

# RESOURCE PARTNER NEWSLETTER

May 2010

## Upcoming Events

June 2, Charlotte, Computer Security Seminar.

June 2 -3, Raleigh, NIH SBIR Conference.

August 5, Jacksonville, Vets Small Business Conference.

See page 4 for details.

## Training

Are your clients looking for training, local events and workshops? Go to: [www.sba.gov/nc](http://www.sba.gov/nc) and click on events calendar.

## Taxes

Business owners can find up-to-date tax regulations and filing procedures at: [www.irs.gov](http://www.irs.gov).

Helping small businesses  
**start, grow and succeed.**



Your Small Business Resource

## SBA Honors 2010 NC Small Business Person of The Year

Beatrice R. D. Hair is the 2010 North Carolina Small Business Person of the Year. She is Founder and Executive Director of president of Salisbury Tutoring Academy, Ltd. (STA) and Salisbury Tutoring Academy Franchise Group, LLC in Salisbury, NC.

Beatrice will celebrate Small Business Week in Washington DC May 23-25 and compete for the national award. STA is honored for its staying power, growth, innovative services, response to adversity and contributions to the community. STA has been growing steadily since starting with a few teachers in 1996. Beatrice now oversees 25 employees.

STA tutors students in all subjects, including reading, biology, history, English, math, calculus, computer skills and adult literacy. STA specializes in working with students with Attention Deficit Disorder (ADD) and dyslexia. The academy also helps students improve their study skills and prepare for standardized tests like the SAT. STA tutors students in all subjects, including reading, biology, history, English, math, calculus, computer skills and adult literacy. STA specializes in working with students with Attention Deficit Disorder (ADD) and dyslexia. The academy also helps students improve their study skills and prepare for standardized tests like the SAT.

Since founding the STA Franchise group, she has sold two franchises. She is working with the North Carolina Small Business and Technology Development Center to expand the number of franchisees.

SBA also celebrates individuals who have fulfilled a commitment to advancing small business opportunities. Congratulations to the winners.

### 2010 NC MINORITY SMALL BUSINESS CHAMPION OF THE YEAR

Julius "Jay" Howell, Sr.

Deep Reflection Products & Services, Inc.

North Wilkesboro, NC

### 2010 NC VETERANS SMALL BUSINESS CHAMPION OF THE YEAR

Col. Glenn S. Phelps

Sandhills SCORE Chapter #364

Southern Pines, NC

## SBA

### Active Lender Rankings FY 2010 YTD: October 1, 2009 – April 30, 2010

Lender	7(a) Approvals	Gross 7(a) \$'s	504 Participation Loans	504 Participation \$'s
Superior Financial Group	128	\$ 1,317,500		
BB&T	113	\$ 24,138,400	11	\$ 9,318,756
SunTrust Bank	43	\$ 4,133,900	2	\$ 1,388,900
Borrego Springs	39	\$ 3,605,000		
Wells Fargo	38	\$ 15,021,900	1	\$ 325,000
Surrey B&T	25	\$ 4,349,200		
East Carolina Bank	19	\$ 857,900		
Live Oak Banking Co.	18	\$ 18,288,000		
Yadkin Valley B&T	17	\$ 2,741,500		
Capital Bank	14	\$ 1,945,500		
RBC Bank	13	\$ 4,106,700	2	\$ 1,212,500

<b>Certified Development Corps.</b>		
Self-Help Ventures Fund	20	\$ 10,577,000
BEFCOR	15	\$ 7,953,000
Neuse River	9	\$ 4,617,000

## Tools for Online Success

The SBA and Google announced a new partnership and unveiled “Tools for Online Success,” an array of online resources and training designed to help small business owners harness technology to grow their businesses. The “Tools for Online Success” site (<http://www.google.com/help/sba>) features tutorials, video testimonials, and tips from savvy small business people who have leveraged the web to become more efficient, more cost-effective, and more successful.

Here are a few easy tips all small business owners should be using:

- Establish your online presence. Most local online listings such as Google Places are free, and if your business doesn't have a website, there are ready-made site templates and free hosting services that make establishing an online presence easy.
- Use free marketing to reach customers. You can build a fan base with free services like YouTube, Facebook and Twitter that keep your customers in-the-know about new products or specials and aware of promotions.
- Know your customers. Easy to use web analytics tools can tell you a lot about your customers by analyzing what search term brought them to your website or what they look at while they are there.
- Keep an eye on the latest trends. The growing popularity of smartphones means that more and more customers are searching for local information on the go.

## **Reminder: “Small Business Days”**

The North Carolina District Office is offering “Small Business Days” at the following chambers. “Small Business Days” will offer chamber members and other small business owners the opportunity to discuss SBA loan programs with an SBA Marketing and Outreach Specialist. The Chamber will schedule the appointments for the business owners. Call your local chamber at the number below to schedule an appointment.

<b>Location</b>	<b>Day</b>	<b>Hours</b>	<b>Phone Number</b>
Cary	Third Wednesday	10 a.m.- 2 p.m.	919-467-1016
Charlotte	Fourth Tuesday	9 a.m. - 4 p.m.	704-344-6563
Gastonia	Third Tuesday	9 a.m. - 1 p.m.	704-864-2621
Greensboro	First Tuesday	10 a.m.- 2 p.m.	336-510-1234
Hendersonville	Second Tuesday	9 a.m. - 12 p.m.	828-692-1413
Hickory	Second Tuesday	10 a.m.- 2 p.m.	828-328-6000 x224
Mooresville	First Thursday	9 a.m. - 2 p.m.	704-664-3898
Salisbury	Fourth Wednesday	9:30 a.m. - 2 p.m.	704-633-4221

## **Take Your Business Global**

Many small businesses think they are not large enough to compete in the world marketplace. In fact, 97 percent of all exporters are small businesses. To grow a business, you need to think outside the box and outside the borders. The SBA and other government agencies provide specific export counseling and training programs; will help identify foreign markets; and can assist with export financing and credit insurance.

SBA’s Export Express finances loans and lines of credit up to \$250,000, and delegates the credit decision to the lender. Participating lenders can use their own forms and procedures and negotiate either a fixed or variable interest rate. The SBA provides a 36-hour turnaround on all Export Express submissions. The International Trade Loan Program offers term loans to businesses that plan to start or continue exporting or that has been adversely affected by competition from imports. The proceeds of the loan must enable the borrower to be in a better position to compete. The program offers borrowers a maximum SBA guaranteed portion of \$1.75 million. Funds may be used for the acquisition, construction, renovation, modernization, improvement or expansion of long-term fixed assets or the refinancing of an existing loan used for these same purposes.

For more information on how SBA and our government partners can help your clients take their business global, go to [www.sba.gov](http://www.sba.gov), [www.export.gov](http://www.export.gov) or call 1-800-USA-TRADE.

## **SBTDC Receives Energy Efficient Grant**

The SBA awarded a Small Business Energy Efficiency Grant to the North Carolina Small Business and Technology Development Center hosted by North Carolina State University. The grant allows the SBTDC to add technology counselors and expand student internships to increase their ability to provide statewide business and technology commercialization services to energy efficiency and clean technology companies. They will also leverage relationships with existing partners involved in the alternative energy and clean technology area.

The SBTDC will use unique and innovative approaches to develop and promote green buildings and green technology. The proposed programs will help to provide education, training, energy efficiency audits, information on adoption of energy efficiency practices, and assistance for purchase and installation of energy-efficient building fixtures and equipment.

For more information on SBTDC programs go to: [www.sbtcd.org](http://www.sbtcd.org).

## **Mark Your Calendar**

**June 2, 2010** - The SBA, the National Institute of Standards and Technology (NIST), the FBI and Charlotte InfraGard are sponsoring a free workshop for small business owners and organizations to discuss computer security and existing threats to small business information. This is an opportunity for small business owners to learn from qualified experts how to prevent electronic fraud. The training includes discussions on Information Security including security for every-day operations such as e-mail, internet, desktop and personnel issues. Located at Central Piedmont Community College, 1 p.m. - 5p.m., Levine Campus, Matthews, Building Levine 2, room 2150. To register call 704-330-4223, reference #SBX8013.

**June 2-3, 2010** - NIH SBIR Conference sponsored by the SBTDC in Raleigh. Details and to register for this event go to: [www.sbtcd.org/nihsbir2010](http://www.sbtcd.org/nihsbir2010) .

**August 5, 2010** - Small Business Veterans Conference sponsored by SBA, SBTDC, North Carolina Military Business Center, City of Jacksonville and Coastal Carolina Community College will be held in Jacksonville. For details contact Don Spry 910-815-3188.

## **Training Activities and Events**

Let us help you promote your training activities and seminars. We can post them to our website calendar. Four weeks lead-time is required. E-mail updates to [april.gonzalez@sba.gov](mailto:april.gonzalez@sba.gov) or call (704) 344-6811.

## **Quote Of The Month**

The potential of the average person is like a huge ocean unsailed, a new continent unexplored, a world of possibilities waiting to be released and channeled toward some great good.

- Brian Tracy