

Mayland SBC Thanksgiving Edition

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

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

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Grazing Grounds for Entrepreneurial Growth

Mayland Small Business Center

November Thanksgiving Edition

November 25th, 2024



Wishing you a season of abundance and warmth. Happy Thanksgiving from the Mayland Small Business Center.



Small Business Saturday

Champion Small Businesses Nationwide and #ShopSmall on Saturday, November 30, 2024.

Now more than ever, small businesses need our support. Please join SBA and organizations across the country as they celebrate small business contributions to their communities by shopping at a small business on November 30, Small Business Saturday.

Small Business Saturday was founded by American Express in 2010 and officially cosponsored by SBA since 2011. It is an important part of small businesses' busiest shopping season.

- In 2023, the reported projected spending in the U.S. from those who shopped at small businesses on Small Business Saturday was around \$17 billion.
- Since 2010, the total reported U.S. spending at small businesses during the annual Small Business Saturday is an estimated \$201 billion.

Join the highly successful team of SBA, Women Impacting Public Policy (WIPP), and American Express in kicking off the 2024 holiday season. Support our nation's more than 34 million independent businesses this Small Business Saturday and all holiday season long.

How you can participate:

Shoppers

- Find small businesses participating in Small Business Saturday in your area with links provided below:

[SHOP SMALL SPRUCE PINE](#)

[SHOP SMALL BURNSVILLE](#)

[SHOP SMALL NEWLAND](#)

[SHOP SMALL BANNER ELK](#)

Small business owners

- Get free Small Business Saturday marketing materials including sample posters, and social media resources with link provided below:

[FREE SHOP SMALL MARKETING](#)

Partner organizations

- [2024 SMALL BUSINESS SATURDAY SOCIAL MEDIA GUIDE](#)
- [2024 SMALL BUSINESS SATURDAY GRAPHICS](#)
- [FOLLOW SBA ON SOCIAL MEDIA FOR UPDATES](#)

**Beware of Fraudulent Website for
Small Business Grants**

Dogwood Health Trust received notice that a fraudulent website is claiming to be a place where small businesses can apply for Western North Carolina Small Business Initiative (WNCSBI) grants.

This is unfortunate. Dogwood encourages you to be vigilant and careful if you receive any solicitations claiming to offer grants from Dogwood or from the WNCSBI.

Dogwood provided a lead grant to Appalachian Community Capital (ACC), working in partnership with the Community Reinvestment Fund (CRF), to launch and administer the WNCSBI on Oct. 31, 2024.

All applications should be submitted through their website and application portal here:

WNCSBI Grant

It is the only official small business grant portal of the WNCSBI and applications will be accepted until Nov. 27, 2024.

Please take good care to protect yourself and your information from fraud. If you do receive any unsolicited emails or suspect something to be fraudulent, please report to the NCDOJ at:

File a Complaint

**REMAINING WEBINARS FOR MONTH OF
DECEMBER LISTED BELOW WITH REGISTRATION
LINKS PROVIDED.
REMEMBER THESE CLASSES ARE ALWAYS FREE!**

**Harnessing the Facebook Algorithm
Monday, December 2nd, 2024, 11:00am-12:00pm.**

The average free reach on Facebook is dreadful. It's hopeless, right? Not if you know what you're doing. If you work with the algorithm and give it what it wants, it'll give you what you want: eyes on your content. Commercial photographer Bob Mackowski

can achieve 5-20x the average Facebook views and he'll teach you how you can get above-average views as well.

REGISTER ONLINE

Instagram For Business
Thursday, December 5th, 2024, 11:00am-1:00pm

This course will help you master Instagram marketing strategy, which will help you grow your business at a rapid pace and gain thousands of the right kind of followers. You will learn how to: Convert Instagram followers into paying customers Generate sales with Instagram Shopping & Instagram Checkout Secrets of hashtagging your post and stories revealed Go Live on Instagram!!!!

REGISTER ONLINE

**CHECK BACK SOON FOR ADDITIONAL CLASSES
OFFERED IN 2025!**

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

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

REMINDER: 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

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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.

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



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



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.

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

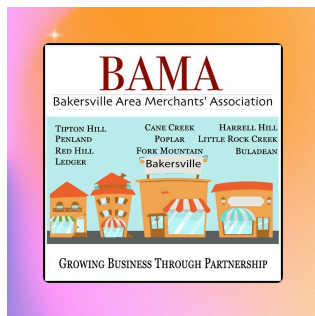
Confidential Business Counseling

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 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 Phone: 828.766.1295

ggunter@mayland.edu Phone: 828.766.1296

Website: https://url.avanan.click/v2/r01/___www.mayland.edu/small-business-center/___YXAzOm1heWxhbmRIZHU6YTpvOjRmMTk5OTQzZmNkNzcwNzhIMWEwOTkzNGE0NGZjMWM0Ojc6NDk3MDo3NmE3ODRmMjM2NTdhZjllZjA5OWNhNTAxMTQ5NWEzMWMxNWM1YjBiY2RiZTRkNjk3NzliYjJiZThiYWUyNDBhOnQ6VDpO

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

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