE: Interest on finance leases; earnings on discounted bills; interest from deposits in banks and other financial institutions; interest/discounts on loans, deposits, financing, bonds, money market; etc.)</i>		17
i. Dividend income		18
j. Commissions and fees earned		19
k. Royalty income		20
l. Delivery charges separately invoiced to customers		21
m. Other income <i>(sum of 1 to 4)</i>		22
1. Foreign exchange gains		23
2. Gain from sale of assets		24
3. Gain from sale of investment assets and marketable securities		25
4. Others <i>(sum of a to c)</i> Specify:		26
a) _____		27
b) _____		28
c) _____		29
n. Total Income <i>(sum of a to m)</i>		30

12. Subsidies Received from the Government in 2015

Subsidies refer to special grants received from the government in the form of financial assistance or tax exemption or tax privilege to aid and develop an industry.

INCLUDE:

- | | |
|---|---|
| ✓ Price support and price discount | ✓ Subsidies to public corporations and quasi-corporations |
| ✓ Interest rate subsidy | ✓ Subsidies on products used domestically |
| ✓ Import subsidies | ✓ Subsidies on payroll or workforce |
| ✓ Direct subsidies on export | ✓ Subsidies to reduce pollution |
| ✓ Subsidies resulting from multiple exchange rate | |

VALUE IN PESOS
(Omit centavos)

LN
NO

01

13. Expense in 2015

TYPE OF EXPENSE	VALUE IN PESOS (Omit centavos)	LN NO
a. Cost of construction contracts <i>(sum of 1 to 4)</i>		01
1. Direct labor <i>(sum of a to c)</i>		02
a) Gross salaries and wages and other benefits <i>(Refer to payments in cash or in kind prior to any deductions for employee's contributions to SSS/GSIS, withholding tax, etc.)</i>		03
b) Separation, retirement/terminal pay and gratuities, etc.		04
c) Total employer's contribution to SSS/GSIS, ECC, etc. <i>(INCLUDE: Employer's contribution paid by this establishment to SSS/GSIS, Employees Compensation Commission (ECC), PhilHealth, PAG-IBIG, etc.)</i>		05

Continued on Page 7

INCOME AND EXPENSE ACCOUNT (cont.)**13. Expense in 2015**

TYPE OF EXPENSE	VALUE IN PESOS <i>(Omit centavos)</i>	LN NO
2. Construction materials and supplies used <i>(sum of a and b less c)</i>		06
a) Construction materials and supplies inventories, beginning		07
b) Construction materials and supplies purchased <i>(INCLUDE: Construction materials, engineering and planning supplies.)</i>		08
c) Construction materials and supplies inventories, ending		09
3. Overhead expense <i>(sum of a to m)</i>		10
a) Fuels, lubricants, oils and greases		11
b) Electricity		12
c) Water		13
d) Repairs and maintenance		14
e) Rent expense for land		15
f) Rental expense for buildings, warehouses and other structures		16
g) Rental expense for machinery, transport and construction equipment		17
h) Rental expense for office equipment		18
i) Other rental expense, specify: _____		19
j) Non-industrial service done by others		20
k) Taxes on products and other taxes on production <i>(sum of 1 and 2)</i>		21
1) Taxes on products <i>(Taxes paid on products by producer or by the purchaser of the product. INCLUDE: Import tax, export tax, excise tax, value added tax, sales tax, gross receipts tax, etc.)</i>		22
2) Other taxes on production <i>(Taxes paid by the producer due to production. INCLUDE: Business licenses, real estate tax, road tax, environmental tax, etc. EXCLUDE: Income tax.)</i>		23
l) Depreciation expense for machineries and equipment used in construction		24
m) Other overhead cost <i>(INCLUDE: Cost of bidding documents; etc.)</i> Specify: _____		25
4. Contract and commission work done by others <i>(Amount spent for construction activities outsourced to other establishment.)</i>		26
b. Cost of products purchased		27

Continued on Page 8

INCOME AND EXPENSE ACCOUNT (cont.)**13. Expense in 2015**

TYPE OF EXPENSE	VALUE IN PESOS (Omit centavos)	LN NO
c. Cost of goods purchased		28
d. Cost of real estate purchased		29
e. Interest expense <i>(Interest paid for loans obtained from banks and other financial institutions.)</i>		30
f. General administrative and other operating expenses <i>(sum of 1 to 14)</i>		31
1. Indirect labor <i>(sum of a to c)</i>		32
a) Gross salaries and wages and other benefits		33
b) Separation, retirement/terminal pay and gratuities, etc.		34
c) Total employer's contribution to SSS/GSIS, ECC, etc.		35
2. Other materials and supplies <i>(INCLUDE: Office supplies, containers, non-durable tools; working clothes; etc.)</i>		36
3. Other fuels, lubricants, oils and greases		37
4. Electricity		38
5. Water		39
6. Repair and maintenance work <i>(INCLUDE: Payments for industrial repair and maintenance work; vehicle repair.)</i>		40
7. Non-industrial service done by others <i>(sum of a to i)</i>		41
a) Rent expense for land		42
b) Rental expense for buildings, warehouses and other structures		43
c) Rental expense for machinery, transport and construction equipment		44
d) Rental expense for office equipment		45
e) Other rental expense, specify: _____		46
f) Communication expense		47
g) Insurance expense		48
h) Transport service expense <i>(INCLUDE: Stevedoring, forwarding and freight charges.)</i>		49
i) Other non- industrial service done by others <i>(INCLUDE: Transportation and representation expense; bank charges; professional, business and other service fees; advertising and promotional expense; management fee; janitorial and security service fees; etc.)</i>		50

Continued on Page 9

INCOME AND EXPENSE ACCOUNT (cont.)**13. Expense in 2015**

TYPE OF EXPENSE	VALUE IN PESOS (Omit centavos)	LN NO
8. Other taxes and licenses		51
9. Research and development (R&D) expense <i>(Amount spent on any systematic, scientific and creative work undertaken to increase the stock of knowledge and the use of this knowledge to create new or improved products, processes, services, and other applications. EXCLUDE: R&D capitalized.)</i>		52
10. Environmental protection expense <i>(Amount spent for the prevention, reduction and elimination of pollution as well as any degradation of the environment such as environmental protection services like wastewater treatment, reforestation, etc.)</i>		53
11. Royalty fee <i>(Expense for trademarks, copyrights, patents or secrecy.)</i>		54
12. Other depreciation expense		55
13. Other amortization expense		56
14. Other expense <i>(sum of a to f)</i>		57
a) Foreign exchange losses		58
b) Charitable donations and grants		59
c) Bad and doubtful debts <i>(Report net of bad debts recovered.)</i>		60
d) Loss from sale of assets		61
e) Loss from sale of investment assets and marketable securities		62
f) Others <i>(sum of 1 to 3)</i> Specify:		63
1) _____		64
2) _____		65
3) _____		66
g. Total Expense <i>(sum of a to f)</i>		67

E-COMMERCE	PERCENT TO TOTAL INCOME	LN NO
14. Sales from E-commerce Transactions in 2015 <i>E-commerce refers to the selling of products or services over electronic systems such as the Internet Protocol-based networks and other computer networks, Electronic Data Interchange (EDI) network, or other on-line system.</i> EXCLUDE: Orders received via telephone, facsimile or e-mails	_____ %	01

CAPITAL EXPENDITURES AND BOOK VALUE OF TANGIBLE FIXED ASSETS, INCLUDING LOSSES AND DAMAGES

15. Capital Expenditures, Sale and Book Value of Tangible Fixed Assets, Including Losses and Damages in 2015

Tangible Fixed Assets refer to physical assets (tangible) acquired and for use of this establishment and expected to have a productive life of more than one year. These include land; buildings, other structures and land improvements; transport equipment; machinery and equipment; sub-soil assets; and other fixed assets.

INCLUDE:

- ✓ Tangible fixed assets received from other establishments belonging to the same enterprise as this establishment should be valued as though purchased.
- ✓ Delivery charges and installation costs, taxes and other necessary fees (import duties, registration fees, etc.).

EXCLUDE:

- * Financing cost

Capital expenditures for tangible fixed assets refer to the full value of fixed assets **acquired in 2015** whether or not full payments have been made.

Sale of tangible fixed assets refers to the actual amount received/realized (**not book value**) from the sale of fixed assets during the year including the value of fixed assets transferred to other establishments of the same enterprise.

Losses and damages refer to the decrease in the book value of tangible fixed assets due to theft, major catastrophe, and other accidental destructions.

Book value refers to the initial or acquisition cost of tangible fixed assets **less** accumulated depreciation charges. Also include in Book Value as of December 31 the capital expenditures for the corresponding tangible fixed assets.

VALUE IN PESOS (Omit centavos)

TYPE OF TANGIBLE FIXED ASSETS	CAPITAL EXPENDITURES FOR TANGIBLE FIXED ASSETS		SALE OF TANGIBLE FIXED ASSETS	LOSSES AND DAMAGES	BOOK VALUE AS OF DECEMBER 31, 2015	LN NO
	TOTAL	PERCENT Directly Imported				
	(1)	(2)	(3)	(4)	(5)	
a. Land						01
b. Buildings, other structures and land improvements (<i>INCLUDE: Leasehold improvements; major repairs, renovations and additions.</i>)						02
c. Transport equipment (<i>INCLUDE: Aircrafts, ships/vessels, trains, buses, cars, and trucks; and other transport equipment.</i>)						03
d. Machinery and equipment (<i>sum of 1 to 4</i>)						04
1. ICT machinery and equipment (<i>INCLUDE: Computer and peripherals, telecommunications equipment and apparatus.</i>)						05
2. Specialized industrial machineries (<i>INCLUDE: Construction equipment and machineries</i>)						06
3. General industrial machinery and equipment (<i>INCLUDE: Air-conditioning and refrigeration equipment; pumps and compressor; power generating equipment; electronic machinery and equipment other than telecommunications.</i>)						07
4. Other machinery and equipment (<i>INCLUDE: Professional and scientific and controlling instruments; photographic equipment and optical goods; and others.</i>)						08
e. Valuables (<i>INCLUDE: Precious stones and metals, paintings, sculptures, antiques, etc.</i>)						09
f. Other tangible fixed assets (<i>INCLUDE: Furniture and fixtures and other fixed asset not specified above.</i>)						10
g. Total (<i>sum of a to f</i>)						11

Continued on Page 11

CAPITAL EXPENDITURES FOR ALL TANGIBLE FIXED ASSETS BY MODE OF ACQUISITION

16. Capital Expenditures for All Tangible Fixed Assets by Mode of Acquisition in 2015

⇒ Report the full value of all tangible fixed assets **acquired in 2015** by mode of acquisition. Total in this item should be equal to the **Total** reported in Item 15 column 1.

New tangible fixed assets refer to brand new tangible fixed assets acquired during the year, including directly/newly imported tangible fixed assets. **Directly/newly imported tangible fixed assets** are considered new whether or not they were used before they were imported.

Major alterations and improvements on tangible fixed assets are done to increase the performance or capacity of existing tangible fixed assets or to significantly extend their expected service lives.

Used tangible fixed assets refer to those that have been previously used within the country.

Tangible fixed assets produced on own account refer to the physical assets produced by the establishment for its own use. It should be valued as the cost of all work put in place including overhead cost.

MODE OF ACQUISITION	VALUE IN PESOS (Omit centavos)	LN NO
a. New tangible fixed assets		01
b. Major alterations and improvements on tangible fixed assets		02
c. Land and used tangible fixed assets		03
d. Tangible fixed assets produced on own account		04
e. Total (sum of a to d)		05

CAPITAL EXPENDITURES AND BOOK VALUE FOR INTANGIBLE ASSETS

17. Capital Expenditures and Book Value for Intangible Assets in 2015

⇒ Report the full value of all intangible fixed assets **acquired in 2015** and **book value as of December 31, 2015**.

TYPE OF INTANGIBLE ASSETS	VALUE IN PESOS (Omit centavos)		LN NO
	CAPITAL EXPENDITURES (1)	BOOK VALUE AS OF DECEMBER 31, 2015 (2)	
a. Intangible non-produced assets (INCLUDE: Purchased goodwill; patents; trademarks; franchises; licenses; processes; and copyrights; leases and other transferable contract.)			01
b. Computer software and databases (INCLUDE: Computer programs; systems and applications software purchased; computer software developed in-house; computer databases purchased; and computer databases developed in-house.)			02
c. Entertainment, literary and artistic originals (INCLUDE: Original films, sound recordings, manuscripts, tapes, models, etc., on which drama performances, radio and television programming, musical performances, sporting events, literary and artistic output, etc., are recorded.)			03
d. Research and development			04
e. Other intangible assets			05
f. Total (sum of a to e)			06

TOTAL ASSETS**18. Total Assets as of December 31, 2015**

⇒ Report the total assets of this establishment as of December 31, 2015

Total assets are resources including land owned and/or controlled by the establishment as a result of past transactions and events from which future economic benefits are expected to flow to the enterprise.

VALUE IN PESOS
(Omit centavos)

LN
NO

01

CAPACITY UTILIZATION**19. Average Capacity Utilization Rate of this Establishment in 2015 (Not applicable)****INVENTORIES****20. Inventories in 2015**

Inventories refer to stocks of goods owned by or under the control of the establishment as of a fixed date, regardless of where the stocks are located.

*Stocks of raw materials, fuels and supplies should be valued at current replacement cost in **purchaser prices** at the indicated dates. Finished products, work-in-progress and goods for resale should be valued at **producer prices**.*

Replacement Cost is the cost of an item in terms of its present price rather than its original price.

Construction-in-progress refers to portion of construction projects and/or installation works in the country that are not yet completed during the year and are not yet ready to be handed over to the contractee.

Finished products refer to the value of goods manufactured by this establishment that are ready for sale/shipment.

Work-in-progress refers to value of all materials which have been partially processed by the establishment but which are not usually sold or turned over to other establishments without further processing.

TYPE OF INVENTORIES	VALUE IN PESOS (Omit centavos)		LN NO
	As of January 1, 2015 (1)	As of December 31, 2015 (2)	
a. Construction-in-progress / Project-in-progress			01
b. Finished products (<i>INCLUDE: Pre-fabricated products; etc.</i>)			02
c. Work-in-progress			03
d. Goods for resale			04
e. Construction materials and supplies			05
f. Fuels, lubricants, oils and greases			06
g. Real estate for sale			07
h. Others, <i>specify:</i> _____			08
i. Total (sum of a to h)			09

21. Branches, Divisions, Plants Owned or Controlled (for Main Office)

⇒ List name, address, main economic activity, total employment as of November 15, 2015 and year started operation of branches, divisions, plants, or other establishments that this establishment owns or controls.

	NAME OF BRANCH/DIVISION/PLANT	ADDRESS (1)	MAIN ECONOMIC ACTIVITY (2)	TOTAL EMPLOYMENT as of November 15, 2015 (3)	YEAR STARTED OPERATION (4)	Do Not Fill (For PSA Use Only) PROV/MUN/BGY ECN		
						(5)		
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								

⇒ Please use additional sheets, if necessary.

22. Remarks

⇒

23. Certification

I hereby certify that this report for the period _____ to _____ has been completed as accurately as the records of this establishment allow and with the best estimates in some instances.

Name _____ Signature _____

Title/Designation _____ Date _____

24. Contact Person

Person to be contacted for queries regarding this form:

Name _____ Address _____

Title/Designation _____

Tel. No. _____ Fax No. _____ E-mail Address _____

THANK YOU FOR ACCOMPLISHING THIS FORM!

25. Processing Information: Do Not Fill (For PSA Use Only)

Activity	Name	Signature	Number of items with Errors	Date
Field Office:				
Distributed by				/ /
Collected by				/ /
Field Edited by				/ /
Manually Processed by				/ /
Machine Processed by				/ /
Central Office:				
Validated by				/ /
				/ /