



U.S. Small Business Administration

## See what our borrowers are saying about us!

**Massachusetts SBA**  
10 Causeway Street  
Boston, MA 02222  
617-565-5590  
[www.sba.gov/  
localresources/district/xx](http://www.sba.gov/localresources/district/xx)

*Your Small Business Resource*  
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](http://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.

### September 2011

“Without the loan, we may not have qualified to buy the business”

Dale and Erin Inglis  
Insurance Collision Specialist, LLC, Lowell, MA

“We are so impressed with the professional level of service we have received from the loan officer at Century Bank who partnered us with the SBA.” We are a small “family owned” business struggling in this economy. We were able to provide 100% medical coverage for our employees until last year when the premiums went up 50%. This almost put us out of business. We are so grateful for the assistance we will receive from SBA. It will be the difference between continuing or having to close out doors. Thank you SBA!

Allen Murphy  
AC Mechanical, Medford, MA

“I applied for my loan through Eastern Bank. The process was simple and quick”

Karen Ruskin  
Dr. Karen Ruskin & Associates, Inc., Sharon, MA

“I was pleasantly surprised with how quickly the lender and SBA moved in order to get my financing in place. Very impressive and very professional.”

Adam DeSanctis  
DeSanctis Insurance Agency, Inc., Woburn, MA

“We have been able to add two full time positions, accept state contracts and projects ...because of the line of credit we received....Thanks SBA for supporting my small business.”

Darcy Cook  
Cook Professional Resources Inc. d/b/a Safety Trainers,  
Worcester, MA

“Having been barraged with news stories about banks refusing to loan to small businesses, it was a welcome relief to find that isn’t necessarily true. Thanks to the SBA and Eastern Bank, we are back on sound footing, have gotten rid of high interest credit cards and the future looks much brighter.”

Brian Hotchkiss  
Vern Associates, Inc.  
Newburyport, MA

*“Thank you for the foresight to see that with the help of your finance we were able to purchase the property and build out our function facility. We could not have done it without you.”*

*David McKillop  
Rockafellas, Salem, MA*

*“Our first SBA loan helped us to pay for the build out of our facility. The second loan, a line of credit, has enabled us to take on a seasonal facility/restaurant and hire 30 + extra employees for each summer.”*

*Julie Ellis  
The Chefs Table, Pembroke, MA*

*“The SBA assisted me, the President of Mass Sport & Spine, In cooperation with Walpole Co-operative Bank, to be able to obtain a line of credit to open an additional location. This is now open in Westwood. The turnaround process was rapid. Thank you.”*

*Eileen Murphy  
Mass Sport & Spine, Walpole, MA*

*“The process was quick and straightforward/”*

*Jason Webster  
Archetype Consulting, Inc., Boston, MA*

*“I used the SBA loan to reorganize debt from opening and equipment purchases to a single payment low interest loan.”*

*Karen Ingle  
Ingle PLO d/b/a Thirty-One Main, Ayer, MA*

*“The SBA assistance has provided me with working capital to hire more employees. With the new employees, I am able to run the business more efficiently and grow it to the next level.”*

*Benjamin Lickteig  
Lickteig Family Eyecare*

*“We used our SBA loan to develop and market a new subscription based website. The site has quickly grown to service more than 10,000 visitors per month.”*

*Charles Brewer  
Actionable Intelligence, Franklin, MA*

*“We used the disaster loan in 2002 to rebuild our business following 9-11-2001. The ARC loan gave us some breathing space following the 2008 economic crisis. The Patriot Express loan in 2011 allowed us to purchase two additional trucks and expand our business.”*

*Peter Coumounduros  
Cargo Transport, North Billerica, MA*

*“The loan process was fast and relatively easy. First Trade Union Bank provided excellent service. I'd recommend the SBA process to anyone wishing to finance their business.”*

*Todd Deluca  
Aegom Interactive Inc., Newburyport, MA*

“SBA enabled me to refinance debt to improve cash flow to grow the business”

Larry Raff  
Copley Raff Inc, Newton, MA

“We are one of the few locally owned Subways on Cape Cod. This is our first Subway. It has been a huge success thanks to the SBA loan.”

Frank Mastromauro Jr.  
Subway, South Yarmouth, MA

“East Boston Savings Bank has been excellent to work with” The SBA loan has helped support our business for the long term so we can grow our sales and preserve the 45 jobs we have created.

Katherine Mainzer  
Bella Luna Restaurant, Inc., Jamaica Plain, MA

### **May 2010**

*“Very good with Southbridge Savings Bank”*

- Environmental Safety Services, North Brookfield,  
Massachusetts

*“I’ve received my first loan through First Trade Union Bank. So far everything has gone very smoothly. Without the loan I would not have been able to buy this very successful business.”*

- Memconcept, LLC, New Bedford, Massachusetts

### **April 2010**

*“The experience was simple. It was quick and Easy!”*

- Innovative Cost Solutions LLC, Andover, Massachusetts

*“Excellent! Thank You!”*

- All Ears Hearing Center, Plymouth, Massachusetts

*“So Far, this has been a relatively smooth (and painless) process with Wainwright bank and the SBA.”*

- Fajitas and Ritas Inc., Boston, Massachusetts

*“Citizens Bank has been great to work with. Rick Morse is a true professional. My SBA assisted loan allows my business the flexibility to purchase inventory. My business is seasonal so it is important to bring in seasonal when it is hot.”*

- Family Fun Shappe LLC, Danvers, Massachusetts

*“The local bank manager is very helpful to deal with the paperwork and guidance.”*

- Glimpse of Tibet, Oak Bluffs, Massachusetts

*“Although confusing at first and with a formidable amount of paperwork, SBA and lending professionals were helpful and patient in guiding us through the process.”*

- Baker/Wohl Architects Inc., Boston, Massachusetts

## **March 2010**

*“National Grand Bank was Great, She Expedited the paper work, and helped organize what would have been a daunting amount of paper work”*

- Living Well Affiliated Health Professionals, Salem, Massachusetts

## **February 2010**

*“Enterprise Bank & Trust is our bank and they understand our concept, value our product, and believe in our potential. They were fantastic and supportive.”*

- Live Alive LLC, Cambridge MA, Cambridge, Massachusetts

## **January 2010**

*“ I so appreciate this loan. Business is good now, but slow time exhausted my resources. Now I can look to the future with less anxiety.”*

-Design Resource, Concord, Massachusetts

*“ Commerce Bank made this very easy and they were a pleasure to work with.”*

-Leisure Line, Haverhill, Massachusetts

*“ Enterprise Bank was spectacular! They suggested the ARC loan to us and was the best thing. I am a small business and barely getting buy. This ARC loan helped keep me in business. It freed up money to grow our business. Thank you ! The Bank and SBA are winners.”*

-Sparks Stony Brook Farm, Inc. Westford,  
Massachusetts

*“ Thank you! The Provident Bank in Amesbury has been wonderful to work with and have been incredibly supportive to the Amesbury business community.”*

-The Riverwalk Bead Shop & Gallery, Amesbury,  
Massachusetts

*“With the much needed help of the SBA 504 loan program and Salem Five Bank I will be able to expand my growing business, serve more clients, help my children and create more jobs!. Thank you so much.”*

-Rockland Montessori School, Malden, Massachusetts

*“ Harbor One Credit union was incredible. They helped us tremendously”*

-Fieldworks Ag Supplies, Inc”, Westport,, Massachusetts

*“I have had the best experience with both.(SBA and lender) My lending partners have been efficient, understanding, helpful, thoughtful, and willing to ask me tough questions when needed in a manner that has been very helpful to me.”*

- Mo’s Fudge Factor, Somerville Massachusetts