

Appendix C-2: Intermediary Telephone Interview

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THE INTERMEDIARY INTERVIEW AND QUESTION PROMPTS (Q BY Qs)

How frequently do you contact your microloan borrowers, what is the primary mode of communication, and what are the purposes of these contacts?

- Q by Q: How often do you reach out to microloan borrowers, how do you typically reach out to them (face-to-face, letters, phone, email), and why do you typically need to contact them?
 - Were borrowers able to obtain what they needed from these contacts? Please describe an example of these contacts.
 - Q by Q: Are you typically successful in helping borrowers with their needs when you contact them?

What are suggestions for the improvements to the program to facilitate small business access to microloans?

- Q by Q: What do you believe are the best ways to improve how the program can help business owners?
 - What are your best practices for ensuring that borrowers successfully apply for and receive loans?
 - Q by Q: What do you do to make sure business owners are successful when they apply for and receive loans?
 - What are your best practices for servicing loans to prevent defaults?
 - Q by Q: What do you do to make sure business owners do not fail to repay their loans?

What training or technical assistance types, topics, and delivery modes are the most and the least effective in promoting job creation or retention, revenue growth, and business survival and expansion?

- Q by Q: What types of trainings and technical assistance work best and what types do not work to help business owners hire and keep staff employed, improve sales or attract clients and make the business profitable?
 - What are your best practices for providing training or technical assistance?
 - Q by Q: What do you typically do to provide the best training or technical assistance to business owners?
 - Are there any issues or problems that your organization had in providing training or technical assistance?
 - Q by Q: What types of problems or issues do you typically encounter when providing training or technical assistance to business owners?
- (if did not provide training) What kinds of training or technical assistance would be helpful for the job creation or retention, revenue growth, and expansion of your borrowers' business?
- Q by Q: If you did not provide training or technical assistance, what do you believe would have been the services that would be most helpful to business owners for hiring

and keeping staff employed, improving sales and attracting clients and making their business profitable?

What factors do you consider in deciding which borrowers to deliver technical assistance or trainings to? Which factors are most important in selecting the business owners for training or technical assistance services?

- Q by Q: What types of assessment or selection criteria do you use to select borrowers for trainings and technical assistance? Do you use risk assessment, knowledge and skills assessment, business characteristics, owner characteristics, or other factors in identifying the types of borrowers in need of training and assistance?
- Q by Q: Do you modify the types or intensity of training based on the borrower feedback or mid-training assessment, for example if risks become apparent or other issues emerge?

What are suggestions for the improvements to training/assistance to promote job creation or retention, revenue growth, and business survival and expansion?

- Q by Q: How can the types of trainings and technical assistance be improved to help business owners with hiring and keeping staff employed, improving sales or attracting clients and making their business profitable?

How do the microloan program experiences compare with other business loan and training programs that your organization participates in?

- Q by Q: Is the microloan programs the better than, worse than or the same as other business lending programs and other training programs that you participate in?
 - Are there any best practices of the other programs that you think would be relevant for the microloan program?
 - Q by Q: Do the other lending programs and training programs have features or offer services which the microloan program should adopt?

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

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