**Introduction Training Module**

**Source List**

**Slide 5: What challenges were most commonly cited by CDFIs in our Small Business Lending Survey?**

1. Small business lending survey of CDFIs conducted by Deloitte Financial Advisory Services LLP

**Slide 7: What challenges are small businesses across the country facing?**

1. National Federation of Independent Business, Small Business Economic Trends December Report: Single Most Important Small Business Problem – November 2012
   1. <http://www.nfib.com/research-foundation/surveys/small-business-economic-trends>

**Slide 8: What challenges are small businesses in low-income minority neighborhoods facing?**

1. Goldman Sachs: 10,000 Small Businesses Report
   1. <http://www.goldmansachs.com/citizenship/10000-small-businesses/US/about-the-program/index.html>
2. Ninth District Insight Report – Quarter 4, 2011 Published by the Community Development Department of the Federal Reserve Bank of Minneapolis
   1. <http://www.minneapolisfed.org/publications_papers/pub_display.cfm?id=4878>

**Slide 9: Credit demand and success rates for small businesses**

1. Federal Reserve Bank of New York, Small Business Borrowers Report, August 2012
   1. <http://www.newyorkfed.org/smallbusiness/2012/>

**Slide 10: Why are small businesses not getting loans?**

1. Federal Reserve Bank of New York, Small Business Borrowers Report, August 2012
   1. <http://www.newyorkfed.org/smallbusiness/2012/>

**Slide 13: Woody Allen Quote**

1. Brainy Quote: <http://www.brainyquote.com/quotes/quotes/w/woodyallen121347.html>

**Slide 15: Example: U.S. energy markets**

1. U.S. Energy Information Administration
   1. <http://www.eia.gov/>
   2. <http://www.eia.gov/consumption/>

**Slide 19: Warren Bennis Quote**

1. Business Innovation Quotes: <http://www.entrepreneurshipinabox.com/978/20-quotes-business-innovation/>