



Information for Prospective Coalition Members

The Responsible Business Lending Coalition (RBLC) is a unique network of nonprofit and for-profit lenders, investors, and small business advocates that share a commitment to innovation in small business lending and serious concerns about the rise of irresponsible lending practices. In 2015, the coalition created the Small Business Borrowers' Bill of Rights (BBoR), the first cross-sector consensus on the rights that small business owners deserve and what financing providers, brokers, and lead generators can do to uphold those rights.

Leveraging the BBoR framework, the RBLC provides information and tools that small business owners can use to identify responsible products; encourages lenders, brokers, investors to offer and require responsible lending products and practices; and educates policymakers, lenders, and organizations that serve and advocate for small businesses on predatory practices emerging in the marketplace.

The RBLC is led by an Executive Committee that includes nonprofit and private-sector small business lenders, an investor in small business lenders, and nonprofit advocacy organizations supporting small businesses and lenders. The Executive Committee may consider inviting new members that align with the coalition's values and maintain its balanced, cross-sector composition.

To be considered for membership in the RBLC, an organization will:

- [Sign](#) (lenders and brokers) or [Endorse](#) (other supporters) the [BBoR](#).
- Actively and intentionally promote the practices described in the BBoR, such as by:
 - Supporting the RBLC's policy asks within the organization's other advocacy efforts;
 - Inviting partners to sign/endorse the BBoR;
 - Speaking about the BBoR or RBLC policy asks at conferences and events.
- Agree to work collaboratively to advance the mission of the RBLC and to operate via consensus in making RBLC policy decisions.
- Select an individual to represent the 'Member' organization as a voting member of the RBLC Executive Committee. Commit to attending quarterly meetings of the RBLC Executive Committee (at least 75%)
- Commit staff and staff time to actively participate in the work of RBLC through engagement in at least one of the RBLC working groups. Current working groups include: 1) Policy 2) BBoR & Governance and 3) Communications. Working group meeting schedules and frequency vary by group but are generally monthly or biweekly.
- Ensure that at least one staff member is available to respond to urgent coalition votes and feedback requests in a timely manner.

- Pay annual membership dues as set by the RBLC Executive Committee, due in July. Prorated annual dues will be charged to new members upon joining.

Interested parties who believe they meet the above criteria are encouraged to submit membership inquiries to info@borrowersbillofrights. The RBLC Executive Committee will review new membership inquiries on a rolling basis.