

FORT WORTH, TX, October 03, 2013 **/24-7PressRelease/** -- Reports from the past few months are indicating that despite a

[significant decrease](#)

in the number of loans being offered to small businesses from 2007 to 2013, these loans are now back on the rise. This is incredibly good news not only for those looking to start or grow a small business, but for the economy in general, says Curt Kramer, head of Asher Enterprises.

In the past few years, small businesses have been affected by post-recession economic conditions that mean those businesses in need of a loan are often not stable or large enough to make them a viable candidate for the loans that they need. However, major banks including Wells Fargo and JPMorgan have indicated that their lending is up by over \$17 billion, and that number is expected to grow as the economy continues to stabilize. While this is a positive sign, these loans are still difficult to acquire among smaller to average-sized businesses, which has led many to seek the services of alternative lenders such as Asher Enterprises.

Any signs of growth in the loans market is a sign of an improving economy overall, whether businesses are choosing to borrow through banks or companies such as Asher Enterprises, says Curt Kramer. This indicates that not only are small businesses becoming more stable, but also that the economy itself is showing signs of growth. Small businesses, especially those in the retail and health care sectors, are among the biggest sources of new jobs in a market that is in desperate need.

There is still some concern that although banks are reporting an increase in small business lending, there is no real way for professionals such as Curt Kramer to know exactly what this means. It is largely the prerogative of banks to determine what does and does not qualify as a small business, and where they choose to direct their loans. What is also uncertain is how exactly banks define the reported "increase" that they are seeing. According to Curt Kramer, the fear among many is that there are still a large number of outstanding small business loans. This could negatively impact the apparent increases that have been seen in recent months.

Overall, the picture that has been painted is of a market that, much like other areas of the economy, is seeing growth but that still remains sluggish, especially in those areas where growth is needed most. Curt Kramer points out that whether a small business chooses to lend through a bank, through an alternative lender such as Asher Enterprise, or by any other means, it is still important to remember to be cautious in any business endeavors. Though there are signs of recovery, this is only the beginning of what will likely be a long road. However, the ability to access loans and lending programs can and should be taken as a positive sign.

Asher Enterprises Reports Increases in Small Business Lending

Written by Australian Business

ABOUT:

Founded by talented entrepreneur Curt Kramer, Asher Enterprises, Inc. in Great Neck, New York, is a privately owned investment company devoted to lending money to emerging growth and small-cap businesses. These loans are tremendously beneficial to small businesses seeking to keep up with growth and development costs without incurring high financial risk. The company provides funding derived solely from its own assets and accounts, not from third parties or outside investors. This company is committed to its vision of being an important financial ally to its borrowers, helping them to grow their companies and ultimately reach their full potential, all while maximizing shareholder value. Through its services, Asher hopes to inspire greater waves in entrepreneurship and business development in local communities.