

Attachment 1
Business Pre-survey

I. For the all actively managed businesses:

A. What percentage of the business do (you/you and your family living here) own?

B. What percentage of (this share of) the business do you personally own?

II. For the 1st actively managed business ONLY:

A. What sources of money were used to (start/acquire) this business?

1. Personal savings or assets
2. Credit card (personal or business)
3. Personal loan from a bank or savings institution
4. Personal loan from a credit union
5. Personal loan from some other type of institution or investor
6. Business loan from a bank or savings institution
7. Business loan from a credit union
8. Business loan from some other type of institution or investor
9. NO MONEY WAS NEEDED TO START THE BUSINESS
- 7. OTHER: SPECIFY _____

B. What external sources of money were used to finance the ongoing operations or improvements in this business during the past year?

1. Personal savings or assets
2. Credit card (personal or business)
3. Personal loan from a bank or savings institution
4. Personal loan from a credit union
5. Personal loan from some other type of institution or investor
6. Business loan from a bank or savings institution
7. Business loan from a credit union
8. Business loan from some other type of institution or investor
9. NO EXTERNAL MONEY WAS NEEDED TO FINANCE THE ONGOING OPERATIONS OR IMPROVEMENTS OF THE BUSINESS
- 7. OTHER: SPECIFY _____

C. Is (one of) the institution(s) listed on the Institutions Card the primary financial institution for the business?

1. Yes
5. No
9. NO FINANCIAL INSTITUTIONS USED

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D. Which one?

1. INSTITUTION 1
2. INSTITUTION 2
3. INSTITUTION 3
4. INSTITUTION 4
5. INSTITUTION 5
6. INSTITUTION 6
7. INSTITUTION 7

E. What kind of institution is the primary institution of the business?

(Is it a commercial bank, a savings and loan or savings bank, a credit union, a finance or loan company, a brokerage, a mortgage company, or what?)

11. COMMERCIAL BANK
12. SAVINGS AND LOAN OR SAVINGS BANK
13. CREDIT UNION
14. FINANCE OR LOAN COMPANY
16. BROKERAGE
18. MORTGAGE COMPANY
19. OTHER: SPECIFY _____

F. Roughly, how many miles from the headquarters office of the business is the office of the primary institution that the business uses most frequently?

SELECT "OVER 50 MILES," "FOREIGN LOCATION", "TOLL-FREE PHONE", "LOCAL POST BOX" OR "INTERNET" ONLY IF R CANNOT GIVE AN ESTIMATE OF THE NUMBER OF MILES.

_____ CODE # MILES

- 1. LESS THAN A MILE
51. OVER 50 MILES
- 2. SAME LOCATION AS THE BUSINESS
- 3. TOLL-FREE PHONE
- 4. LOCAL POST BOX
- 5. INTERNET/ONLINE SERVICE

G. What types of business services or products are currently used or obtained from this institution?

1. Business checking or share draft accounts
2. Business savings accounts
3. Business lines of credit
4. Business mortgages

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5. Other business loans or leases
6. Business credit cards
- 7. OTHER: SPECIFY _____
(Might include credit card processing, brokerage services, or any other services)

III. Following business section (at least one actively managed business):

A. [Has the business/Have any of the businesses] applied for any type of credit or loan in the last five years?

INCLUDE PRE-APPROVED CREDIT THAT BUSINESS ACCEPTED.

1. Yes
5. No

B. In the past five years, has a particular lender or creditor turned down any request [the business/any of your businesses] made for credit, or not given the business as much credit as requested?

IF YES, PROBE: Turned down, or not as much credit?

IF TURNED DOWN AND NOT AS MUCH CREDIT, ASK WHICH IS MORE RECENT.

1. Yes, turned down
3. Yes, not as much credit
5. No

C. Did the business later obtain the full amount requested, either by reapplying to the same institution or by applying elsewhere?

1. Yes, by reapplying
2. Yes, by applying elsewhere
5. No

D. On the most recent occasion, what reasons were given for [being turned down for credit?/given for being unable to get as much credit as the business applied for?]

E. Was there any time in the past five years that [the business/any of your businesses] thought of applying for credit at a particular place, but decided not to because it was thought it might be turned down?

1. Yes
5. No

F. On the most recent occasion, why did you expect to be turned down?