

THE LENDER'S ADVANTAGE

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Helping small businesses
start, grow and succeed.



Your Small Business Resource

Be a part of the Small Business Recovery Expo to be held in Boston on 12/04/2009!



On December 4, 2009 the SBA Massachusetts District Office will be holding a Small Business Recovery Act Expo in Boston and we would love to have the participation of your organization. Small businesses and aspiring entrepreneurs will have the opportunity to meet with you to learn about what programs you have available to help them start or grow a business. We plan to have 30 organizations represented. Spots are filling up so reserve your table early!

Remember, even if your lending institution or organization's offerings aren't directly focused on the American Recovery and Reinvestment Act, we still welcome your participation! The small business owners in attendance can benefit from any type of financial assistance and counseling and training you can provide. Many businesses just don't know where to go for help and this expo is an opportunity for them to do some one-stop-shopping with Massachusetts-based business resources.

We do have some marketing dollars available so we expect a good turnout. Don't let this opportunity slip by! If you are interested in reserving a table for this event and haven't already done so, please contact David Polatin at 617-565-5562 or email him at david.polatin@sba.gov.

DATE: Friday, December 4, 2009
TIME: 10:00 A.M.—2:00 P.M.
PLACE: Thomas "Tip" O'Neill Federal Building
10 Causeway Street, Auditorium
Boston, MA 02222

The Recovery Expo follows the graduation ceremony for the 2009 e200 class.



Join us to celebrate the Boston firms that have successfully completed the Emerging 200 program.

9:00 A.M.—10:00 A.M. E200 Graduation

CALENDAR

Lunch & Learn Series:

These sessions will be held once a month at 12pm. The first three sessions will be:

- 11/18/2009
Understanding the Unilateral Action Matrix
- 12/16/2009
Overview of the Small/Rural Lender Advantage Program
- 1/13/2010
Loan Closing for Attorneys and Loan Closing Personnel

Dates and topics are subject to change.

Please note that the Lunch & Learn Series will only be available as a ReadyTalk web conference.

To access the conference, log into www.readytalk.com with access code 3010102 on the date of the training and dial 866-740-1260 with access code 3010102. Remember you must log into the web page and dial in on your phone to be able to hear and view the presentation.

A list of our regularly scheduled quarterly trainings can be found at: [Lender Training](#)

2009 LENDER AWARDS



Jeanne Hulit, New England Regional Administrator, SBA, Joseph Bator, Eastern Bank and Bob Nelson, Massachusetts District Director, SBA

Eastern Bank
Top Lender in Total Number of Loans



Jeanne Hulit, Michael McDermott, TD Bank, Bob Nelson

TD Bank
Top Lender in Total Dollar Amount



Jeanne Hulit, Bill Ryan, Greylock FCU, Bob Nelson

Greylock Federal Credit Union
Top Credit Union



Jeanne Hulit, Matt Collins, Granite State and Bob Nelson

Granite State Economic Development Corporation
Top Certified Development Company



Jeanne Hulit, Michael Savage, Rockland Trust Company and Bob Nelson

Rockland Trust Company
Top 504 Third Party Lender



Jeanne Hulit, Michael Davey, Florence Savings Bank and Bob Nelson

Florence Savings Bank
Top ARC Loan Lender

2009 LENDER AWARDS



Jeanne Hult, Joan Medeiros, BankFive, and Bob Nelson

**BankFive
Top Lender to Minorities**



Jeanne Hult, Fedelina Madrid, Berkshire Bank and Bob Nelson

**Berkshire Bank
Top Lender to Women**



Jeanne Hult, Toni Cronin, Salem Five and Bob Nelson

**Salem Five Cents Savings Bank
Top Lender to New Businesses**



Jean Hult, John Fossett, Middlesex Savings Bank and Bob Nelson

**Middlesex Savings Bank
Top Lender to Exporters**



Jeanne Hult, Jim Kelshaw, Sovereign Bank and Bob Nelson

**Sovereign Bank
Top Lender for Job Creation**



Jeanne Hult, Gary Heidel, Citizens Bank and Bob Nelson

**Citizens Bank
Top Lender for Job Retention**

SMALL BUSINESS AWARDS

We still need your help finding our next Small Business Person of the Year and other award winners and champions! The U.S. Small Business Administration sets aside one week each year to honor and recognize the contributions and impact entrepreneurs and small business champions have on our society. National Small Business Week will be held the week of May 24, 2010 in Washington DC.

Massachusetts award winners will be honored during an event next spring. The Massachusetts Small Business Person of the Year will have the chance to compete for national recognition and will be honored during National Small Business Week. Last year, the Massachusetts Small Business Person of the Year, Sumul Shah of Lumus Construction Inc. was named first runner up in the national competition.

We need your help in finding deserving individuals like Shah! Everything you need to make a nomination can be found on the Massachusetts [Small Business Week Information](#) page. If you have more questions contact Elizabeth Moisuk at 617-565-5569 or elizabeth.moisuk@sba.gov.

Please consider making a nomination for Small Business Week 2010! Let's help get one of our local firms or advocates a national award!

Jeanne A. Hulit Named SBA New England Regional Administrator



Many of you have had the chance to meet Jeanne Hulit at different events around the region.

Hulit was appointed regional administrator for SBA's Region I on August 10, 2009. As regional administrator, Hulit is responsible for the delivery of the agency's financial assistance, technical assistance and government contracting activities throughout the six New England states.

Prior to joining SBA, Hulit had been a senior vice president for commercial lending at Citizens Bank since 2002. At Citizens she managed all internal and external aspects of her clients' relationships, including the coordination of credit and non-credit banking, investment and financial services.

Before joining Citizens, Hulit worked for KeyBank, N.A. where she served as a middle market lender. She also managed Key's International Banking Division for five years. Previously, she served as deputy director of the International Division at the Maine Department of Economic and Community Development. In addition to being a vice president at Gendron Commercial Brokers and a public affairs manager for Time Warner Cable, Hulit worked for both the Chamber of Commerce of the Greater Portland Region and the Chamber of Commerce of the United States.

Welcome Jeanne!

2009 LENDER RANKING

	Top Ten SBA 7(a) Loan Guaranty Lenders	GROSS AMOUNT	LOANS
1	EASTERN BANK	\$7,284,200	156
2	CITIZENS BANK	\$7,851,500	130
3	SOVEREIGN BANK	\$7,261,000	82
4	ROCKLAND TRUST COMPANY	\$6,260,900	44
5	TD BANK, NATIONAL ASSOCIATION	\$10,425,400	35
6	ENTERPRISE BANK AND TRUST COMPANY	\$4,662,500	35
7	MIDDLESEX SAVINGS BANK	\$5,608,300	33
8	COMMUNITY BANK	\$9,085,800	31
9	COMMERCE BANK & TRUST COMPANY	\$2,250,500	31
10	GREENFIELD CO-OPERATIVE BANK	\$1,096,500	24
TOTAL:		\$164,418,700	1195

CERTIFIED DEVELOPMENT COMPANIES - 504 LOANS		
LENDER NAME	GROSS AMOUNT	LOANS
GRANITE STATE ECONOMIC DEVELOPMENT CORPORATION	\$37,242,000	90
BAY COLONY DEVELOPMENT CORPORATION	\$28,153,000	52
SOUTH EASTERN ECONOMIC DEVELOPMENT CORPORATION	\$14,187,000	34
NEW ENGLAND CERTIFIED DEVELOPMENT CORPORATION	\$19,521,000	30
CAPE & ISLANDS COMMUNITY DEVELOPMENT, INC.	\$1,760,000	6
SOUTH SHORE ECONOMIC DEVELOPMENT CORPORATION	\$1,302,000	4
OCEAN STATE BUSINESS DEVELOPMENT AUTHORITY	\$1,483,000	3
WORCESTER BUSINESS DEVELOPMENT CORPORATION	\$1,194,000	2
TOTAL:	\$104,842,000	221
THIRD PARTY LENDERS - 504 LOANS		
THIRD PARTY LENDER	GROSS AMOUNT	LOANS
ROCKLAND TRUST COMPANY	\$10,316,247.00	23
ENTERPRISE BANK AND TRUST COMPANY	\$9,971,716.00	12
COMMUNITY BANK	\$5,872,555.00	12
TD BANK, NATIONAL ASSOCIATION	\$10,276,593.00	9
BANK OF AMERICA, NATIONAL ASSOCIATION	\$6,360,000.00	9
EASTERN BANK	\$4,753,073.00	8
MIDDLESEX SAVINGS BANK	\$3,161,500.00	6
SOVEREIGN BANK	\$2,220,000.00	5
BRISTOL COUNTY SAVINGS BANK	\$7,319,000.00	4
PEOPLE'S UNITED BANK	\$2,446,500.00	4
TOTAL:	\$144,656,172	221

For the complete lender ranking for fiscal year 2009 go to:

http://www.sba.gov/idc/groups/public/documents/ma_boston/ma_09loanvolume.pdf.

Thank you to all the lenders who participated in SBA lending in Massachusetts this year! And a special thanks to the CDC's and lenders who helped make fiscal year 2009 the best year ever for 504 lending in Massachusetts!