

Appendix B-2: Borrower Telephone Interview

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THE BORROWER INTERVIEW AND QUESTION PROMPTS (Q by Qs)

How would you describe your relationship with your lender organization?

- Q by Q: When you meet with or have discussions with your lender organization, can you describe how the communication and interactions make you feel?
 - What issues or difficulties did you have with your lender?
 - Q by Q: What problems or concerns do you have when interacting with your lender?
 - What are some positive aspects and benefits of your relationship with your lender?
 - Q by Q: What do you gain or feel good about when interacting your lender?

How frequently were you in contact with your lender organization and what was the purpose of these contacts?

- Q by Q: How many times do you typically meet or speak with your lender and what topics do you typically cover?
 - Were you able to obtain what you needed from these contacts?
 - Q by Q: Did your lender typically give you what you asked for or needed?
 - Was your lender responsive to your issues or concerns? Please describe these experiences.
 - Q by Q: Did your lender have the answers or solutions to help you? List a few examples of the help the lender provided or failed to provide.

What improvement to the microloan program or your lender organization would make it easy for borrowers to obtain loans?

- Q by Q: What changes would you suggest to make it better for those who need loans?
 - Did you experience any issues with applying for or receiving the loan?
 - Q by Q: Did you have any problems when you applied for a loan?
 - Did you experience any issues with your lender servicing your loan?
 - Q by Q: Did you have any problems with your lender when you applied for a loan?

What training or technical assistance types, topics, and delivery modes you think were the most effective in promoting your business survival and growth?

- Q by Q: What types of assistance did you receive that was most helpful in making your business successful? What about that training made it effective? How did that that training lead to business growth or survival?

What are suggestions do you have for the improvements to training or technical assistance to help promote job creation or retention, revenue growth, and business survival and expansion?

- Q by Q: What do you believe are the best types of assistance you can receive for improving hiring and keeping staff employed, improving sales or attracting clients and making your business profitable?

- o (if did not receive training) What kinds of training or technical assistance would be helpful for the job creation or retention, revenue growth, and expansion of your business?
- o Q by Q: If you did not receive any assistance for your business, what types of assistance do you believe would have been most helpful for improving hiring and keeping staff employed, improving sales or attracting clients and making your business profitable?
- o (if did not receive training) What would the best ways for your lender to provide you with training or technical assistance?
- o Q by Q: If you did not receive any training or technical assistance for your business, what types of training do you believe would have been most helpful?

How do your experiences with the microloan program and your lender compare with other business lending programs?

- Q by Q: Is the microloan program better, worse or about the same as other lending programs?
 - o Are there any best practices of the other programs that you think would be relevant for the microloan program?
 - o Q by Q: Do other lending programs have benefits or provide services that the microloan program should adopt?

How do your experiences with business training or technical assistance provided by the microloan program or your lender compare with other programs?

- Q by Q: When you think about training and technical assistance, were your experiences with the microloan programs better, worse or about the same as other training and technical assistance programs?
 - o Are there any best practices of the other programs that you think would be relevant for the microloan program?
 - o Q by Q: Do other training and technical assistance programs have benefits or provide services that the microloan programs should adopt?

What are the other issues with the program and suggestions for improvements?

- Q by Q: Are there any other issues or suggestions that would make the microloan program better for serving the needs of business owners?