

THE SUPPORT CENTER MEASURING IMPACT

■ SADAF KNIGHT | JUNE 30, 2015

Lead Sponsor



About The Support Center

- Small business lender based in Raleigh, NC
- Serve North Carolina and parts of South Carolina
- 272 small business loans since 2010
- Average loan size of \$70,000

TSC's Data Collection

■ Loan Application

- Demographic information
- Veteran status
- Current jobs
- Job creation/retention projections
- Previous experience with accessing capital
- Income Industry & sector
- Geographic information: urban/rural, county, region

■ Data entry

- TEA X software
- Summary data collected monthly for staff to access and use

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TSC's Data Collection

■ Semi-Annual Surveys - Online

- Conducted in July and January
- Two surveys conducted so far

■ Data collected:

- Jobs created, saved, and eliminated
- Benefits provided to employees
- Average wages provided to management & non-management
- Challenges faced
- Use of credit cards prior to and after loan
- Impact on borrowers' personal quality of life
- Income
- Race & ethnicity
- Customer service experience

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Survey Outcomes

■ Response rate

- 89% first survey (incentive)
- 72% second survey (no incentive)

■ Data management

- Some data is inputted into TEA
- Most is in excel documents

■ Results:

- 454 net full-time equivalent jobs created or saved
- Wages:
 - Management – 62% paid above “poverty” wage & 41% paid middle income wage or higher
 - Non-management- 48% paid above “poverty” & 22% paid middle income wage or higher

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Survey Outcomes

■ Results continued

- Majority of borrowers offer some benefits
- Credit card usage declined
 - Prior to getting a loan, usage was 50%; after it was 37%
 - Usage declined among those still using credit cards
- 65% said TSC loan had a positive impact on quality of life
- Questions on challenges & open-ended questions provide insight for loan performance
- Customer service questions are great for marketing!

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Using Data & Showing Impact

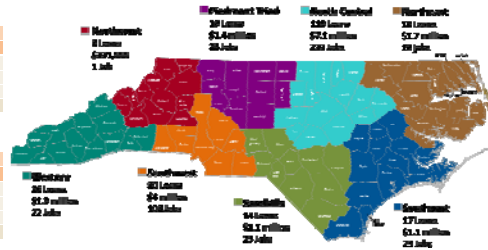
- Geographic impact: website, brochures, 1-pagers
- Policy reports - Economic Multiplier (Jan 2014)
- Funding applications

Figure 2. Economic Impact of TSC's \$3.6 Million in Loans for Saving Jobs

Impact Type	Annual Average		Total for Both Years	
	Employment	Labor Income	Employment	Labor Income
Direct Effect	112.3	\$661,691	224.6	\$1,323,382
Indirect Effect	4.6	\$217,015	9.2	\$434,030
Induced Effect	8.5	\$357,715	17.0	\$715,430
Total Effect	125.4	\$1,236,421	250.8	\$2,474,842

Figure 3. Economic Impact of TSC's \$2.6 Million in Loans for Creating Jobs

Impact Type	Annual Average		Total for Both Years	
	Employment	Labor Income	Employment	Labor Income
Direct Effect	68.3	\$522,569	136.6	\$1,045,138
Indirect Effect	3.4	\$154,967	6.8	\$309,934
Induced Effect	6.5	\$272,022	13.0	\$544,044
Total Effect	78.2	\$949,558	156.4	\$1,899,116



Challenges

- Storing & managing survey data
- Data collection during application process
- Integration with loan management software
- Fully utilizing survey data
- Managing funder requirements

More information

- TSC Website:
 - www.thesupportcenter-nc.org
- TSC Policy & Research
 - <https://thesupportcenter-nc.org/impact/policy-research>
- Email:
 - sknight@thesupportcenter-nc.org



BRIDGEWAY CAPITAL


Connect Opportunity with Capital

Arthur Clinger | Loan Officer

Intake Form



BRIDGEWAY
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INFORMATION INTAKE FORM

THIS FORM IS FOR INFORMATION PURPOSES ONLY.
IT IS NOT A LOAN APPLICATION.

In order to meet the needs of many business owners and entrepreneurs, we must carefully review and evaluate the effectiveness of our programs. Thank you for taking the time to complete this intake form. Information is used for evaluation purposes and is required by many of our government and private funding sources and sponsors.

BUSINESS INFORMATION	
Trade Name of Business	Date Business Established
Legal Name of Business	Date Incorporated and State
Business Address (including City, State, & Zip)	Business Phone
	Business Fax
BUSINESS EMPLOYEE INFORMATION	
Current employees	
# Full-time 5	# Part-time 0
Average hourly wage – Full-time	Average hourly wage – Part-time
# with benefits – Full-time	# with benefits – Part-time
# who are women – Full-time	# who are women – Part-time
# who are minorities – Full-time	# who are minorities – Part-time
Projected NEW employees (within the next 12 months) if you receive financing	
# of Full-time	# of Part-time
Average hourly wage – Full-time	Average hourly wage – Part-time
# with benefits – Full-time	# with benefits – Part-time
Job loss if you do not receive financing	
If you do not receive financing for your business, will jobs be lost? If yes, explain why jobs will be lost, and how financing will enable you to retain them.	
<input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, how many full-time jobs will be lost? _____	
How many part-time jobs will be lost? _____	

Bridgeway Capital Information Intake Form Page 2

BUSINESS OWNERSHIP OR CONTROL INFORMATION		<ul style="list-style-type: none"> Provide names and percentages of ownership for each person owning at least 20% of the business. If no one person owns at least 20%, fill in information for the 5 people who own the largest shares. Nonprofits: provide information on the Executive Director, CEO, General Partner or Managing Member AND the Board of Directors (attach additional sheets if necessary). 				
	# 1	# 2	# 3	# 4	# 5	
Name, Title						
% of business owned (for-profit only)						
The information below is not required but will assist us in evaluating our loan programs and reporting to our government and private funding sources and sponsors. We appreciate your voluntary response.						
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female	
Race	<input type="checkbox"/> Check all that apply <input type="checkbox"/> American Indian <input type="checkbox"/> Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Black/African-Amer. <input type="checkbox"/> White <input type="checkbox"/> Other Pacific Islander	<input type="checkbox"/> Check all that apply <input type="checkbox"/> American Indian <input type="checkbox"/> Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Black/African-Amer. <input type="checkbox"/> White <input type="checkbox"/> Other Pacific Islander	<input type="checkbox"/> Check all that apply <input type="checkbox"/> American Indian <input type="checkbox"/> Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Black/African-Amer. <input type="checkbox"/> White <input type="checkbox"/> Other Pacific Islander	<input type="checkbox"/> Check all that apply <input type="checkbox"/> American Indian <input type="checkbox"/> Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Black/African-Amer. <input type="checkbox"/> White <input type="checkbox"/> Other Pacific Islander	<input type="checkbox"/> Check all that apply <input type="checkbox"/> American Indian <input type="checkbox"/> Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Black/African-Amer. <input type="checkbox"/> White <input type="checkbox"/> Other Pacific Islander	
Ethnicity	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
Veteran status	<input type="checkbox"/> Non-Veteran <input type="checkbox"/> Veteran	<input type="checkbox"/> Non-Veteran <input type="checkbox"/> Veteran	<input type="checkbox"/> Non-Veteran <input type="checkbox"/> Veteran	<input type="checkbox"/> Non-Veteran <input type="checkbox"/> Veteran	<input type="checkbox"/> Non-Veteran <input type="checkbox"/> Veteran	
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Disability status	<input type="checkbox"/> Service-Disabled Vet Do you consider yourself a person with a disability? <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Service-Disabled Vet Do you consider yourself a person with a disability? <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Service-Disabled Vet Do you consider yourself a person with a disability? <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Service-Disabled Vet Do you consider yourself a person with a disability? <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Service-Disabled Vet Do you consider yourself a person with a disability? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Bridgeway Capital Information Intake Form Page 4

Signature – Business Owner or Authorized Signer	Date
Signature – Co-Owner	Date
Signature – Co-Owner	Date
Signature – Co-Owner	Date
Signature – Co-Owner	Date

THIS FORM IS FOR INFORMATION PURPOSES ONLY. IT IS NOT A LOAN APPLICATION.

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact Bridgeway Capital, Inc., 707 Grant Street, Suite 1920, Pittsburgh, Pennsylvania 15219, Attention: Loan Administrator, within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

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Mission Test



**BRIDGEWAY
CAPITAL**

MISSION TEST - For-profit operating business (non-developer), including for non-504, majority owner occupied real estate projects
11-07-2011 DRAFT

- Q1** Is the loan likely to benefit low-income people? If the answer to one question in Q1 is yes, the loan meets our mission. If not, go to Q2.
- Q2** Is the applicant unable to obtain financing on similar terms from a bank or credit union? If the answer to one question in Q2 is yes, go to Q3. If not, the loan does not meet our mission.
- Q3** Is the loan likely to have a positive impact on the quality of life in our region? If the answer to one question in Q3 is yes, the loan meets our mission. If not, the loan does not meet our mission.

Unless the question is marked with *, All questions should be answered and all information provided, even if the answer to a question is no, so that we have baseline data for all loans.

Q#	Question	Information Needed	New or Existing Information Requirements
Q1	Is the loan likely to benefit low-income people (CDR Fund definition)?		Existing
*Q1-A	Is each owner of 20% or more of the business low-income AND does he/she have a net worth less than the median family net worth for the Northeast region (currently \$138,400)? If all of the owners of 20% or more of the business meet both of these criteria, we are helping low-income people start or expand a business, which could increase their personal income. We include a net worth limitation because we occasionally receive applications from small business owners with a high net worth and an "artificially" low income, and we would not consider a loan to a business owned by such a person to benefit low-income people solely based on the owner's low income status. We use one broad, easily obtainable measure of net worth (taken from the most recent U.S. Census Statistical Abstract) so that we can address the potential high net worth issue without having to adjust net worth for family size and/or differentiate by type of assets.	Annual income & family size of each 20%+ owner from tax returns; net worth of each 20%+ owner from personal financial statement; median family income of census tract where each 20%+ owner lives from Federal Financial Institutions Examination Council (FFIEC) Geocoding	Existing
Q1-B	Is the business located in a census tract that is low-income or very low-income AND does the business provide goods or services with a substantial benefit to the community? A business's location in a low-income or very low-income census tract does not necessarily mean that a loan to that business will benefit low-income people. If the business provides goods or services with a substantial benefit to the low-income community where it is located, then the loan made to the business will likely benefit low-income people. We use "substantial benefit" to give some flexibility, since this is a determination based on the type of goods or services provided by the business, how many customers are served by the business, and its marketing activities, among other factors. For example, an upscale grocery store that markets to high-income people is probably not a source of groceries for a substantial portion of residents of the low-income community, which means that an Entrepreneur or Growth loan made to the grocery store would not benefit low-income people solely on the basis of its location in a low-income community. (However, a real estate development loan for the construction of the upscale grocery store may qualify as benefiting low-income people if the grocery store is part of a larger plan to encourage development in the area, that loan is to be considered as part of the mission scoring for real estate development loans). On the other hand, an Entrepreneur or Growth loan to a grocery store located in a low-income community that markets to the members of the community and is intended to be a community resource would be considered to benefit low-income people.	Census tract median family income percentage per FFIEC Geocoding; brief explanation of why the business's goods and services do (or don't) substantially benefit the community	Census tract info is existing; explanation is new
*Q1-C	Are more than 50% of the business's gross sales made to low-income people? If the business makes 50% of its gross sales to low-income people, then it is providing goods or services to benefit low-income people. For example, a child care provider that receives subsidies for low-income children may be able to meet this test. However, it is not likely that most businesses will be able to provide documentation to meet this test.	Data regarding the portion of gross sales made to low-income people	New (required only if relying on this question to satisfy Q1)
*Q1-D	Is the highest education level required for the majority of the business's jobs less than a 4-year college degree AND do those jobs pay more than 150% of minimum wage (currently \$10.88 per hour)? If more than half of the business's employees are working in jobs that do not require a 4-year college degree, it is likely that these jobs are held by individuals who either are, or if the job were not available would be, low-income. We use educational attainment as a proxy for low-income because we believe that it would be overly intrusive to ask a business to obtain the tax returns of its employees to determine whether they are low-income. We require that the jobs pay more than 150% of minimum wage (currently \$10.88 per hour) because we do not view jobs paying at or just over the minimum wage as providing a viable path to economic self-sufficiency for low-income people.	Highest education level required for the majority of the business's jobs; range of wages paid to those employees	New (education level info required only if relying on this question to satisfy Q1. BUT wage ranges required for all loans)

Q2	Is the applicant unable to obtain financing on similar terms from a bank or credit union?		
Q2-A	Has the business been denied credit by a bank or credit union (for a similar amount and purpose) within the past 12 months?	Yes or No response by borrower	Existing
Q2-B	Are our proposed loan terms more advantageous for the business than terms currently available from a bank or credit union? Even if a bank or credit union has offered to provide a loan of a similar amount and for a similar purpose, the bank/credit union loan may be on terms that are not as advantageous to the business as our proposed loan, since we can provide more flexible, patient financing in many cases. Flexible, patient capital helps a small business as it is starting or expanding its operations.	Check off boxes to indicate how our proposed loan terms are more advantageous	New

Q3	Is the loan likely to have a positive impact on the quality of the loan region?		
Q3-A	Will we loan enable the business to retain jobs in western PA that would be lost if our loan were not made? Or before that it is important to retain jobs in the region, but we need to be careful to avoid creating jobs that are not high quality jobs in the region. We have not placed a wage requirement on jobs retained because we do not want to lose any additional jobs in the region, especially during times of high unemployment and economic downturn.	Number of full time equivalent jobs that would be lost if our loan were not made & brief explanation as to why those jobs would be lost	How because minor retention identified should be applied
Q3-B	Will we loan enable the business to create permanent, full time (40+ hours/week) jobs in western PA using 100% of minimum wage (currently \$7.25) per hour within one year of our loan? We want to encourage the creation of jobs that pay more than or just above the minimum wage, and thus we require that proposed new jobs pay at least 100% of the minimum wage.	Number of permanent, full time jobs in western PA projected to be created within one year and projected hourly wages for those jobs	How with respect to permanent, full time, and wage requirements
Q3-C	Is the loan purpose to start a business in western PA? Even if our financing will not enable the business to retain jobs or create new jobs within the first year, encouraging the creation and growth of small businesses in western Pennsylvania is a critical job strategy, as it is well established that small businesses are the key providers of jobs. It is important to encourage new business formation, especially given the low ranking this area repeatedly receives in terms of its standing as an employment.	Loan purpose	Existing
Q3-D	Is the loan purpose to expand operations within western PA and is the expansion necessary expected to increase gross sales by at least 5% within any year of our loan? Expanding businesses also expands into new areas in the region, and we need to demonstrate that the business expands to grow after receiving our financing.	Loan purpose, sales projections	Existing
Q3-E	Are more than 50% of the business's gross sales made to customers located outside of western PA? We want to strengthen and encourage the growth of businesses that impact widely into the region.	Geographic concentration of business's gross sales	How (required only if relying on this question to satisfy Q3)
Q3-F	Is the loan purpose to move the business from home based to commercial space? This can help a business grow, as well as potentially improve a commercial center.	Loan purpose & square feet of commercial space	Existing
Q3-G	Is the loan purpose to purchase or renovate existing commercial space or to construct new commercial space? Small businesses often need flexible financing to meet their commercial building. It is important to provide a source of this type of financing, especially for projects that may be too small to be able to get financing or otherwise eligible for a SBA loan.	Loan purpose & square feet of commercial space	Existing
Q3-H	Is the loan purpose to enable the business to "green" its operations in some way? (e.g., adopt environmentally sustainable practices for many business functions, significantly reduce or recycle waste, significantly reduce pollution, significantly reduce energy consumption, etc.) Financing the region offers loans to businesses for the construction, or providing environmentally friendly products or services, constructing or renovating buildings to obtain LEED certification, or re-using brownfield sites improves the region from an environmental perspective.	Description of green business purpose	How (required only if relying on this question to satisfy Q3)
Q3-I	Does the business provide a product or service that enables its customers to "green" their businesses or homes in some way? (see above criteria) (see above criteria)	Description of green business product or service	How (required only if relying on this question to satisfy Q3)
Q3-J	Is the loan purpose to enable the business to construct or renovate a LEED rated building (as verified by an independent architect) or work in a brownfield site (as designated by the respective governmental agency)? (see above criteria)	Loan purpose, verification from independent architect or verification of brownfield site, as applicable	Existing
Q3-K	Is the majority (50% or more) owner of the business female? (Business owned by women, entrepreneurs, or the disabled may have particular difficulty obtaining business loans from traditional financial institutions, particularly due to factors such as insufficient entrepreneurial history, management experience, collateral, or operating history. Part of making western Pennsylvania a strong region for all citizens, and we encourage the active participation of all groups in the economic fabric of the region.)	Female or Male	Existing
Q3-L	Is the majority (50% or more) owner of the business a minority (as defined by the SBA: African Americans, Hispanic Americans, Asian Pacific Americans, Native Americans, and Subcontinent Asian Americans)? (see above criteria)	Minority or Not	Existing
Q3-M	Is the majority (50% or more) owner of the business a veteran? (see above criteria)	Veteran or Not	New
Q3-N	Is the majority (50% or more) owner of the business disabled (as defined by the Americans with Disabilities Act)? (see above criteria)	Disabled or Not	New
Q3-O	Does the business employ disabled individuals or provide goods or services specifically to the disabled? (Providing employment or goods or services to the disabled helps improve the quality of life for many of our region's most vulnerable.)	Number of disabled employees, description of goods or services provided specifically to the disabled	How (required only if relying on this question to satisfy Q3)

Surveys: FTE Update



**BRIDGEWAY
CAPITAL**



June 24, 2015

<firstname> <lastname>
<email_name>
<street_address1>
<street_address2>
<city>, <state> <zip>

Borrower Name: <email_name>
Loan Number: <loan_number>
Information Requested: Number of full time equivalent (FTE) employees
Dear <salutation> <lastname>:

One of the principal objectives of Bridgeway Capital is to foster economic development via job creation and retention. In order to measure and report on our progress towards this objective, Bridgeway Capital must obtain employment information from your company.


For our reporting purposes, an individual working 35 hours per week or more is considered a full-time (FT) employee. If you have part-time employees working fewer than 35 hours per week, please add up the total hours worked in a week by all part-time employees and divide the total by 35 to arrive at the number of full-time equivalent (FTE) employees.

Please provide the information requested on the reporting form on the reverse of this letter. You may scan the signed form and email it to me at clucci@bridgewaycapital.org or fax it to my attention at (412) 201-2451 as soon as possible, preferably within 10 days of receipt of this letter.

Should you have any questions, please do not hesitate to contact me via telephone at (412) 201-2450 ext. 35, or via email at clucci@bridgewaycapital.org. Thank you in advance for your prompt attention and response to this request.

Sincerely,

Carol Lucci
Loan Administrator



EMPLOYMENT INFORMATION DATA COLLECTION FORM

Borrower Name: (small_name1=)
 Loan Number: (loan_number)
 Information Requested: Number of full time and full time equivalent employees

FOR THE WEEKLY PERIOD 9/21/13 TO 9/27/14

Please complete the following 12 questions based on the number of employees and hours worked during the week of **9/21/13 TO 9/27/14**

FULL-TIME EMPLOYEES		PART-TIME EMPLOYEES	
1	Total number of full-time employees (35 hours/week or more)	4	Total number of part-time employees (less than 35 hours/week)
2	# of female full-time employees	5	Total hours worked by all part-time employees
3	# of non-staustalian full-time employees	6	Total hours worked by female part-time employees
		7	Total hours worked by non-staustalian part-time employees

WAGES AND BENEFITS			
8	# of full-time employees earning less than \$17,500/yr (or less than \$8.20/hr)		Total should equal #1 above
9	# of full-time employees earning \$17,500-\$35,500/yr (\$8.30-\$17.00/hr)		
10	# of full-time employees earning more than \$35,500/yr (more than \$17.00/hr)		
11	# of full-time employees offered healthcare benefits by the employer		
12	Average hourly wage for all part-time employees	\$	

The following question is for nonprofit organizations only

How many clients did you serve in your most recent fiscal year?
 Date of fiscal year end:

Verified by: (Borrower signature) Date:

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Surveys: Service and Marketing



APPENDIX TBD: SERVICE AND MARKETING SURVEY FOR CUSTOMERS

Service

- 1) How would you rate your customer service experience with Bridgeway Capital?
 - > Exceptional
 - > Exceed expectations
 - > Meets expectations
 - > Improvement needed
 - > Unsatisfactory
- 2) The process of acquiring financing from Bridgeway was efficient and uncomplicated.
 - > Strongly agree
 - > Agree
 - > Neither agree nor disagree
 - > Disagree
 - > Strongly disagree
- 3) What were the two MOST challenging aspects of obtaining financing from Bridgeway Capital?
 - > Finding the best loan product to fit my business needs
 - > Compiling all of the required paperwork
 - > Communicating with Bridgeway Capital's staff
 - > Waiting for the loan to be evaluated and processed
 - > Fulfilling requests from Bridgeway Capital
 - > Understanding Bridgeway Capital's policies and procedures
 - > Other
 - > If you selected "Other," please indicate the two MOST challenging aspects of obtaining financing from Bridgeway Capital
- 4) I would use Bridgeway Capital's products and services again.
 - > Strongly agree
 - > Agree
 - > Neither agree nor disagree
 - > Disagree
 - > Strongly disagree
- 5) I would recommend Bridgeway Capital to a friend or colleague.
 - > Strongly agree
 - > Agree
 - > Neither agree nor disagree
 - > Disagree
 - > Strongly disagree

Marketing

- 1) What is the first company/organization that comes to mind when you think of nonprofit lending and economic revitalization?

- 2) How did you hear about Bridgeway Capital?
 - > Website
 - > Referral from banker (e.g. PNC Bank)
 - > Referral from community development organization (e.g. Neighborhood Allies)
 - > Referral from business development organizations (e.g. Chamber of Commerce)
 - > Small group presentation
 - > Individual meeting
 - > Networking/special event
 - > Email
 - > Direct mail
 - > Informational material
 - > Social media
 - > Regional magazine and/or newspaper
 - > Other
 - > If you selected "other," please provide how you heard about Bridgeway Capital
- 3) Please select the top two attributes that Bridgeway Capital should represent when communicating with customers.
 - > Accessibility
 - > Fairness
 - > Seriousness
 - > Loyalty
 - > Social Responsibility
 - > Cooperativeness
 - > Fiscal Responsibility
 - > Flexibility
 - > Reliability
 - > Innovativeness
 - > Transparency
 - > Efficiency
 - > Expeditiousness
- 4) What is the greatest value Bridgeway Capital provides to you?
 - > Bridgeway finances my business when conventional lending sources cannot.
 - > Bridgeway's business education program equips customers for success.
 - > Bridgeway's nonprofit lending products and services improve regional economic conditions.
 - > Other
 - > If you selected "Other," please state the value Bridgeway Capital provides you
- 5) How would you rate Bridgeway's visibility in western Pennsylvania?
 - > Excellent
 - > Above average
 - > Average
 - > Below average
 - > Poor

Surveys: TA Effectiveness



**BRIDGEWAY
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Bridgeway Capital's 2015 Business Education Effectiveness Survey

1. What type(s) of technical assistance did you receive? (check all that apply.) <input type="checkbox"/> Financial management <input type="checkbox"/> Marketing <input type="checkbox"/> Graphic design <input type="checkbox"/> Strategic planning <input type="checkbox"/> Other
2. If you selected "other," please elaborate on the form(s) of technical assistance you received.
3. Were your desired educational goals met in a timely manner? <input type="checkbox"/> Yes <input type="checkbox"/> No
4. If you answered "No," please elaborate on the issues you encountered.
5. How satisfied were you with the program overall? <input type="checkbox"/> Extremely satisfied <input type="checkbox"/> Satisfied <input type="checkbox"/> Somewhat satisfied <input type="checkbox"/> Dissatisfied <input type="checkbox"/> Extremely dissatisfied
6. How satisfied were you with the consultants you worked with? <input type="checkbox"/> Extremely satisfied <input type="checkbox"/> Satisfied <input type="checkbox"/> Somewhat satisfied <input type="checkbox"/> Dissatisfied <input type="checkbox"/> Extremely dissatisfied
7. Please respond to the following statement: "Bridgeway Capital's business education program gave me the tools and know-how I need to grow my business." <input type="checkbox"/> Strongly agree <input type="checkbox"/> Agree <input type="checkbox"/> Neither agree nor disagree <input type="checkbox"/> Disagree <input type="checkbox"/> Strongly disagree

<p>8. How likely are you to recommend Bridgeway's business education program to other startup entrepreneurs and small business owners?</p> <ul style="list-style-type: none"><input type="radio"/> Very likely<input type="radio"/> Somewhat likely<input type="radio"/> Neutral<input type="radio"/> Somewhat unlikely<input type="radio"/> Unlikely
<p>9. How can we improve our business education program to better meet the needs of startup entrepreneurs and small business owners.</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>
<p>10. Do you know of any other startup entrepreneurs or small business owners that would benefit from Bridgeway's business education program? If so, please provide their basic contact information if you feel we should reach out to them.</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>