SMALL BUSINESS BORROWERS POLL QUESTIONS

FIRM PROFILE
1. Business name ____________________________________________  Business zip code _________________  Industry __________________________  Year established _______________
   Gender of business owner/executive _______________  Number of full-time employees ____________
   Roughly, what were your business’ total sales in 2011?  ☑ Less than $50,000  ☑ $50,000 - $250,000  ☑ $250,000 - $500,000  ☑ $500,000 - $1M  ☑ $1M - $5M  ☑ $5M - $10M
   ☑ $10M - $100M  ☑ $100M - $500M  ☑ Greater than $500 Million  ☑ Don’t know/Decline to answer
Is your your business minority-owned?  ☑ Yes  ☑ No  Is your your business women-owned?  ☑ Yes  ☑ No  Is your your business veteran-owned?  ☑ Yes  ☑ No

FIRM PERFORMANCE AND STRATEGY
2. Over the past 12 months, have the following significantly increased, moderately increased, stayed the same, moderately decreased, or significantly decreased?
   ______ Sales/revenues  ______ Number of employees  ______ Spending on equipment and facilities
3. Over the next 12 months, what is your outlook for sales in your business?  ☑ Significant Increase  ☑ Moderate Increase  ☑ No Change  ☑ Moderate Decrease  ☑ Significant Decrease
4. What are the 3 most important changes, if any, you made to your business operations during 2011?
   ______ Developed new products/services  ______ Cultivated new clients/new markets  ______ Increased productivity  ______ Increased technology investments  ______ Cut costs  ______ Reorganized management  ______ Reduced debt  ______ Reduced number of employees  ______ Outsourced operations  ______ Started/expanded exporting
5. Do you have a written business plan--a short to medium-term plan of your operating and financial objectives?  ☑ Yes  ☑ No
6. What is the most important issue you’re struggling with that will affect your ability to grow your business?
   ☑ Access to capital  ☑ Talent (Finding the right workers)  ☑ Strategic planning (advice on how to grow business)  ☑ Financial management (managing cost and revenue streams)  ☑ Complying with government regulations  ☑ Using technology and social media to attract new customers

FINANCING
7. Please rank the TOP THREE (3) types of financing you use for your business, with 1 being the greatest in dollar value, 2 the second greatest in dollar value, and 3 the third greatest in dollar value.
   ______ Business earnings  ______ SBA-backed Loan  ______ Non-SBA-backed Loan  ______ Bank line of credit  ______ Bank home equity line  ______ Personal credit card  ______ Business credit card  ______ Personal/spousal savings or wealth  ______ Equity financing  ______ Trade credit  ______ Crowd funding (ex. Kickstarter)  ______ Other
8. Please rank the TOP THREE (3) sources of current financing for your business, with 1 being the greatest in dollar value, 2 the second greatest in dollar value, and 3 the third greatest in dollar value.
   ______ Large Bank  ______ Community Bank  ______ Credit union  ______ Nonprofit Lender  ______ Government-sponsored loan program  ______ Venture capital/angel investor  ______ Family/friends  ______ Self/spouse  ______ Finance company (ex. CIT)  ______ Peers (ex. Kickstarter)  ______ Payday Lender
SMALL BUSINESS BORROWERS POLL QUESTIONS

CREDIT

9. Over the last 12 months, did your business do any of the following? Check all that apply. ☐ Applied for new credit ☐ Applied to renew existing credit ☐ Did not apply for credit because we had sufficient financing ☐ Did not apply because we did not think we would be approved ☐ Paid down debt

10. Over the last TWELVE (12) months, did you apply for the following types of credit and were you approved? Select the products you applied for and the amount of credit you received (full, partial, none).

☐ New Line of Credit ☐ Extension of Existing Line of Credit ☐ Home equity line ☐ Second mortgage for business purposes ☐ Real estate finance (commercial property) ☐ SBA loan ☐ Non-SBA loan ☐ New business credit card ☐ New personal credit card for use in the business ☐ Change in limit on existing credit card ☐ Factoring ☐ Trade credit ☐ Finance company financing (ex. CIT) ☐ Peer loan (ex. Kickstarter)

11. What is the total amount of all the financing you were seeking for your business in the last 12 months? ☐ Less than $10,000 ☐ $10,001-$25,000 ☐ $25,001-$50,000 ☐ $50,001-$100,000 ☐ $100,001-$250,000 ☐ $250,001-$500,000 ☐ $500,001-$1,000,000 ☐ Over $1,000,000 ☐ N/A

12. What is the total amount of all the financing you received for your business in the last 12 months? ☐ Less than $10,000 ☐ $10,001-$25,000 ☐ $25,001-$50,000 ☐ $50,001-$100,000 ☐ $100,001-$250,000 ☐ $250,001-$500,000 ☐ $500,001-$1,000,000 ☐ Over $1,000,000 ☐ N/A

13. How many financial institutions did you consult with/apply to in order to get financing? ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ More than 10

14. For what purposes were you seeking financing? Check all that apply. ☐ Start this business ☐ Marketing ☐ Working capital (cash flow, day-to-day operations, inventory, payroll, etc.) ☐ Refinance debt/relieve existing debt ☐ Machinery and equipment purchases ☐ Expand existing business (ex. hire employees, invest in new locations) ☐ Develop new product/service ☐ Purchase real estate ☐ Other: _____________ ☐ N/A

15. If your business has not been able to get all of the credit you want, why not? Select the TWO (2) most important reasons. ☐ Low credit score ☐ Insufficient collateral ☐ Unwilling to provide personal guarantee ☐ Weak/missing financial statements ☐ Uneven cash flow ☐ Level of outstanding debt ☐ Weak sales during the last few years ☐ Business is too young ☐ Banks are just not lending to my type of business ☐ Other factors--please specify: _____________ N/A

16. Do you plan to apply for credit in the next SIX (6) MONTHS? ☐ Yes ☐ No
SMALL BUSINESS BORROWERS POLL QUESTIONS

EMPLOYMENT SKILLS AND FUTURE

17. If the number of workers at your firm increased during the last 12 MONTHS, what were the business reasons for adding workers? Check all that apply.

- Expect my sales to grow.
- Need skills not possessed by current staff.
- A more positive economic climate.
- Current staff members are overworked.
- Firm’s financial position improved.
- Wages and benefits have fallen.
- Other factors—please describe: ____________________  N/A

18. What are the top THREE (3) employee skills your business currently needs?

- Basic math skills
- Advanced math skills
- Basic English skills
- Basic computer skills
- Advanced computer skills
- Advanced technology skills (ex. engineer)
- Sales and marketing
- Foreign language skills
- Punctuality/reliability
- Interpersonal skills  N/A

19. How difficult is it/has it been for you to find workers with the following skills?

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<th>Neither Easy Nor Difficult</th>
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