The Virgin Islands Consortium

Virgin Islands Small Businesses Urged to Join Federal Reserve Credit Survey as Access-to-Capital Concerns Persist

U.S. Virgin Islands small business owners are being urged to participate in the 2026 Small Business Credit Survey, with responses due Nov. 13. The effort aims to improve local representation in national research on financing needs and access to capital.

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The Federal Reserve Bank of New York's headquarters at 33 Liberty Street in Manhattan, partner in the 2026 Small Business Credit Survey aimed at expanding Virgin Islands participation.

The RTPark Community Impact Fund is partnering with the Federal Reserve Bank of New York to encourage greater participation from Virgin Islands businesses in the 2026 Small Business Credit Survey, an annual nationwide effort examining financing conditions, credit needs and the experiences of small businesses.

The survey is conducted by the 12 Federal Reserve Banks and is intended to provide a clearer picture of the financial conditions facing small businesses across the United States. Through the partnership, the Community Impact Fund, or CIF, is working to increase representation from businesses in the territory and ensure that the experiences of Virgin Islands entrepreneurs are reflected in the national data. Responses will be accepted through November 13, 2026.

CIF said the effort is closely tied to one of the most significant challenges facing local entrepreneurs: access to capital. Greater participation from Virgin Islands businesses could provide more detailed information about their financing experiences, needs and expectations for the future.

“Understanding the experiences of our local entrepreneurs is essential to strengthening access to capital and creating greater economic opportunity across the Virgin Islands,” said Dr. Patricia Morris, executive director of the Community Impact Fund. “CIF is pleased to partner with the Federal Reserve Bank of New York on this survey outreach and to help ensure that Virgin Islands business owners have an opportunity to share their perspectives. Their participation can contribute valuable insight into the realities, needs and opportunities shaping our local small business community.”

The confidential survey takes approximately 12 minutes to complete and is open to for-profit businesses with fewer than 500 employees across all industries. Eligible participants include businesses that are currently operating, have recently closed or are preparing to launch. Participants are not required to provide personally identifying information.

Survey results are used by lenders, community development organizations, government agencies, researchers and policymakers to better understand small business conditions, financing needs and credit experiences. CIF is encouraging eligible businesses throughout the Virgin Islands to participate before the Nov. 13 deadline.

The Small Business Credit Survey has been conducted annually since 2016 and focuses on businesses with fewer than 500 employees. Findings are later published in reports intended to provide broader insight into the challenges and opportunities facing small businesses.

CIF, a 501(c)(3) nonprofit, said it has supported more than 150 local enterprises since launching, ranging from creative entrepreneurs to technology innovators. Its work focuses in part on expanding access to capital for small businesses and community-based organizations across the territory.

The organization noted that its role as an outreach partner for the Small Business Credit Survey does not constitute an endorsement of CIF, its products or its services by the Federal Reserve Bank of New York or the Federal Reserve System.