

RESOURCE PARTNER NEWSLETTER

August 2008

REMINDER:

Small Business Resource Summit

September 18, 2008.

Location: Elizabeth City

See page 4 for details.

Disney Institute

September 25, 2008

Location: Hendersonville

See page 2 for details.

USEAC Conference

December 8 - 10, 2008

See page 4 for details.

Community Express Pilot Program

Earlier this year, SBA received loan guaranty requests under the Community Express at a volume that would have exceeded the statutory limit by years end. As a result the SBA has taken steps to limit the number of Community Express loans each month. The restructured Community Express Pilot Program goes into effect October 1, 2008. The new regulations extend through December 31, 2009. Under the restructured program, the borrower eligibility is clearly defined.

First, small businesses whose principal office is located in a HUBZone or Community Reinvestment Act (CRA) area will be eligible for Community Express.

Second, loans of \$25,000 or less regardless of where the principal office of the business is located will be eligible for Community Express.

Third, loans made under special market initiatives designed to support local communities/economic development will be eligible for Community Express.

In addition, the technical assistance (T/A) requirement is retained but SBA is giving the lenders the option to use SBA's new online Small Business Training Network (SBTN) and other SBA T/A resources to meet the programs requirements. Lenders will continue to be required to document in their loan file the technical assistance received by the borrower.

Time Saver for Small Businesses and the Self-Employed

IRS e-News for Small Businesses offers small businesses and the self-employed a real time-saver. e-News is a bi-weekly newsletter that alerts them to what's new, hot and important for small business owners to know. It's quick to read, easy to subscribe – and it's free.

e-News for Small Businesses is the IRS's e-newsletter for businesses with specialized content consisting of: Important upcoming tax dates for small businesses, what's new for small businesses on IRS.gov, reminders and tips to assist small businesses with tax compliance, IRS news releases and special IRS announcements, direct links to a variety of Web sites and resources, and availability of IRS products, services, and training opportunities. Subscribe to e-News for Small Businesses on [IRS.gov](http://www.irs.gov) at <http://www.irs.gov/businesses/small/article/0,,id=154825,00.html> or other IRS e-newsletters at <http://www.irs.gov/newsroom/content/0,,id=103381,00.html>.

Helping small businesses
[start](#), [grow](#) and [succeed](#).



Your Small Business Resource

Active Lender Rankings FY 2008 YTD: October 1, 2007 – June 30, 2008

Lender	7(a) Approvals	Gross 7(a) \$'s	504 Participation Loans	504 Participation \$'s
Superior Financial Group	207	\$ 1,915,000		
BB&T	130	\$ 27,158,600	10	\$ 6,484,510
Bank of America	74	\$ 2,463,300	8	\$ 7,144,837
Self Help Credit Union	74	\$ 3,896,600		
Innovative Bank	49	\$ 1,110,000		
Banco Popular	40	\$ 11,601,400		
Capital One Bank	39	\$ 1,603,000		
Surrey Bank & Trust	39	\$ 5,431,000	1	\$ 850,000
Wachovia	38	\$ 18,647,900	2	\$ 2,996,000
Bank of Granite	30	\$ 5,098,150	4	\$ 3,045,438
CIT	27	\$ 15,135,500	3	\$ 7,291,250

Certified Development Corps.		
Self-Help Ventures Fund	58	\$ 27,367,000
Avista Business Development	19	\$ 9,566,000
BEFCOR	18	\$ 9,216,000

Disney Institute Brings Program to Henderson County

"The Disney Keys to Excellence" comes to Western North Carolina on Thursday, September 25 at Blue Ridge Community College. The full-day event will give area professionals an opportunity to "Experience the Business Behind the Magic" - proven strategies and best practices that are easily adaptable to other organizations. Disney Institute programs are unique in the world of training.

The Hendersonville Disney Keys program is made up of four 90-minute sessions:

- * Leadership, Disney Style - Participants discover how effective leadership has been the catalyst at Disney to drive employee/customer satisfaction and bottom-line results, from the company's inception to today.
- * Management, Disney Style - Participants examine the importance of integrating an organization's corporate culture into selection, training and care.
- * Service, Disney Style - Participants explore world-renowned Disney principles for service excellence.
- * Loyalty, Disney Style - Participants learn the key practices and principles in building and sustaining loyalty that have made Disney a trusted and revered brand around the world for more than 75 years.

Program registration is \$199 per person and includes all course materials and lunch. Companies and businesses may purchase a table of 6 for \$995. Purchase a table and save \$199 - get one admission free.

For more information or to register, call (828) 694-1779 or email Elaine at elaine@blueridge.edu.

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.

Location	Day	Hours	Phone Number
Boone	Second Thursday	11 a.m. – 12:30 p.m.	828- 265-5385
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	Third Friday	11 a.m. – 12:30 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

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.

NC Leap

NC LEAP in conjunction with Craven Community College Small Business Center will offer an Intellectual Property Clinic - Trademark, service mark, copyright, patent and licensing for small business owners.

The clinic will be held at 800 College Court, New Bern NC 28562, Building H on Friday September 19, 2008, 1 - 3 p.m.

Please call 919-657-1559 to schedule an appointment or email [nccleap@ncbar.org](mailto:ncleap@ncbar.org) with IP Clinic New Bern in the subject line. You must schedule an appointment in order to attend.

Army Corps of Engineers Small Business Conference

The 12th Annual USACE Small Business Conference will take place on December 8 -10, 2008 at the Memphis Cook Convention Center, Memphis, TN. The U. S. Army Corps of Engineers (USEAC) Small Business Conference provides a unique forum for businesses to partner with USACE and to pursue new contract opportunities. USACE decision makers—top-level commanders in the field in charge of acquisitions—will be onsite to provide information about doing business with USACE.

The Conference is packed with a variety of unique and informative technical sessions, networking opportunities and panel discussions. This year's conference will feature a larger networking hall with over 100 booth spaces!

Topics to be discussed at this event include:

Sustainability - Federal Government Sustainability initiatives, How Small Businesses can make contributions;

Teaming and Joint Venturing - Tips to Teaming to Pursue Federal Government Contracts; Proposals - Understanding Federal Government Source Selection, Design Build - Benefits and Risks to Small Businesses.

Register at: www.regonline.com/USACESmallBusConf08

Small Business Resource Summit

The Federal Deposit Insurance Corporation's Atlanta Region Community Affairs has partnered with organizations that provide services to prospective and current small business owners in northeastern North Carolina to hold a full day Small Business Resource Summit that targets northeast North Carolina.

The Summit will be held on September 18, 2008, at the K. E. White Graduate Center, Elizabeth City State University, Elizabeth City, North Carolina. The Summit will start at 9:00 A.M. and run until 4:00 P.M.

The Summit will bring together providers of small business loans, grants, and technical and educational services to allow prospective and current small business owners to have a "one-stop" shopping forum to learn about available resources. In addition, the Summit will allow the small business service providers to also learn about the many available resources so they may better serve their clients.

The Summit will include service provider exhibitor tables where information on programs can be obtained and questions answered, and break-out sessions that address topics pertinent to those starting or running a small business. The Summit will have a morning session from 9:00 A.M. to noon and an afternoon session from 1:00 P.M to 4:00PM.

For more information contact : John A. Meeks, Community Affairs Specialist, Federal Deposit Insurance Corporation Raleigh Field Office, 2840 Plaza Place, Suite 350, Raleigh, NC 27612. Telephone: 919-787-8727 Ext 4915
e-mail: jmeeks@fdic.gov

Quote of the Month

Businesses are successful because someone makes the sacrifices others are unwilling to.

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