

**Keith and Laura Lynch
North Star Painting and North Star Web Services in Berlin
MicroCredit-NH Business Group: Valley Ventures**

Thanks to teamwork that seems to be a family trademark, both Keith and Laura Lynch of Berlin operate thriving businesses sharing the same name: North Star. Laura's newly launched business, North Star Web Services, specializes in website design, hosting, databases and graphic design services. Keith's 20-year-old business, North Star Painting, offers exterior and interior house painting.

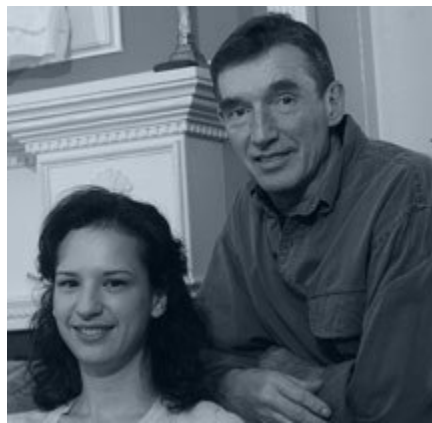
Powerful \$500 Loans

Keith and Laura have each taken \$500 loans through MicroCredit-NH. Laura's paid for local newspaper advertising and a business phone line. She reports the loan process wasn't as difficult as she had imagined, as she'd been bookkeeping the correct way (as a result of Tutorials) for several months prior to the applications.

"It was a good experience because we had to convince our peers we needed the money, and I discovered I had flaws in my plan. The group helped me find other ways to use the money – the business line was a suggestion from a member," said Laura. "I wouldn't have been able to do any advertising without the loan. Most microbusinesses don't have \$500 sitting around.

Keith suffered a shoulder injury and couldn't continue his strict, old-world style of the "paint, pot and brush" technique. Realizing he had to "change or fold," Keith's loan paid for a spray gun he uses to apply paint and back-brush it.

Keith credits the loan process and feedback from his group for making him more open to change. "I value the viewpoints of my group members very highly," he said. "The fact that we have different businesses isn't important. We put our ideas together and it helps out considerably."



Family-owned businesses making a comeback with Berlin couple.