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Jan. 13, 2014



Small business owners are usually very aware of the challenges of financing their enterprise, whether seeking funding for initial start-up, growth or new capital assets.

Fortunately, credit markets opened up a little more in 2013, as the economy continues slowly improving. The year saw an increase in the number of small businesses applying for and receiving loans. Some financial experts and government

officials say this is a sign of continued economic growth to come, which has led to a

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PayNet. Small businesses “are seeing more demand for goods and services and that's all good for GDP.” The good news is crucial, as the Federal Reserve weighs the economy's tolerance for cutbacks and begins to phase out Federal stimulus assistance.

Thus, while there is promising news for small businesses that are looking to grow in the new year, there is plenty of risk as well, making loan options, such as those offered by ACBL, more essential than ever. A

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