



U.S. Small Business Administration

# Success Story

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## Water Park Enjoys Wave of Success; SBA Loan Helps Complete Recent \$6.5 Million Outdoor Expansion

**WEST BERLIN, NJ---**Ilya Girlya is riding a wave of success these days, thanks to an innovative loan program from the U.S. Small Business Administration (SBA).

The president and owner of Sahara Sam's Oasis, an indoor/outdoor [water park](#) located in West Berlin, was able to complete a \$6.5 million expansion of the water park this year with the help of an SBA 504 loan. The expansion allowed for a new outdoor beach club that features a 25 meter leisure pool (The Blue Lagoon), a children's play zone (Splish-Splash), a 12,000 sq. ft. wave pool (The Rip & Roll) along with a full service lounge, along with sand volleyball courts, new kitchen facilities/snack bar, restrooms and expanded party facilities.

Girlya and his family started Sahara Sam's Oasis in 2009. "Initially, we started with a 58,000 square foot indoor waterpark that featured a retractable roof, which allowed us to make it a year round facility," he said. "We always knew that we would expand the facility to include the outdoor beach club."

The planning for the outdoor facility took place back in 2011, with the idea of starting construction in 2012. The only drawback was finding a lender who could support a project of that size. That's when the SBA came into play. One financing option that was very appealing to Girlya and his family was SBA's 504 loan program.

The first step, for Girlya, was approaching the Regional Business Assistance Corporation (RBAC) of Mercerville. RBAC is one of four SBA Certified Development Companies in New Jersey that packages 504 loans. "The SBA 504 loan is designed to assist small businesses like Sahara Sam's Oasis obtain long-term financing for capital assets like the purchase of real estate and costly equipment," said SBA New Jersey District Director Al Titone. "With financing available for up to 90% of the project cost, SBA 504 loans offer an affordable down payment, enabling the entrepreneur to conserve working capital and retain liquidity to meet operating needs."

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For this particular 504 loan, RBAC teamed up with the SBA to provide Girlya with 35 percent of the financing for the project, while TD Bank provided financing for 50 percent of the project. Girlya was required to put up 15 percent of the project, which allowed him and his family to add the outdoor portion of the waterpark this year. In this instance, because the project was classified for special-purpose use, the SBA required a 15 percent down payment versus the traditional 10 percent that is usually required.

“William Pazmino and his team at RBAC were a pleasure to work with,” said Girlya. “This was not your typical conventional financing. It was a very detailed project and I commend them for working with me and taking me through the loan process.”

“We recognize that small business owners sometimes have more difficulty getting traditional business financing that is needed to grow their businesses,” added Titone. “Our Partnerships with the Regional Business Assistance Corporation and TDBank allow the SBA to make 504 financing available to business owners like Ilya Girlya to make the investment in their own facilities and allow them to continue to expand and create new jobs. In the long run, the community gets the benefit of additional jobs, business growth and tax revenues from a growing small business.”

Today, in just four short years, [Sahara Sam's Oasis](#) is a thriving business that has grown from 150 employees to 225. “With this expansion we have been able to increase our capacity 50 percent,” said Girlya. “After operating the new outdoor facility Memorial Day through Labor Day of this year we find ourselves with a 20-25 percent increase in business.”

According to Girlya, Sahara Sam's Oasis is all about family fun. “Our age demographic is 3-13 years old,” he added. “We market to hotels and have truly become a regional year round destination, attracting families from Washington, D.C to Pennsylvania and New York. We cater to schools, camps, scouts and family outings.”

The facility has also been rented out for special occasions, including a wedding, Bar and Bat Mitzvahs, as well as groups looking to have events at the facility. Sahara Sam's Oasis has even done project graduations. However, the most popular offering is the children's' birthday party with packages ranging from \$349 to \$429. “The full kitchen and arcade enable us to facilitate any type of children's activity,” said Girlya.

“The great part about this facility is that we are able to use technology to our advantage,” he said. “We have an automated system that monitors our water's pH levels. The system alerts our cell phones, when the water's acid-alkalinity balance is off. We can adjust all that through technology. It is quite a system.”

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In addition to the water park, Girlya and his family realize the importance of giving back to the community and have created a separate nonprofit that is called the [Sambulance Educational Safety Programs](#). “This is a partnership with Cooper Children’s Regional Hospital, Safe Kids Southern New Jersey, the National Crime Prevention Council, The Bullying Academy, American Red Cross and the National Drowning Prevention Alliance,” said Girlya. “We take the Sambulance to schools, camps or community organizations throughout the year and we teach children about safety awareness, first aid, water safety, bullying prevention, fire safety, car safety and bicycle and scooter safety. The program has been well received and when we’re not on the road, the Sambulance is parked on the grounds of Sahara Sam’s Oasis where children can peek inside and learn about some of the aspects of safety.

As for future plans, Girlya said, “There are still a few things we want to do, we’re never done. We want to create additional slide areas, and we still have room to grow. We are excited about the possibilities.”

“When most businesses were hunkering down during the worst recession, we’re saying full steam ahead,” he added.

It’s not a bad philosophy to have, when you are riding a wave of success.

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