Every day, the U.S. Small Business Administration and its nationwide network of partners help millions of potential and current small business owners start, grow and succeed.

Resources and programs targeting small businesses provide an advantage necessary to help small businesses effectively compete in the marketplace and strengthen the overall U.S. economy.

SBA offers help in the following areas:
- Starting a Business
- Financing a Business
- Growing a Business
- Opportunities in Contracting
- Recovering From Disaster
- A Voice for Small Business in Government

Visit SBA online at www.sba.gov for 24/7 access to small business news, information and training for entrepreneurs.

All SBA programs and services are provided on a nondiscriminatory basis.

See what our borrowers are saying about us!

**July 2013**

“Used SBA through Commerce Bank in Worcester, MA to establish a credit line for the business. Used primarily as short-term loans to pay vendors before receiving payment from the customer. The overall experience working with Commerce has been excellent.”

Harry D. Neff
Safety Sourcing Group
Webster, MA 01570

“The loan is being used to assist the company going forward making payroll and helping us to be able to keep the doors open after a very slow quarter.”

Robert A. Merryman
RAM Electrical consulting & contracting corp.
Stoneham, MA 02110

**March 2013**

“I couldn’t have purchased my restaurant without the efforts of Catherine Fobes at Enterprise Bank and the SBA. Thank you.”

John Gailey,
One Ten Grill
Chelmsford, MA 01824

**February 2013**

“I’m receiving a $30,000 loan for my salon to startup initial costs, renovations, furnishings, equipment etc.”

Melissa Campbell
Shine
Manchester, MA 01944

**January 2013**

“Will allow hiring of additional staff and equipping them.”

Mark Gianno
Gianno & Freda Financial Center
Hyannis, MA 02601

**December 2012**

“I had a very good experience with the entire SBA loan process. I used Freedom National Bank to help with the packaging. They were amazing.”

Jason Ouhrabka
Korber Hats, Inc.
April 2012
Bay Colony CDC was very good to work with and they kept everything organized and moving forward. Without Bay Colony and the SBA’s assistance, I would have not moved the new business forward. With the additional SBA assistance, we are building a world-class market bistro.”

Paul Ciaglo,
Seven Sisters Market Bistro

“Through the SBA I was able to expand my growing business. As a recently divorced single mom, I had no equity in my home and the banks would not consider me for a loan regardless of my growing success. If it were not for the SBA, people like myself may never be able to realize their dreams and full potential. I am forever grateful for this service.”

Kerri Murphy,
The Fitness Studio

February 2012
Your assistance has allowed me to start and grow my business. This is an opportunity that I would not have had otherwise.”

Andrew Barnes,
EAB Eceuator Inc.

January 2012
The SBA has opened up a great opportunity for me to expand my business. I will be acquiring computers and other appropriate technology equipment to create new technology offerings.”

Lauren Monroe,
Worcester Area Think Tank, LLC

“I have been very happy in my experience with Eastern Bank. Despite complaints of women-owned businesses not having access to capital, I have been fortunate in my relationship with Eastern Bank to have access to the money I need to grow my business. Thank you for access to the SBA loan guaranty program.”

Meredith R. Pizzi,
Roman Music Therapy Services, LLC

“The SBA helped me to secure a much needed line of credit to help bridge receivables in this tough economy. Working together with Southbridge Savings Bank, the SBA provided the loan guaranty to help me secure the loan. This loan will help me to grow and hopefully hire more people. We are excited and I am very grateful. This business of mine is a dream come true after a ton of hard work, sweat, and tears. Thank you!”

Michelle R. Lemoi,
Lemoi Erectors Inc.

Like us on Facebook at: www.facebook.com/SBANewEngland
and
Follow us on Twitter @ SBA_NewEngland