



Mayland SBC December WNC Strong 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

December WNC Strong Edition

December 5th, 2024



THIS HOLIDAY SEASON

support

SMALL BUSINESS

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FEMA

Disaster Response: Small Business Resources, Insurance, and Claims

Small Business Recovery Fairs and Info Sessions:

FEMA info session: On Tuesday, December 10, from 1-2:30 p.m., FEMA will hold a webinar titled "Disaster Response: Small Business Resources, Insurance, and Claims." The session is part of a series aimed at sharing critical information and resources for small businesses to successfully navigate disaster recovery and build resiliency. For more details and to register [click here](#).

Grants and Loans with Upcoming Deadlines:

WE ARE Grant: This grant is available to woman-owned (at least 51%) small businesses in Western North Carolina that experienced significant loss due to Hurricane Helene. The application deadline is Tuesday, December 10, 2024. For more details and to apply [click here](#).

Grants and Loans with Rolling Deadlines:

Small Business Administration (SBA) Disaster Loans: The SBA is still accepting loan applications, but new loan offers are on hold until Congress allocates additional funding. More information is [click here](#).

Mountain BizWorks WNC Strong - Helene Business Recovery Fund: The fund provides rapid recovery loans of up to \$100,000 to small businesses affected by Hurricane Helene. Applicants must meet several criteria, including at least six months of operating history and fewer than 100 employees. More information and an online application are [here](#).

Community Foundation of Western North Carolina Emergency and Disaster Response Fund: The fund provides grants of up to \$25,000 to eligible nonprofits for frontline human services, and grants of up to \$50,000 to eligible nonprofits that either sustained direct facility damage or whose work is focused on repair and remediation. Applicants must address one of CFWNC's four focus areas: Education, cultural resources, human services and natural resources. More information is [here](#).

United Way North Carolina Disaster Relief Fund: Eligible nonprofits that are assisting storm-impacted communities with immediate recovery needs such as tarps, water, food and/or cleaning supplies can seek grants of up to \$10,000. To apply online and for more [click here](#).

National Independent Venue Foundation Emergency Relief Fund: The fund provides up to \$25,000 to independent, live performance venues and promoters experiencing a critically severe emergency. Applicants may be either for-profit or nonprofit businesses and must meet certain criteria. For more [click here](#).

NC Arts Disaster Relief Fund: The North Carolina Arts Foundation will provide funding and assistance to artists and arts organizations affected

by Hurricane Helene. The grant process is currently under development. To sign up to receive application details as soon as they are [click here](#).

WNC Tip It Forward: The fund, spearheaded by GBX Group, Asheville Independent Restaurants (AIR) and Arts AVL, provides relief grants to eligible culinary and creative workers in Western North Carolina. For more [click here](#).

WNC Strong, a coalition of groups dedicated to supporting small business owners in the region, has a list of additional grants [here](#) recovery guidance [here](#).

MAYLAND SMALL BUSINESS CENTER

Specializing in Local Business Development and Growth!

The Mayland Small Business Center is your local source for FREE and CONFIDENTIAL resources to help you start a new business or grow an existing one!

As part of a national support network, the SBC at Mayland Community College can help you with free business counseling on a variety of topics including:

- **Local business startup planning**
- **New business registration**
- **Accessing capital**
- **Business plan development resources & assistance**
- **Financial Management**

- Free small business focused workshops

Small Business Classes

Interested in starting, growing or expanding a business? Whether you are a budding start-up or a seasoned owner, we offer FREE classes that can help.

To Book a FREE CONSULTATION [**Register Here!**](#)

Check back soon for 2025 classes offered!

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

Contact: Mark Ihenacho (404) 331-0333

Mark.Ihenacho@sba.gov

Release Number: 25-037, NC 20701/20702

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

DISASTER RECOVERY TOOLKIT FOR SMALL BUSINESSES

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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.

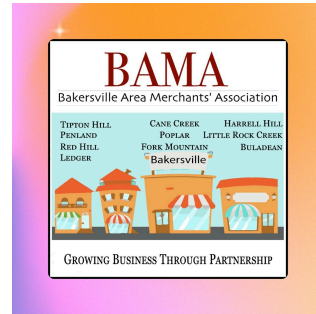


Schedule a
Business
Counseling Session
[HERE](#)

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.

MAY Coalition





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/___YXAzOm1heWxhbmRIZHU6YTpvOmVmZDAyY2RiNGVkyYTY0NmQwOTBmYzZINjZTEwOjc6YTgwMzo2YTUyNGU0NzIzNDA4NjM0M2I1MmQ5NDhjODdiMzA4OThmYWNjMjJIYmIxMGFIZmM0ZGI0MDkwNDMxYmNINTlhOnQ6VDpO

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

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