



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.

### October 2012

*“The SBA helped us obtain funds to expand our operations three years ago, and we went from 5 to 30 employees. The SBA recently provided funds for us to treat our waste water. Could not have done it without SBA assurance!”*

Mark & Geraldine Pollard,  
Brezd Euphoria

### September 2012

*“We are huge fans, cheerleaders and believers in the SBA! In a word—THANK YOU for helping us launch, grow, hire, train, and survive bad weather and open another location. As a single mom, a woman, and sole owner, I could not be where I am without the SBA!”*

Robin Helfard,  
Robin’s Candy

*“Thank you for existing! I am so grateful to have received this loan and can’t wait to close and get going in business. I doubt the bank would have ever given me a loan if it were not for the SBA, and more specifically the Patriot Express loan program. I’m very encouraged to be so close to opening my own coffee shop in the Fenway neighborhood!”*

Betsy Hill,  
Neighborhoods

### June 2012

*“With our SBA loan we were able to hire a new full-time mason, increase our job size, and grow our business to the next level. The line of credit allowed us to manage our cash flow and expand our territory.”*

Sarahbess Kenney,  
Kenney Masonry

### May 2012

*“My SBA loan has been very helpful in my international business expansion. I am opening an institute in the next month— The Institute of Practical Spirituality. The loan will help me expand online and develop the physical space for the institute.*

Stephen Harrington  
Stephen Harrington, LMITC

**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 Elevator 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.

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