

Appendix B-4 Borrower Informed Consent

Informed Consent Form

Evaluation of Microloan Program Outcomes. The U.S. Small Business Administration (SBA) is conducting a study of the Microloan Program. The purpose of the Microloan Program is to assist small businesses in need of small amounts of financial assistance.

What is this study and what will you ask me to do?

The objective of this evaluation is to examine the relationship between Microloan Program lending and technical assistance and business outcomes such as revenue, job creation, and business growth and survival. We will ask you about your experiences with the program and how the program could be improved to better meet the needs of small businesses like yours.

Who is doing this project?

This project is being conducted by a small business research organization called Optimal Solutions Group (Optimal), and the project is sponsored by the U.S. Small Business Administration (SBA).

What is the time required to participate in this project?

Your participation in this study will last less than 20 minutes.

Will my answers be confidential?

Your responses will be kept strictly confidential and your name will never be used in any reports produced from this study. All survey responses will be reported as aggregated statistics in form of averages, percentages, and frequency counts. All survey responses will be stored as de-identified information and these data will be provided to the SBA.

Do I have to participate in this project?

Your participation in this study is completely voluntary. You have the right to not participate. You also can stop participating at any time, and you do not have to answer any questions that you do not want to.

What if I want more information?

- If you have questions about this study, please contact Shay Meinzer at SBA, (202) 539-1429, shay.meinzer@sba.gov.
- If you have questions about your participation in this study, please contact Optimal at (301) 918-7331 Ext. 131 or sbacfo@optimalsolutionsgroup.com.
- For more information about the Microloan Program, please visit: <https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/microloan-program%20>

Please sign below if you agree to participate.

I hereby agree that I understand all of the information presented in this consent form. By signing below, I freely and voluntarily agree to participate in this survey.

Participant signature : _____ Date : _____

Participant Name (print) : _____