

**New Hampshire District Office  
 ANNUAL REPORT  
 Fiscal Year 2015**

Fiscal year 2015 was one of major achievements. The U.S. Small Business Administration’s New Hampshire District Office supported loans for over \$158 million through its three main loan programs - 7(a) Loan Guaranty, the Certified Development Company/504 loans, and Microloans. Loans were made by 66 different lenders to many different industry segments. Collectively the SBA through our partners, the New Hampshire Small Business Development Center, SCORE, and the Women’s Business Center at the Center for Women and Enterprise provided advisory and educational services to over 8,250 customers.

**SUCCESS**

**SBA Lending**

- Loan Activity included **474** 7(a) loans, **89** Certified Development Company 504 loans, loans and **3** microloans
- Fee relief instituted in 2015 saved NH borrowers approximately \$278,000
- 7(a) loans ranged in size from \$2,400 to \$3,000,000 and averaged \$155,277; 504 loans ranged in size from \$33,000 to \$2,560,000 and averaged \$424,977.
- 30 Loans for \$6.3 million were made to Veterans and Service Disabled Veterans

**Contract Awards to New Hampshire Small Businesses (2014 data):**

- Small Business: **\$703 million**
- Hub Zone: **\$16 million**
- 8(a): **\$24 million**
- Veterans: **\$72 million**
- Service Disabled Vet: **\$41 million**
- Women **\$30 million**

**SBIR/STTR: (2014 data)** 86 R&D grants for over \$41 million

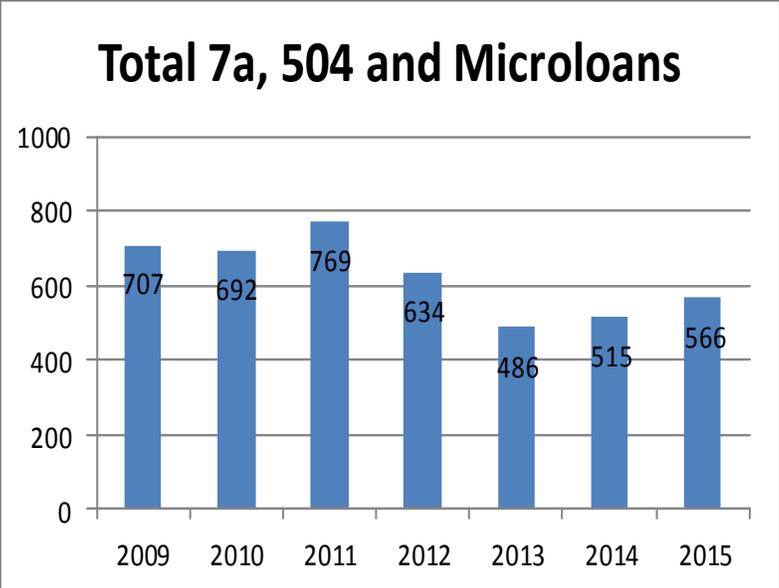
**SBIC:** investments to 2 businesses totaling nearly \$8 million

**Surety Bonds:** 7 Final Bonds issued for \$11.6

New Hampshire District Office Staff

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[www.sba.gov/nh](http://www.sba.gov/nh)



**Small Business Clients Counseled and Trained by:**  
**NH Small Business Development Center**  
**SCORE**  
**Center for Women’s Business Advancement**

Working from over a dozen locations around the state, these business advisors and mentors assisted approximately 8,250 clients with their business plans, needs, challenges and growth.

Small Business Development Center	2,620
SCORE New Hampshire (6 chapters)	5,550
Center for Women and Enterprise (approx. 1/3 year)	80
<b>Total</b>	<b>8,250</b>

TOP SBA 7(a) LOAN GUARANTY LENDERS	GROSS \$ AMOUNT	LOANS
Eastern Bank	\$4,594,000	51
TD Bank	\$3,601,700	48
Northway Bank	\$1,574,500	39
Citizens Bank	\$3,306,200	38
The Provident Bank	\$7,424,700	31
Lake Sunapee Bank	\$2,859,700	25
Granite Bank	\$2,307,500	24
Bank of New Hampshire	\$1,369,700	17
Enterprise Bank & Trust	\$2,117,700	15
People's United Bank	\$3,517,900	14
All Others	\$40,927,700	172
<b>TOTAL FOR ALL 7(a) LENDERS</b>	<b>\$73,601,300</b>	<b>474</b>
<b>Microloans: Northern Community Investment Corp</b>	<b>\$ 41,212</b>	<b>3</b>

SBA 504 CERTIFIED DEVELOPMENT COMPANY	GROSS \$ AMOUNT	LOANS
Granite State Development Corp	\$30,372,000	75
Capital Regional Dev. Council	\$3,129,000	7
Bay Colony Development Corp	\$698,000	4
New England Certified Dev. Corp	\$3,624,000	3
<b>TOTAL</b>	<b>\$37,823,000</b>	<b>89</b>

TOP SBA 504 3rd PARTY LENDER	GROSS \$ AMOUNT	LOANS
Enterprise Bank and Trust	\$ 4,723,963	12
The Provident Bank	\$ 3,462,500	8
Lake Sunapee Bank	\$ 1,708,500	8
Peoples United Bank	\$ 6,377,500	6

### 2015 Changes and Highlights

#### The NH Small Business Development Center

We said farewell to Mary Collins, after nearly 18 years as state director for the NH SBDC. Her dedication to small businesses was exemplary and she will be missed. Pictured to the right is Mary with members of the NH SBDC Advisory Board at Mary's retirement celebration last spring.



#### Other Partner Updates

Following the retirement of Mary Collins we welcomed **Rich Grogan**, PhD as the new state director for **NH SBDC**. Rich previously served as the NH SBDC's Keene Regional Manager and has a diverse background in a variety of industries, including manufacturing, marketing, banking, higher education and public administration.

#### Welcome to Two New Partners

The **Center for Women and Enterprise** began operations in the spring of 2015 at 30 Temple Street in Nashua. We welcome **Terry Williams** as the new Program Manager and **Mary Ellen Shartzter** as the Program Assistant.

We also welcomed **Jeff Jackson**, PhD, as director of the new **Veterans Business Outreach Center (VBOC)**. The VBOC helps veteran entrepreneurs and their spouses create, develop, and sustain competitive businesses. As a resource partner of the SBA, they provide training, counseling, and linkages to services that will help you become your own boss.

#### SCORE continues to serve the state from six chapters around New Hampshire.



Small Business Week Honorees  
May 12, 2015



Small Business Saturday®  
Dover, NH