

## Notes and Queries Volume 77



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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 126 pages. Original publisher: Washington : U. S. G. P. O. , 2009. LC Number: KF27 . S6 2009za OCLC Number: (OCoLC)498375517 Subject: Small business -- United States -- Finance. Excerpt: . . . 9 In recognition of that fact, I am also here to thank this Com-mittee for their work on improving the microloan program and to make suggestions for future changes to the program so that that it can continue to help entrepreneurs like myself. I am very excited about some of the changes proposed in H. R. 3737, including improving borrower education; opening the door to more flexible, responsible microloan products; expanding eligibility requirements to increase the presence of microloan intermediaries across the country; and increasing the amount of money that an intermediary can borrow from SBA in order to reach more small businesses. I know that there are many more entrepreneurs like myself that were told no by banks every single day. All of these factors will contribute to making another entrepreneurs microloan experience even more positive than mine, which came at a crucial time for my business. In 2007, because of our constant growth, I felt it was time to pur-sue my larger dream of the company to expand beyond dog walking and create a holistic training, day care, boarding, grooming and re-tail facility for people and their pets in my community. In December of 2007, I was pre-approved for an SBA express loan from Provident Bank, which gave me the green light to final-ize our space and move forward with opening our store. Within two months, our retail store was experiencing both commercial and media success. We have been nationally recognized as a green re-tail establishment. Unfortunately, shortly thereafter, the credit crisis...

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