

# RESOURCE PARTNER NEWSLETTER

April 2009

## SBA Honors 2009 NC Small Business Person Of The Year

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Lisa Anne Piñeiro is the 2009 North Carolina Small Business Person of the Year. She is president of Technical Services, Inc. (TSI), an electrical training and recruiting firm in Durham, NC.

Lisa will celebrate Small Business Week in Washington DC May 17-19 and compete for the national award. TSI is honored for its staying power, growth, innovative services, response to adversity and contributions to the community. TSI has been growing steadily and has gone from 30 to 78 employees since Lisa started the business in 1998.

TSI used an SBA line of credit for \$75,000 from Wachovia Bank to help expand the business and renovate their office space.

### SBA HONORS 2009 NC Small Business Champions

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

2009 NC Minority Small Business Champion Of The Year  
Robyn G. Hamilton  
Carolinas Minority Supplier Development Council  
Charlotte, NC

2009 NC Women In Business Champion Of The Year  
Sylvia Ray  
Women's Center of Fayetteville  
Fayetteville, NC

2009 NC Veterans Small Business Champion Of The Year  
Joseph Marchesani  
Markee Distributors, LLC  
Waxhaw, NC

2009 NC Small Business Journalist Of The Year  
Mark Hibbs  
Carteret County News-Times  
Morehead City, NC

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



Your Small Business Resource

**Active Lender Rankings FY 2009 YTD: October 1, 2008 – March 31, 2009**

	7(a)		504 Participation	504 Participation
Lender	Approvals	Gross 7(a) \$'s	Loans	\$'s
BB&T	61	\$ 12,657,900	2	\$ 853,025
Superior Financial Group	60	\$ 517,500		
Surrey Bank & Trust	22	\$ 2,083,900		
Wachovia	13	\$ 10,304,500		
Bank of Granite	11	\$ 1,171,200		
Banco Popular	10	\$ 2,685,800		
Innovative Bank	10	\$ 285,000		
Borrego Springs Bank	9	\$ 375,000		
Self Help Credit Union	9	\$ 517,000		
Bank of America	8	\$ 250,000	2	\$ 1,249,449
PNC	8	\$ 1,097,300		

<b>Certified Development Corps.</b>		
Self-Help Ventures Fund	15	\$ 7,457,000
Avista	5	\$ 1,762,000
Centralina Development	4	\$ 4,191,000

**Microloan Program Available**

The Women's Center of Fayetteville announces new their new Microloan Program. The program helps less experienced individuals start or expand a small business. These individuals do not have access to funding from conventional banks due to low credit scores or their inability to provide required collateral. Businesses can be started in Cumberland and surrounding Counties.

Microloans are for business purposes only and the client is required to submit a business plan. These loans are unsecured, no collateral, but are required to bring a cosigner with a credit score of more than 600. Microloans are for US citizens, 21 years or older, and clients are required to have consistent bill payment history for past 24 months. Loans start at \$500 and go up to \$8000, repayment 1 - 3 years.

In addition, the Women's Business Center can assist potential and existing business owners in writing a business plan, credit counseling, marketing and advertising to grow a business.

For more information on the microloan program and all other services contact The Women's Business Center, 910-323-3377 or [info@wcof.org](mailto:info@wcof.org).

**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.

## **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.

<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

## **Inside WWW.SBA.GOV**

This month click on the heading “tools”. You and your clients will find a library and resources, audio/video, web chats and forums.

Under the library heading you will find topics on: Marketing and Outreach, Laws and Regulations, Publications and more.

Marketing & Outreach features monthly web chats and pod casts. Clients can hear previously recorded chats from experts on “How Small Businesses can Deal with the Credit Crunch” and “The Recovery Act and Your Small Business”.

Laws and Regulations walks you through the Federal Acquisition Regulations (FAR), OSHA regulations and IRS regulations and publications for small business owners.

Statistics & Research Resources provides an entry to various data collection websites to assist a small business searching for trends and demographics for specific areas.

Audio & Video offers podcast feeds on a range of small business topics to your desktop. You can listen to these files on your computer or download them to an MP3 player and additional feeds will be added every month on different small business topics.

Finally, in the forms section you will find SBA, IRS and miscellaneous forms for use by the business owner.

Details on all subjects can be found at: [www.sba.gov/tools/index.html](http://www.sba.gov/tools/index.html).

## SURVIVE AND THRIVE: BUSINESS SUCCESS IN TOUGH TIMES SEMINAR SCHEDULE

Date	County	Time	Event	Contact Number
<b>APR</b>	21 Nash	10am - 12 noon	Nash CC (call for details)	252-451-8233
	28 Richmond	7:30-10:00 am	AB Gibson PD1	910-410-1687
	28 Mecklenburg	8:30 - 10:00 am	Lake Norman Chamber of Commerce - (fourth of 4 sessions)	704-548-1090
	29 Ashe	3:00 -5:00 pm	Ashe Campus of Wilkes CC, classroom 306, West Jefferson, NC	336-846-3900
	29 Alleghany	6:00 - 8:00 pm	Blue Ridge Development Center, Sparta NC	336-372-5061
	30 Forsyth	3:00 - 5:00 pm	Forsyth Tech CC, 601 W. 4th St., Winston-Salem, NC #105	336-631-1320
	30 Carteret	6:00 - 8:00 pm	Donald Bryant Student Center	252-222-6200
<b>MAY</b>	4 Wilkes	3:00 - 5:00 pm	Wilkes CC, Alumni Hall, Room 1110, Wilkesboro NC	336-838-6210
	4 Wilkes	6:00 - 8:00 pm	Wilkes CC, Alumni Hall, Room 1110, Wilkesboro NC	336-838-6210
	13 Iredell	11am - 1:00 pm	Mitchell CC, Mooresville	704-878-3227
	21 Martin	11am - 12 noon	Senator Bob Martin Ag Center	252-792-1521 x202
	21 Hertford/Chowan	1:00 - 3:00 pm	Roanoke-Chowan Community College, Auditorium	252-862-1279
<b>JUN</b>	2 Iredell	3:00 - 5:00 pm	Mitchell CC, FD 205, Statesville	704-878-3227
	17 Wake	9am - 12 noon	Western Wake Campus, 3434 Kildaire Farms Rd, Cary NC	919-335-1007
	23 Johnston	10am - 12 noon	Johnston CC (call for details)	919-209-2015
<b>SEP</b>	10 Vance-Granville	9am - 12 noon	Vance Granville CC South Campus	252-738-3240
<b>NOV</b>	19 Vance-Granville	9am - 12 noon	Vance Granville CC Main Campus	252-738-3240

## NC OpenBook

NC OpenBook is a searchable database for approximately 2500 state contracts and over 5000 grants. The site is maintained and developed by the Office of State Budget and Management and the Office of Information of Technology Services and brings transparency and accountability to state government.

The website allows your clients to search for contracts by agency, size of the contract and contract information. The information focuses on the competitive contracts signed by state agencies. Go to: [www.ncopenbook.gov/contracts/default.aspx](http://www.ncopenbook.gov/contracts/default.aspx) for more details.

The grant website allows clients to search by grant programs, recipients, and grant information. Future enhancements include adding information for grants to state agencies, local governments and higher education systems. Go to: [www.ncopenbook.gov/grants/default.aspx](http://www.ncopenbook.gov/grants/default.aspx) for more details.

Finally, a link to NC Recovery enables your clients to track how the state is spending recovery funding and how many jobs are being created. Go to: [www.NCRecovery.gov](http://www.NCRecovery.gov) for details.

## 2009 Regional SBA Lenders Conferences

The SBA North Carolina District Office is conducting Regional Lenders' Conferences to discuss recent changes to the SBA loan programs. Encourage your area lenders to attend the upcoming events. Exact times, agendas and information will be forwarded to the lenders.

### Central NC

Tuesday, April 21	Charlotte	Charlotte Chamber of Commerce
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### Eastern NC

Wednesday, May 6	Cary	Wake Tech Community College
Wednesday, June 3	Wilmington	New Hanover County Library Landfall Branch

The half-day event will include:

- SBA's role in the American Recovery and Reinvestment Act of 2009
- The new SOP 50-10: Updates Effective March 2009
- Unilateral Matrix and Purchase Package System

## **Warning: Stimulus Scams**

Resource partners, warn your clients about con artists targeting people and small businesses in hope of cashing in on the economic stimulus package. These are some of the scams that have come to light:

- Consumers are sent what appears to be a stimulus check with instructions to call a toll-free number. When called, they are told to deposit the check and wire back a certain amount.
- An e-mail featuring a photo of President Obama promises a "free stimulus check" of up to several thousand dollars. Recipients of the e-mail are then directed to another link, where they are told they must "participate in the program" in order to get a check.
- Another preys on the elderly, using the fact the Recovery Act provides a one-time payment of \$250 to citizens who receive certain types of federal benefits such as Social Security.
- A number of small businesses have received a letter, supposedly from the Small Business Administration, stating they might be eligible to receive a tax rebate under the stimulus.

According to FTC, some of the other stimulus scam artists:

- Ask recipients to send a small processing fee, supposedly to get a much larger check in return.
- Request bank account number so they can deposit checks. Then they use the information to clean out accounts, or open new ones.
- Encourage recipients to click on links, open attached forms or call phony toll-free numbers. But simply clicking the link or opening the document can install harmful software on the recipient's computer, providing an identity thief access to personal information

Complaints about suspected Recovery Act scams can be filed with FTC, the Internet Crime Complaint Center, the FBI, the Bureau of Justice Assistance, or the Government Accountability Office's Fraudnet Web site. [www.gao.gov/fraudnet/fraudnet.htm](http://www.gao.gov/fraudnet/fraudnet.htm)

## **Quote of the Month**

At first dreams seem impossible, then improbable, then inevitable.

-- Christopher Reeve  
(1952-2004)