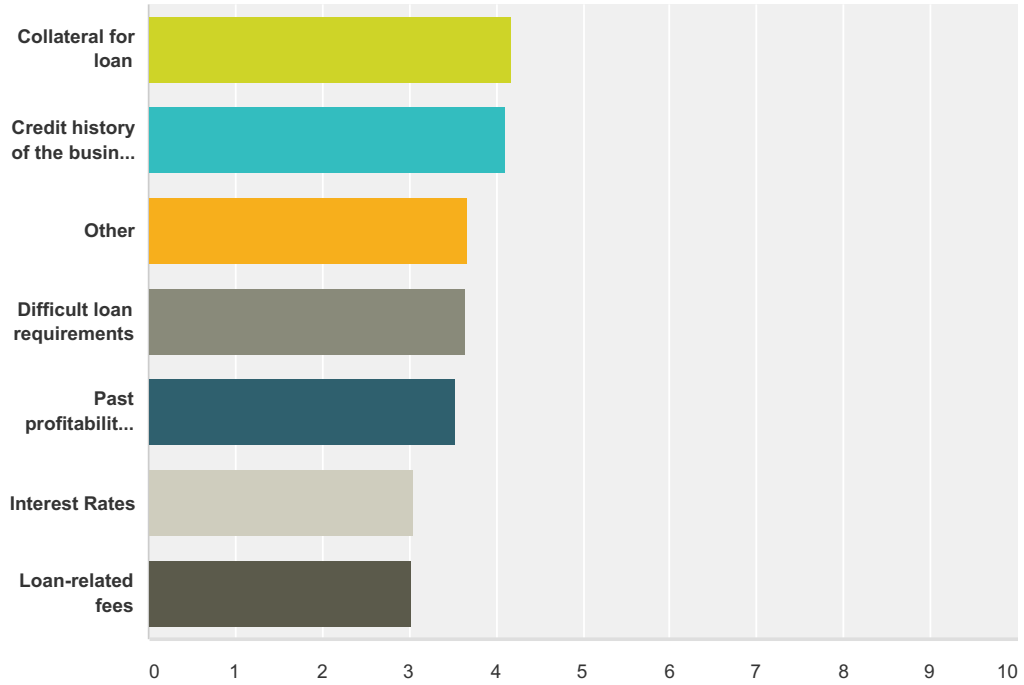


**Q2 Based on your expertise, experience and understanding of your service area. When you think about the challenges small business face within your service area, how challenging is Obtaining financing?**

Answered: 50 Skipped: 1



	Never Challenging	Rarely Challenging	Sometimes Challenging	Often Challenging	Always Challenging	Total	Weighted Average
Collateral for loan	0.00% 0	0.00% 0	16.00% 8	50.00% 25	34.00% 17	50	4.18
Credit history of the business or owner	0.00% 0	4.00% 2	20.00% 10	36.00% 18	40.00% 20	50	4.12
Other	13.33% 2	0.00% 0	20.00% 3	40.00% 6	26.67% 4	15	3.67
Difficult loan requirements	0.00% 0	6.00% 3	38.00% 19	40.00% 20	16.00% 8	50	3.66
Past profitability of the business	0.00% 0	6.00% 3	48.00% 24	34.00% 17	12.00% 6	50	3.52
Interest Rates	4.00% 2	20.00% 10	46.00% 23	28.00% 14	2.00% 1	50	3.04
Loan-related fees	6.12% 3	16.33% 8	48.98% 24	26.53% 13	2.04% 1	49	3.02

#	Other (please specify)	Date
1	Credit Score Rating	1/31/2017 9:58 AM
2	downpayment by owner	12/7/2016 9:43 AM

## 2016 NMSBDC Employees Survey

3	Lack of capital, or inadequate capital	12/7/2016 9:08 AM
4	Many clients need credit REPAIR help.	12/5/2016 2:34 PM
5	Lack of Capital for equity	12/5/2016 11:00 AM
6	Developing cash flow statements	12/5/2016 9:40 AM
7	lack of record keeping and/or not tracking accurately	11/29/2016 3:40 PM
8	Experienced professionals to guide loan process	11/29/2016 9:33 AM
9	Sometimes, Banks partnering with SBA does not have enough knowledge on SBA loan processes, which sometimes makes the loan process difficult for Business Owner.	11/15/2016 8:32 AM
10	Lending is scarce for start-ups	11/15/2016 7:46 AM
11	Proper recordkeeping of the business financials	11/14/2016 4:52 PM
12	Dealing with Tribal reservations and land status. Most challenging. Especially when local politics is involved.	11/14/2016 4:36 PM