

RESOURCE PARTNER NEWSLETTER

December 2009

Strategies for Growth

Seasons Greetings

The SBA and Dell launched an online video series offering tools and strategies to help small business owners rebound from the economic recession and put themselves in a position to expand and create jobs.

Strategies for Growth: Advice for Expanding Your Business includes real-world insight, solutions and advice from small business owners who've succeeded, in good and bad economic times. Additionally, the series draws on the expertise of counselors, policy makers and others for accessing resources and tools available to small business owners.

The video series highlights key topics that engage small business owners in issues critical to small business growth. These areas include Planning for Growth, Government Contracting, Team Building, Marketing, Technology, Exporting Opportunities, and Disaster Recovery. Also featured is a Profiles of Success segment that spotlights two successful entrepreneurs.

The series features a range of growing small businesses from across the country, including a design firm, a vegetarian restaurant and bakery, and a green construction company.

Strategies for Growth is available on the SBA's Web site at <http://www.sba.gov/strategiesforgrowth> and at the SBA's YouTube channel at www.YouTube.com/sba. Each topic is indexed by subject and includes additional resources for entrepreneurs.

PodCast

Do you and your clients know what a podcast is? Podcasting is a way to receive audio files over the Internet. The SBA offers podcast feeds to you on a range of small business topics. Podcast feeds deliver audio broadcasts to your desktop. You can listen to these files on your computer or download them to your MP3 player and take them with you. For your convenience, we will be adding additional feeds every month on small business topics.

Topics include:

- Women's Business Ownership: Starting, Financing and Growing the Right Way
- SBA's Veterans Business Development: Military Service to Small Business Ownership
- Competing in the Global Market: SBA's International Trade Programs
- Anticipating Change: Staying Current with Your Business Plan

To listen, go to: <http://www.sba.gov/tools/audiovideo/Podcasts/index.html>.

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



Your Small Business Resource

SBA

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

Lender	7(a) Approvals	Gross 7(a) \$'s	504 Participation Loans	504 Participation \$'s
Superior Financial Group	39	\$ 440,000		
BB&T	34	\$ 11,221,200	1	\$ 662,441
SunTrust Bank	13	\$ 1,105,000	1	\$ 1,172,000
Wells Fargo	9	\$ 2,584,100	1	\$ 325,000
Borrego Springs	8	\$ 315,000		
Community South Bank	7	\$ 4,544,500		
Capital Bank	6	\$ 948,000		
Innovative Bank	6	\$ 150,000		
Yadkin Valley B&T	6	\$ 1,116,400		
Self Help Credit Union	5	\$ 165,000		
The East Carolina Bank	5	\$ 182,300		

Certified Development Corps.		
BEFCOR	5	\$ 2,323,000
Self-Help Ventures Fund	5	\$ 1,898,000
Avista	3	\$ 1,193,000

Delivering Success

The SBA and the U.S. Postal Service bring you Delivering Success—video interviews with successful entrepreneurs who share the lessons they've learned about owning a small business. Your clients can pick the topic that interests them or sit back and spend less than an hour viewing the entire series. Discover how these successful entrepreneurs met the challenges of small business ownership.

- Entrepreneurial Spirit --learn what it takes to turn a passion into a business.
- Getting Started--how to overcome obstacles when starting a business.
- Financing--discover how SBA-backed financing helped these entrepreneurs start their businesses.
- Planning & Research--critical components of success explained by owners who know how.
- Marketing 101--explore a variety of marketing techniques to build your customer base.
- Hiring & Developing Employees--these owners let you in on what worked for them.
- Promoting & Growing Your Business--learn innovative techniques to increase your business.
- Business Reality Check--be prepared to change course from small business owners who had to do just that.

Go to: <http://www.sba.gov/tools/audiovideo/deliveringsuccess/index.html> to view these videos.

“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.

Location	Day	Hours	Phone Number
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

Employers Must File Annual Withholding Reconciliation

All employers in North Carolina must file Form NC-3, the annual withholding reconciliation each year with the state. The deadline for filing the annual state withholding reconciliation for 2009 is Monday, March 1, 2010.

The N.C. Department of Revenue does not get withholding information about North Carolina employers from any other source. Employers must file a state withholding reconciliation in addition to any federal reconciliations.

An employer must provide the total amount of state tax withheld as reflected on both the W-2s and 1099s it sends to its employees and contractors.

Employers with more than 250 employees are required to file their reconciliations on CDs. Smaller employers can save time and trouble by filing their annual withholding reconciliation on CDs as well, instead of printing and mailing paper copies.

For a complete list of withholding forms and instructions (including those for filing on CDs), go to: <http://www.dor.state.nc.us/forms>. Call the Taxpayer Assistance and Collections Center at 1-877-252-3052 if you have any questions. Employers may drop off their CDs at one of NCDOR’s 12 service centers across the state. For a list of service centers go to: <http://www.dor.state.nc.us/aboutus/field.html>.

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 or call (704) 344-6811.

Reni Guides Due To Be Printed

Please send me your updated information for the 2010 resource guide. We want to provide potential and current business owners the most up-to-date information.

Contact me at April Gonzalez, 704-344-6811 or april.gonzalez@sba.gov.

Quote Of The Month

"Being defeated is often a temporary condition. Giving up is what makes it permanent."

- Marilyn vos Savant