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**Mayland SBC November Newsletter-Updated Edition**

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From Mayland Small Business Center <morgan@mccsmallbusinesscenter.ccsend.com>

Date Fri 11/15/2024 9:53 AM

To Gunter, Gregory S <ggunter@mayland.edu>

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**Grazing Grounds for Entrepreneurial Growth**  
*Mayland Small Business Center*  
*November Newsletter-Updated Edition*

November 15th, 2024

## **NEW GRANT OPPORTUNITY**

# **Lowe's Western North Carolina Small Business Recovery Fund**

Lowe's and LISC have joined forces to award \$2 million in grants to small businesses in Western North Carolina impacted by Hurricane Helene.

Grants will be awarded through a competitive online application process administered by LISC.

**Click below to register**

**Sign up to be notified when the application is open**

## **What we're offering small businesses**

LISC and Lowe's will award \$20,000 grants to 100 small businesses in Western North Carolina to help accelerate economic recovery after Hurricane Helene.

Small businesses may use these flexible grants to meet urgent needs such as:

- Wages and benefits
- Inventory and systems for ongoing operations
- Payables (rent, supplies, etc.)
- Past-due bills

Note: Grants cannot be used for costs associated with starting or closing a business.

## **Who is eligible to apply**

Small businesses are eligible to apply for a grant if they meet the following criteria:

- Must be located in a disaster designated county in Western North Carolina qualifying for individual and public assistance (categories A-G on **FEMA map**)
- Must self-report as an enterprise in one of the following industries:
  - Construction (includes general contractors, trade contractors such as painting, masonry, plumbing, electrical work, etc)
  - Manufacturing (includes factories, makers, bakeries, candy makers, custom tailors, etc)
  - Retail Trade (includes food stores, groceries and convenience stores, hardware stores, nurseries/garden centers, flower shops, bookstores, car dealers, apparel stores, etc)
  - Transportation and Warehousing (includes providing transportation of passengers and cargo, warehousing and storage for goods, scenic and sightseeing transportation)
  - Agriculture, Forestry, Fishing and Hunting (includes farms, ranches, dairies, greenhouses, nurseries, orchards, or hatcheries)
- Must attest that the business expects to still be operating at some capacity or expect to be within the next six months to a year
- Must be able to provide valid W-9 information if selected as a semi-finalist

- Must be able to provide Direct Deposit/ACH information and/or a valid bank letter if selected as a semi-finalist.

## How to apply for a grant

Eligible small businesses must submit an online application from November 18-22, 2024. **Sign up to be notified when the application is open.**

## Questions

Potential applicants may direct questions to **SmallBusinessServices@lisc.org**.

## MAYLAND SBC IS OFFERING A 4-PART QUICKBOOKS SERIES THIS MONTH FREE OF CHARGE!

**QuickBooks Series # 1** QB Setup Is it time to finally get your books in order? Are you tired of not knowing if you are making or losing money throughout the year? Are you ready to send invoices, pay bills and record deposits in a more efficient and accurate way?

**QuickBooks Series # 2** QB Banking & Reconciling Is it time to finally get your books in order? Are you tired of not knowing if you are making or losing money throughout the year? Are you ready to send invoices, pay bills and record deposits in a more efficient and accurate way?

**QuickBooks Series # 3** QB Invoicing & Payments Is it time to finally get your books in order? Are you tired of not knowing if you are making or losing money throughout the year? Are you ready to send invoices, pay bills and record deposits in a more efficient and accurate way?

**QuickBooks Series # 4** QB Reports Is it time to finally get your books in order? Are you tired of not knowing if you are making or losing money throughout the year? Are you ready to send invoices, pay bills and record deposits in a more efficient and accurate way?

Join us for one or all four sessions of our QuickBooks Online Series.  
**Click link provided below to register.**

**REGISTER HERE**

## **Additional Classes Offered by Mayland SBC for the Month of November:**

### **LINKED IN FOR BUSINESS**

**DATE:** Thursday, November 14th, 6:00pm-8:00pm

**TOPIC:** Marketing and Sales

Did you know that LinkedIn has surpassed Facebook as the preferred place for providing small business content? With over 1.2 billion users you can't afford to ignore this powerful eCommerce tool. In this seminar, you will learn how to create a compelling "Online Presence" that will attract customers to you. You will learn the most important things to do on LinkedIn so that you can be found. We will discuss how to position yourself as an expert and how to increase your visibility on LinkedIn. Create a LinkedIn profile that stands out and positions you as an expert. How to get 500 connections and expand your network. Harnessing LinkedIn groups to grow your visibility and establish your expertise. Build your personal plan to quickly get result with LinkedIn in only 15 minutes, 2 days a week. LinkedIn can be a tremendously powerful tool to grow your small business and finally get noticed. Click link below to register.

**REGISTER HERE**

### **AI PHOTOS: REVOLUTIONIZE YOUR MARKETING STRATEGY**

**DATE:** Monday, November 18th, 2024, 11:00am-12:00pm

**TOPIC:** Marketing and Sales

Generative AI photos are here and it's time to add them as an option for your visual marketing. You can use AI photos on your website, social media, print materials, and more... but should you? Visual marketing expert Bob Mackowski will share examples and discuss whether it's a good idea for your business, the benefits and drawbacks, and how to create and edit AI images using Adobe Firefly. Click link below to register.

**REGISTER HERE**

### **ART STUDIO AND GALLERY MARKETING**

**DATE:** Thursday, November 21st, 2024, 6:00pm-8:00pm

**TOPIC:** Marketing and Sales

**What are the latest marketing trends for artists? Class will explore recent trends in marketing and selling handmade products. Discover new tactics for social media, video, online selling and hot markets! Click link below to register.**

**REGISTER HERE**

**ATTENTION SMALL BUSINESS OWNERS!  
GRANTS CURRENTLY AVAILABLE.  
CLICK ON LINKS BELOW FOR CONSIDERATION  
AND APPLICATION.**

**[SMALL BUSINESS HURRICANE RECOVERY GRANT PROGRAM](#)**

**[WNCSBI GRANT-APPALACHIAN COMMUNITY CAPITAL](#)**

**[CFWNC EMERGENCY AND DISASTER RESPONSE FUND](#)**

**[NC HOSPITALITY WORKERS RELIEF FUND](#)**

**[EMERGENCY RELIEF-SOUTHERN SMOKE](#)**

**[HELENE RELIEF-TREATS](#)**

**[HURRICANE DISASTER SUPPORT-RAFI](#)**

**The U.S. Small Business Administration continues to operate the Business Recovery Center inside the Mayland Community College Small Business Center in Spruce Pine. SBA's Customer Service Representatives are available at the Center to answer questions, assist business owners complete their disaster loan application, accept documents, and provide updates on an application's status. Walk-ins are accepted, but you can call to schedule an in-person appointment at 828-766-1296. Additional information and hours are detailed below.**

## Disaster Field Operations Center East

**Release Date:** Oct. 18, 2024

**Release Number:** 25-037, NC 20701/20702

**Contact:** Mark Ihenacho (404) 331-0333

[Mark.Ihenacho@sba.gov](mailto:Mark.Ihenacho@sba.gov)

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### SBA Opens More Business Recovery Centers and Adds More Counties to North Carolina Disaster Declaration

**ATLANTA** -The [U.S. Small Business Administration \(SBA\)](#) announced today that it will open two more Business Recovery Centers (BRCs) on **Monday, Oct. 21** at the Blue Ridge Community College in Brevard and Mayland Community College Small Business Center in Spruce Pine. The SBA is opening the Centers to assist businesses and residents who were affected by Tropical Storm Helene.

SBA's Customer Service Representatives are available at the Centers to answer questions, assist business owners complete their disaster loan application, accept documents, and provide updates on an application's status. Walk-ins are accepted, but you can [schedule an in-person appointment at an SBA Business Recovery Center in advance](#). The Centers will operate as listed below.

<b>Business Recovery Center (BRC)</b> <b>Buncombe County</b> Asheville Chamber of Commerce <a href="#">36 Montford Avenue</a> Asheville, NC 28801 <b>Hours:</b> Monday - Friday, 9 a.m. to 6 p.m. Saturday, 9 a.m. to 3 p.m. <b>Closed:</b> Sunday	<b>Disaster Loan Outreach Center (DLOC)</b> <b>Mecklenburg County</b> U. S. Small Business Administration District Office <a href="#">6302 Fairview Rd</a> Suite 300 Charlotte, NC 28210 <b>Hours:</b> Monday - Friday, 8 a.m. to 5 p.m. <b>Closed:</b> Saturday and Sunday
<b>Business Recovery Center (BRC)</b> <b>Mitchell County</b> Mayland Community College Small Business Center <a href="#">67 Hotel Ave</a> Spruce Pine, NC 28777 <b>Opening:</b> Monday, Oct. 21, 1 p.m. to 6 p.m. <b>Hours:</b> Monday - Friday, 8 a.m. to 6 p.m. Saturday, 9 a.m. to 3 p.m. <b>Closed:</b> Sunday	<b>Business Recovery Center (BRC)</b> <b>Transylvania County</b> Blue Ridge Community College <a href="#">45 Oak Park Dr</a> Brevard, NC 28712 <b>Opening:</b> Monday, Oct. 21, 1 p.m. to 6 p.m. <b>Hours:</b> Monday - Friday, 8 a.m. to 6 p.m. Saturday, 9 a.m. to 3 p.m. <b>Closed:</b> Sunday
<b>Business Recovery Center (BRC)</b> <b>Watauga County</b> Appalachian Enterprise Center <a href="#">130 Poplar Grove Connector</a> Boone, NC 28607 <b>Hours:</b> Monday - Friday, 8 a.m. to 6 p.m. Saturday, 9 a.m. to 3 p.m. <b>Closed:</b> Sunday	



U.S. Small Business  
Administration

Monday	8am - 6pm
Tuesday	8am - 6pm
Wednesday	8am - 6pm
Thursday	8am - 6pm
Friday	8am - 6pm
Saturday	9am - 3pm
Sunday	Closed

Located at:  
Mayland Small Business Center  
67 Hotel Place, Spruce Pine NC 28777  
For more information:  
Call 828-766-1296





U.S. Small Business  
Administration

## U.S. SMALL BUSINESS ADMINISTRATION FACT SHEET - DISASTER LOANS

### NORTH CAROLINA Declaration 20701 & 20702

(Disaster: NC-20007)

Incident: TROPICAL STORM HELENE

occurring: September 25, 2024 & continuing

in the North Carolina counties of: Alexander, Alleghany, Ashe, Avery, Buncombe, Burke, Cabarrus, Caldwell, Catawba, Cherokee, Clay, Cleveland, Forsyth, Gaston, Graham, Haywood, Henderson, Iredell, Jackson, Lee, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Nash, Polk, Rowan, Rutherford, Stanly, Surry, Swain, Transylvania, Union, Watauga, Wilkes, Yadkin, Yancey, and The Eastern Band of Cherokee Indians; for economic injury only in the contiguous North Carolina counties of: Anson, Chatham, Davidson, Davie, Edgecombe, Franklin, Guilford, Halifax, Harnett, Johnston, Montgomery, Moore, Richmond, Rockingham, Stokes, Wake, Warren, and Wilson; for economic injury only in the contiguous Georgia counties of: Fannin, Rabun, Towns, and Union; for economic injury only in the contiguous South Carolina counties of: Cherokee, Chesterfield, Greenville, Lancaster, Oconee, Pickens, Spartanburg, and York; for economic injury only in the contiguous Tennessee counties of: Blount, Carter, Cocke, Greene, Johnson, Monroe, Polk, Sevier, and Unicoi; and for economic injury only in the contiguous Virginia counties of: Carroll, Grayson, and Patrick

Application Filing Deadlines:

Physical Damage: November 27, 2024

Economic Injury: June 30, 2025

If you are located in a declared disaster area, you may be eligible for financial assistance from the U. S. Small Business Administration (SBA).

#### What Types of Disaster Loans are Available?

- Business Physical Disaster Loans – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.
- Economic Injury Disaster Loans (EIDL) – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.
- Home Disaster Loans – Loans to homeowners or renters to repair or replace disaster-damaged real estate and personal property, including automobiles.

#### What are the Credit Requirements?

- Credit History – Applicants must have a credit history acceptable to SBA.
- Repayment – Applicants must show the ability to repay all loans.

#### What are the Interest Rates?

By law, the interest rates depend on whether each applicant has Credit Available Elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines the applicant does not have sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for its own disaster recovery. An applicant, which SBA determines to have the ability to provide for his or her own recovery is deemed to have Credit Available Elsewhere. Interest rates are fixed for the term of the loan. The interest rates applicable for this disaster are:

Physical Damage Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Home Loans	2.813%	5.625%
Business Loans	4.000%	8.000%
Non-Profit Organizations	3.250%	3.250%

Economic Injury Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Businesses & Small Agricultural Cooperatives	4.000%	N/A
Non-Profit Organizations	3.250%	N/A

**Mayland Small Business Center is here to offer support and encouragement to small business owners after the devastating impacts of Hurricane Helene.**



## **Small Business Owners and Entrepreneurs:**

We have workspace available along with desktop computers, internet access and printers to help during these difficult times if needed. Feel free to reach out for more information at 828-766-1296

**Resources and links which may  
be helpful listed below.**



## Small Business Disaster Recovery Steps in North Carolina

1. **Assess and Document Damage:** After a disaster, the first step is to assess the extent of the damage to your property, equipment, inventory, and other business assets. Document everything thoroughly with photos, videos, and detailed notes to have a clear record. This is crucial for reporting the incident to insurance providers and other agencies, ensuring you capture the full scope of the loss.
2. **Contact Insurance Carrier:** Once the damage is documented, notify your insurance provider immediately to begin the claims process. Provide them with the documentation of the damage and work closely to understand the timeline and requirements for receiving compensation. Be proactive in following up and ensuring all paperwork is correctly filed to expedite the claim.
3. **Register with the Federal Emergency Management Agency (FEMA).** Once a federal disaster declaration has been made for your area, contact FEMA by phone to report any loss. FEMA will take your information and provide you with a registration number. Contact FEMA online at <http://www.fema.gov>, via phone at **1.800.621.FEMA (3362)**, or via TTY at 1.800.462.7285 for the speech and hearing impaired.
4. **Contact SBA:** The U.S. Small Business Administration (SBA) provides disaster recovery loans to businesses affected by disasters. These loans can help cover the costs of repairs, rebuilding, and operational recovery. Reach out to the SBA for guidance on the loan application process and gather the necessary documentation to apply for financial assistance. Often, FEMA and SBA will work with local agencies to provide support the Disaster Recovery Centers (DRCs) and Business Recovery Centers (BRCs). **1-800-659-2956**  
<https://www.sba.gov/funding-programs/disaster-assistance/hurricane-helene>
5. **Contact Lending Organizations** for Bridge Loans or Rapid Recovery Loans: You may be able to apply for bridge loans to provide for cash needs in the short term. When those funders are identified, information will be provided here.
6. **Contact Suppliers:** Notify your suppliers about the disaster and discuss how it might affect your orders, deliveries, and supply chain. Collaborating with suppliers early helps minimize disruptions and may offer temporary adjustments to payment terms or delivery schedules, allowing your business to get back on track faster.
7. **Contact Creditors:** If your business has existing loans or financial obligations, inform your lenders about the disaster. Many financial institutions offer disaster relief options, such as loan deferments, payment restructuring, or temporary interest rate reductions, to help ease financial strain during recovery.
8. **Get Help from the SBCN (Small Business Center Network):** The Small Business Center Network (SBCN) in North Carolina provides free counseling, resources, and support to small businesses recovering from disasters. Reach out for guidance on navigating recovery, accessing grants or loans and assistance with applications, and obtaining referrals to other necessary resources. The SBCN can also offer specialized seminars or consultations to help you rebuild your business effectively. To schedule an appointment, go to [www.ncsbc.net](http://www.ncsbc.net)



# RESPONDING TO DISASTER

## TIPS FROM THE FRONTLINE



### YOUR PEOPLE COME FIRST.

Establish a system that helps quickly identify which employees and facilities are impacted.



### PUT YOUR TEAM AND PLANS IN ACTION IMMEDIATELY.

Business resumption plans and crisis response teams are essential at the facility, division, regional, and corporate levels. Engage them quickly, and ensure the point person(s) has decision-making authority, as well as a direct line to company leadership.



### HAVE A PLAN A, B, AND MAYBE C.

That goes for people and communication methods. If members of your crisis teams live in the area where the crisis occurred, ensure there are alternates who can provide support. Also identify alternative means of communication if power or networks are knocked out. Don't underestimate the value of going back to the basics, like investing in battery-operated radios and keeping a printed list of phone numbers for important contacts.

# DISASTER RECOVERY TOOLKIT FOR SMALL BUSINESSES

Reprinted with permission from CFI Australia and Kentucky Small Business Development Center

## Checklist for Re-Opening Your Business After a Disaster



ASBTDC  
ARKANSAS SMALL BUSINESS AND  
TECHNOLOGY DEVELOPMENT CENTER



Funded in part through a cooperative agreement with the U.S. Small Business Administration. All opinions, conclusions or recommendations expressed are those of the author(s) and do not necessarily reflect the views of SBA.

Checklist for ReOpening

WNCBUSINESS

Dogwood Health Trust

**Mountain Bizworks**

**Disaster Unemployment Assistance**

**US Small Business Administration**

**Business Physical Disaster Loan**

**USDA**

**RAFI**

**USDA Farm Service Agency**

**Programs for Farm Resilience**

**Abundance Capital**

**NC Dept. of Commerce**

**AMY Wellness Foundation**

**Doordash**

## **Business Counseling**

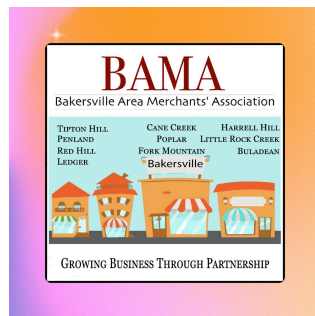
### **Confidential Business Counseling**

The MCC Small Business Center provides confidential business counseling at NO COST to start-ups and small business owners in areas such as business planning, identifying funding options, marketing assistance, web design, and more. Your job is to take a chance and become an entrepreneur. Our mission is to help you get started and to help existing small businesses expand, increasing the number of businesses and jobs in our community.



**Schedule a  
Business  
Counseling Session  
HERE**

*The Small Business Center partners with several external resources to provide additional assistance to small businesses. Contact the Small Business Center at [mwood@mayland.edu](mailto:mwood@mayland.edu) to schedule an appointment.*



## Additional Resources

Visit our **MCC Small Business Center Website** to learn about our confidential business counseling, training opportunities, and other resources.

Connect with the **North Carolina Military Business Center (NCMBC)** to learn about military and federal business opportunities.

Visit the **Small Business Technology Development Center** website to learn about the assistance the SBTDC can provide to your small business, including help with exporting and doing business with the government.

The **Small Business Administration Start-Up Business Guide** can help you with taking the first steps down the path to starting your business.

The NC Small Business Center Network is funded by the state of North Carolina and supported through the NC Community College System. Small Business Centers are located at each of the state's 58 community colleges.

Visit the **NC Small Business Network website** for more information.

Email: [mwood@mayland.edu](mailto:mwood@mayland.edu) Phone: 828.766.1295

[ggunter@mayland.edu](mailto:ggunter@mayland.edu) Phone: 828.766.1296

Website: [https://url.avanan.click/v2/r01/\\_\\_\\_www.mayland.edu/small-business-center/\\_\\_\\_YXAzOm1heWxhbmRIZHU6YTpvOmEyODg3ZjhkOGY1MTJmY2JiNDg4ZjU5ZjBiMjM1ZWUzOjc6MTM4MjpkNGJiM2NmNmUzNjk4MjI5NDdhYjQ2ZTFhN2NIY2MyMWQzMzNINDgyOTE4YzFjODM2YWl4ZjBIMTk1OGFjNTY0OnQ6VDpO](https://url.avanan.click/v2/r01/___www.mayland.edu/small-business-center/___YXAzOm1heWxhbmRIZHU6YTpvOmEyODg3ZjhkOGY1MTJmY2JiNDg4ZjU5ZjBiMjM1ZWUzOjc6MTM4MjpkNGJiM2NmNmUzNjk4MjI5NDdhYjQ2ZTFhN2NIY2MyMWQzMzNINDgyOTE4YzFjODM2YWl4ZjBIMTk1OGFjNTY0OnQ6VDpO)

Mayland Small Business Center | PO BOX 547 97 Pinebridge Ave | Spruce Pine, NC 28777 US

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