

Character Reference Letter Template (For Survive & Thrive Application)

[Date of Letter]

To Whom It May Concern,

In the opening paragraph, please introduce yourself and explain your relationship to the applicant. Include how long you have known them and in what capacity (e.g., colleague, employer, client, community partner, etc.).

In the second paragraph, describe the applicant's character. Share 2–3 qualities that stand out (such as reliability, integrity, leadership, accountability, or work ethic), and include a brief example or experience that demonstrates these traits in action.

In the third paragraph, speak to the applicant as a business owner. Describe how they approach their work, decision-making, and responsibilities. If possible, include observations related to their ability to manage finances, follow through on commitments, or grow their business. If applicable, you may also include how the applicant contributes to their customers, employees, or the broader community.

In your closing paragraph, clearly state whether you recommend the applicant for the Survive & Thrive program and why. You may also include any additional comments about their readiness, responsibility, or potential for success.

Please conclude the letter with your name, title (if applicable), and contact information.

Sincerely,

[Your Name]

[Your Title / Organization, if applicable]

[Phone Number]

[Email Address]