

The following questions are intended to be asked via an online survey:

(For the purposes of this survey, SMB refers to small-to-medium businesses as defined by the Small Business Administration)

1. Does your organization's staff currently have the necessary knowledge, skills, and abilities to carry out your mission?
 - a. If yes:
 - i. Please describe the key factors contributing to the success of your organization.
 - b. If no:
 - i. What skill sets are missing?
 - ii. What management actions are being taken to address these missing skills?
2. Which training programs (public and/or private) has your organization found particularly useful for your staff to complete?
3. What new training is needed to prepare your organization's staff to successfully expand small business lending in the future?
4. What resources/methods does your organization use to stay abreast of trends and best practices in small business lending? (publications, social media, websites, organizations, etc.)?
5. Are there any specific resources your organization would you like to see included in an online resource library maintained for CDFI business lenders?
6. Does your organization partner with any other businesses to support loan products or operations (e.g., commercial banks, third party service providers, etc.)?
 - a. If yes, please describe.
7. What SMB industries are you currently serving? (Please indicate up to three that represent significant segments of your portfolio)
 - a. Agriculture
 - b. Manufacturing
 - c. Utilities
 - d. Construction
 - e. Retail/Wholesale Trade
 - f. Transportation and Warehousing
 - g. Finance and Insurance
 - h. Real Estate and Rental and Leasing
 - i. Education Services
 - j. Health Care and Social Assistance
 - k. Arts, Entertainment, and Recreation
 - l. Accommodation and Food Services
 - m. Public Administration
 - n. Administrative, Professional, Technical Services
 - o. Waste Management and Remediation Services
 - p. Information Technology
 - q. Mining
 - r. Other Services <Please List>

8. What types of loans do you provide to SMBs? (Please indicate up to three that represent significant segments of your portfolio)
- a. Working Capital Loans
 - b. Bridge Loan
 - c. Business Equity Loan
 - d. Business line of credit
 - e. Equipment financing loan
 - f. Construction Loan
 - g. Commercial Facilities
 - h. Community Staple Loans
 - i. Healthcare
 - ii. Day/Elderly Care
 - iii. Community Centers
 - i. Real Estate Revitalization Financing
 - j. Green Loans, Energy-saving Improvement Loans
 - k. Hero Loans*
 - l. Asset Factoring Loans**
 - m. Infrastructure Loans
 - n. Equity Financing
 - o. Other <Please List>

*Hero loans are small-business loans for military veterans, teachers, police officers, firefighters, and/or other service providers – or their immediate families.

**Loans whereby a business sells its accounts receivable (i.e. invoices) to a third party (called a factor) at a discount. The factor provides financing to the seller of the accounts in the form of a cash advance.

9. How many new SMB loans did your organization make during the last fiscal year?
10. What is the approximate average loan amount your organization made to SMBs during the last fiscal?
11. What percentage of your total loan portfolio consists of SMB loans?
12. Compared to the previous year, how much has the demand for loans changed?
- a. Remained the Same
 - b. Decreased by 1 to 25%, 26-50%, 51-75%, 76-100%
 - c. Increased by 1 to 25%, 26-50%, 51-75%, 76-100%
13. Compared to the previous year, has the loan application acceptance ratio changed? If yes, please select the two most significant causes:
- a. Tightening of lending standards
 - b. Limited lending capital
 - c. Limited staff resources
 - d. Weak application quality/credit quality
 - e. Reduced demand/interest
 - f. Other <Please Explain>

14. Does your organization have plans to grow your business loan portfolio?
 - a. If yes, what products do you plan to add to your portfolio?
 - i. Working Capital Loans
 - ii. Bridge Loan
 - iii. Business Equity Loan
 - iv. Business line of credit
 - v. Equipment financing loan
 - vi. Construction Loan
 - vii. Commercial Facilities
 - viii. Healthcare/Medical Loan
 - ix. Other <Please List>
 - b. If no, why not, and are specific factors constraining the growth of your organization's lending portfolio?

15. How has your organization's ability to access capital changed over the past year?
 - a. Increase/Decrease/Remained the same
 - b. Please explain

16. Is your organization participating in the SBA 7(a) Community Advantage program or SBA 504 program? If not, why?

17. What are the three most successful ways your organization identifies potential new customers? What are the three most effective ways your organization markets your services?

18. Please describe any recent changes in your organization's target market focus? What is the cause?

19. How have the numbers of loans made to the customer types below changed in the past year?
 - a. Established Business
 - i. Increased, remained the same, or decreased? What is the reason for the change?
 - b. New Business
 - i. Increased, remained the same, or decreased? What is the reason for the change?

20. How does your organization identify and track economic, social, and business opportunity changes in the communities that you serve, and how do you use this information?

21. What other issues or challenges is your organization facing?