

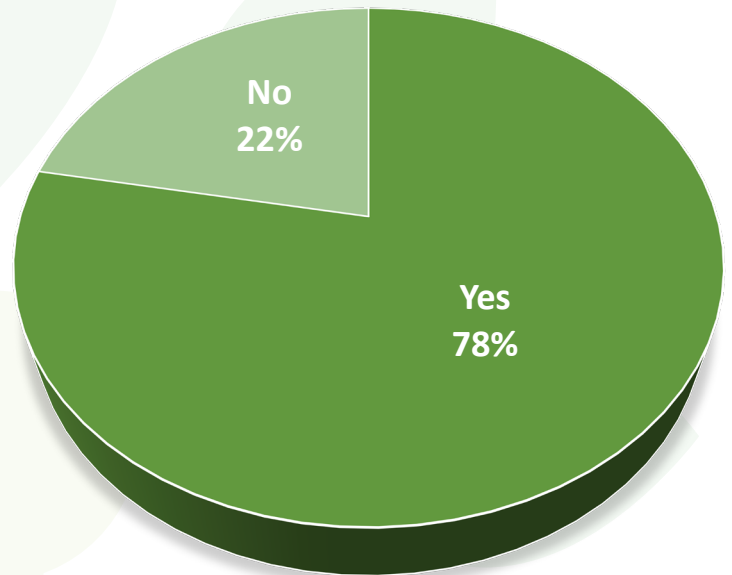
For small businesses that are experiencing problems with cash flow, loans such as SBA (Small Business Association) loans are extremely helpful. Many small businesses rely on SBA loans to finance expansions, new equipment and machinery purchases, and as a basis to build business credit.

Are Business Owners Aware of SBA Loans?

To determine how small business owners feel about Small Business Association loans, we conducted an anonymous survey aimed at small business owners.

Here's what we learned:

- 78% of those surveyed answered that they know what an SBA loan is.
- Only 22% of survey participants said that they don't know what an SBA loan is.

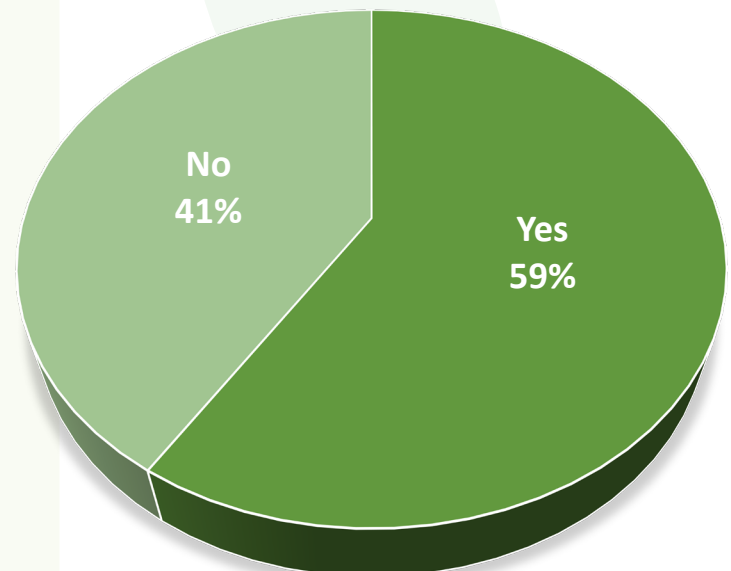


Are Small Business Owners Looking Into SBA Loans?

Survey respondents were asked if they are actively looking into and considering getting an SBA loan for their business.

Here are the results:

- A slight majority of participants (59%) said that they are actively considering an SBA loan for their company.
- The remaining survey participants (41%) answered that they are not currently pursuing an SBA loan for their business.

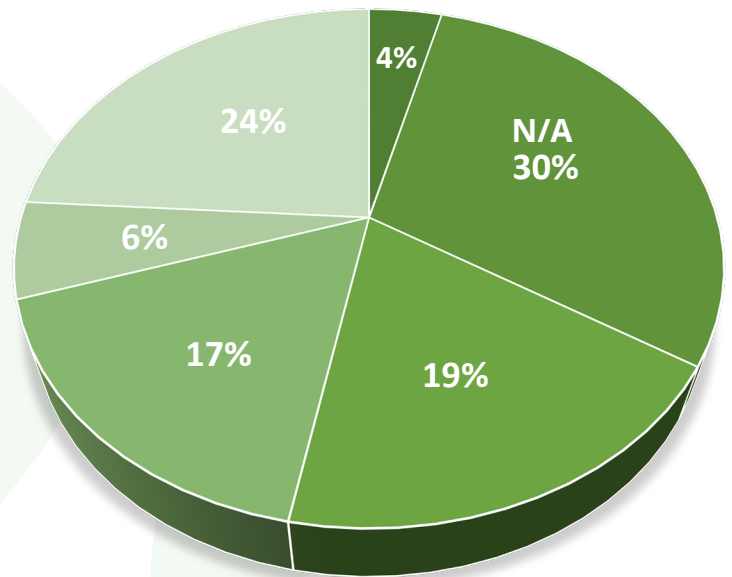


What Are Businesses Using SBA Loans For?

Curious to learn what most small business owners plan on using an SBA loan for, we offered five options to our survey participants, including: looking to build business credit, investing in new or more property, purchasing new equipment/machinery, and expanding physical location.

Here are the responses:

- 24% said that they are looking for an SBA loan to help build business credit.
- A smaller percentage (19%) claimed that they would use an SBA loan to invest in new or more property for their business.
- 17% of respondents answered that they plan to use an SBA loan for purchasing new equipment and/or machinery.
- 6% claimed that they would expand their businesses' physical location with an SBA loan.
- The smallest portion of participants said that they would use an SBA loan for something other than the options we listed.

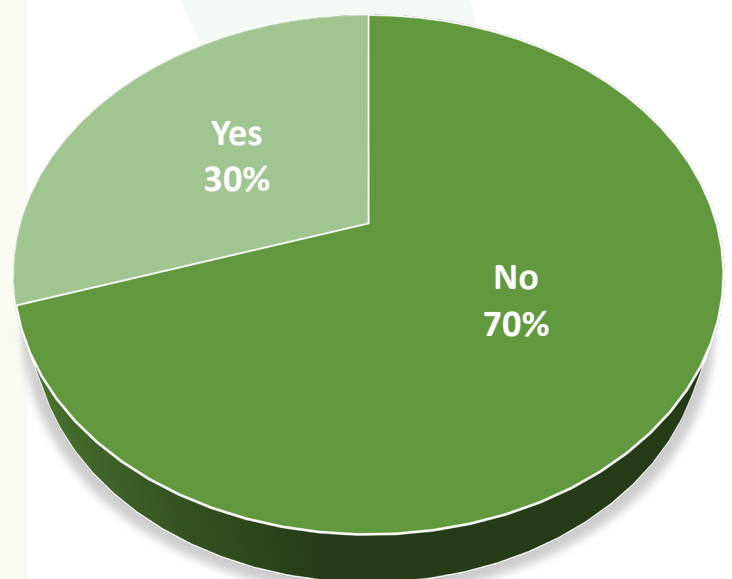


How Many Survey Participants Have Received an SBA Loan?

Interested to learn whether or not the business owners who participated in the survey had experience with SBA loans, we asked whether or not they had taken out an SBA loan before.

Here's what we found:

- The majority of those surveyed (70%) answered that their business had not taken out an SBA loan.
- Inversely, 30% of participants claimed that they have taken out an SBA loan for their business before.



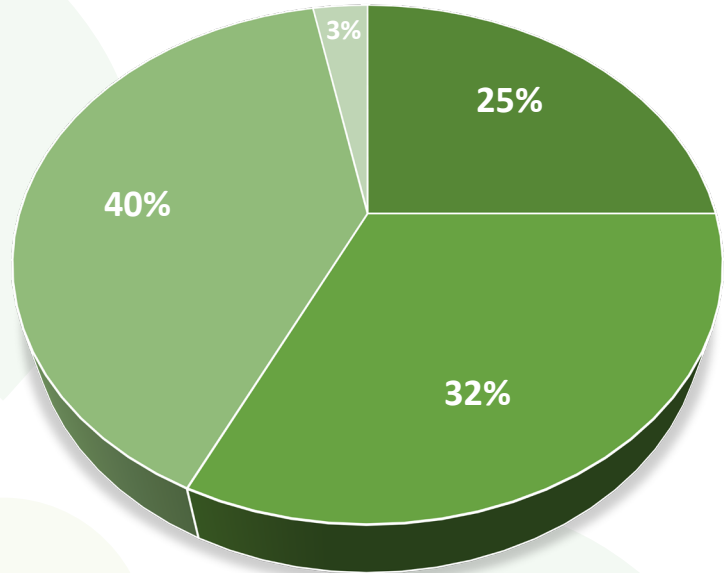
What Size of SBA Loans are Businesses Looking For?

We wanted to know how much money businesses were looking to borrow via an SBA loan, so we provided the following answers for that question (in the form of four monetary ranges):

Less than \$10,000; \$10,000 - \$49,999; \$50,000 - \$100,000 or more than \$100,000.

Here are the results:

- Most of the participants (40%) said that they were looking for less than \$10,000.
- 32% of those surveyed say that they were looking for an SBA loan in the \$50,000 - \$100,000 range.
- A smaller percentage (25%) said that their business was looking into an SBA loan in the \$10,000 - \$49,999 range.
- Only 3% of survey participants claimed that they were looking for over \$100,000.



For small businesses, there are many benefits that come with getting an SBA loan. While over half of survey participants answered that they could be interested in an SBA loan for their business, it's still surprising that over forty percent claimed that they aren't open to it. There could be many reasons for this, but two main reasons could be: 1) lack of education about what SBA loans are; and 2) business owners being afraid of the risk that comes with taking out a business loan.

Finding the right lender for your business's SBA loan is important! Simply fill out our obligation-free application to get matched with up to three quality lenders who will quote the best rates for your business's SBA loan!

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