

# Appendix

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U.S. SMALL BUSINESS ADMINISTRATION  
WASHINGTON, D.C. 20416

OFFICE OF THE ADMINISTRATOR

Dear Small Business Owner:

Small business people continue to tell us that one of their major problems is access to credit and to capital. The exact causes of the problems small businesses are now facing in financial markets that are currently undergoing dynamic structural change need to be documented to determine how regulations or public policy should be changed.

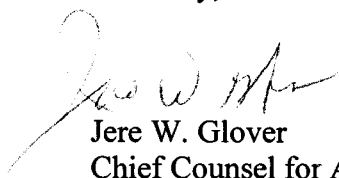
To do this we need your help. You are the only ones with the information as to what is happening in your community and what hurdles small businesses may be encountering. Therefore, as public advocates for small business, we are urging your participation in the upcoming national survey of small business finances being conducted by the Federal Reserve Board. Without the information that only you can provide, the Small Business Administration and the Board of Governors of the Federal Reserve System will not know what reforms are needed.

Yes, the questionnaire being sent to you by Federal Reserve Chairman, Alan Greenspan, is long. We recognize that completing it will take time away from running your business. However, the information gained from the survey will benefit you in the long run. The data will help us formulate policies to make capital more readily available to small business, to address any differences between rural and urban credit practices, to help minority and women-owned businesses and to assess the impact of bank deregulation and mergers and acquisitions in the banking industry on small business financing.

We want to emphasize the promise Chairman Greenspan makes in his letter accompanying the survey: *The collected information will be held in strictest confidence by the Federal Reserve Board.*

Please help us in this endeavor. If you have any questions, feel free to contact Charles Ou in the Office of Advocacy at 202/205-6966 (or E mail at [charles.ou@sba.gov](mailto:charles.ou@sba.gov)).

Sincerely,



Jere W. Glover  
Chief Counsel for Advocacy



Aida Alvarez  
Administrator