@SBASoutheast News to Share

September 2017

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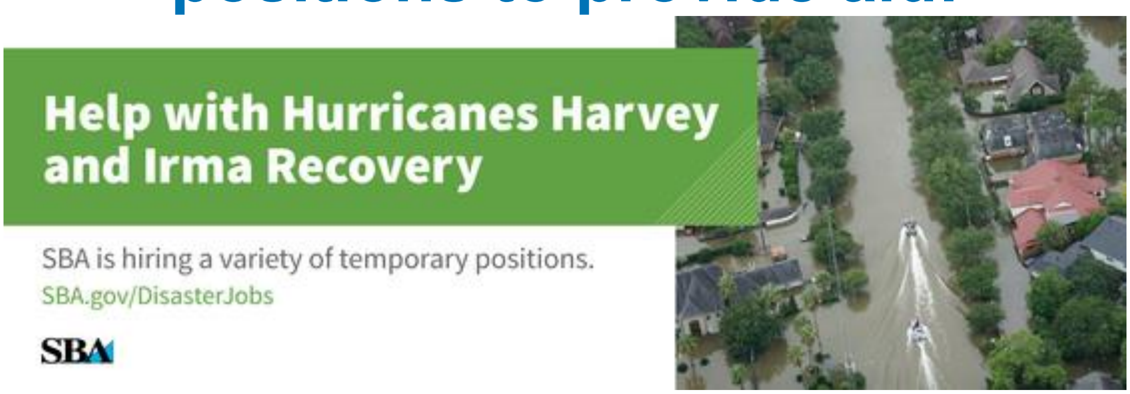
Want to help Americans affected by Hurricanes Harvey and Irma? The SBA is hiring to fill temporary positions to provide aid:



SBA is proud to celebrate another year of serving small businesses. Learn how we support you!

- **Learn** more about SBA loan programs

- **[Get](#)** started as a contractor
- **[Find](#)** an SBA District Office
- **[Manage](#)** your staff and employees
- **[Choose](#)** your business location and equipment

Resources of Interest:

About The SBA Region IV Office

Mark S. Hayward is the Regional Administrator (A) for Region IV of the U.S. Small Business Administration. Region IV includes the states of Florida, Georgia, Alabama, Mississippi, North Carolina, South Carolina, Kentucky and Tennessee. **Nearly $6.1 billion in SBA-backed loans were approved to small businesses across the Southeast this past fiscal year**. Learn more about the SBA Region IV Office: **https://www.sba.gov/offices/regional/iv** or contact the office: region_4@sba.gov.

Follow us on:

Small Business Development Centers (SBDC) are located in every state. These centers offer no-cost counseling for existing small business owners. Over 75,000 small business owners were counseled just last year in the Southeast Region. Locate your local SBDC here.

SCORE counselors provide no-cost small business mentoring, advice, and seminars to help you better operate your small business. SCORE is a great resource to utilize when starting your own small business. Over 57,000 entrepreneurs in Region IV were assisted by SCORE volunteers this past year. Find your local SCORE Chapter here.

The Women's Business Centers (WBC) offer mentoring services as well as educational programs and networking events for women who own small businesses (as well as all entrepreneurs). Over 18,000 women entrepreneurs were trained and counseled through WBC's in the Southeast last year. Locate your local WBC here.

Veteran's Business Outreach Centers (VBOC's) are located strategically across the Southeast to service Veteran entrepreneurs every step of the way. VBOC's in the Southeast have counseled and trained nearly 6,000 veteran entrepreneurs; assisting them in reaching and surpassing their entrepreneurial goals. Be sure to find a VBOC near you: Click HERE for a list of VBOC's that service the Southeast.

BELOW: Discover What's Happening For Small Business Across YOUR SBA Southeast Region (Region IV)

Meet SBA's 25th Administrator Linda McMahon

When Disaster Hits, The SBA Stands Ready To Assist

By Mark S. Hayward, Regional Administrator (A)

In the wake of Hurricanes Harvey and Irma, individuals, business owners and others are wondering how they will recover from the ruin and destruction they face, especially if they are underinsured or have no insurance at all. The U.S. Small Business Administration (SBA) is here to assist.

During and immediately following a disaster, federal agencies such as the Federal Emergency Management Agency (FEMA), engage to rescue and ensure safety, if needed. Others, including the SBA,

SELF Help for Small Business Owners

SBA Online Courses

Go to **www.sba.gov** for information on SBA programs and services.

Disaster Recovery: A guide to SBA's Disaster Assistance Programs

This self-paced guide is designed to provide an overview of SBA's assistance programs, resources, tips, and regulations.

>Launch the Course

Veterans, whether you are starting or growing your business, SBA can help.

Visit the resources SBA has for Veterans here.

SBA BLOGS

aid with recovery and rebuilding in partnership with other federal, state and local organizations.

Read More>>>>>

Hurricane Irma Related Resources & Information for Businesses, Nonprofits, Homeowners and Renters

Florida Small Business Emergency Bridge Loan Program: The Florida Department of Economic Opportunity (DEO) has launched the Florida Small Business Emergency Bridge Loan Program to support businesses impacted by Hurricane Irma to provide short-term, interest-free loans to small businesses that experienced physical or economic damage during the storm. To complete an application by the Oct. 31, 2017, deadline, visit www.floridadisasterloan.org.

- These short-term, interest-free working capital loans are intended to "bridge the gap" between the time a major catastrophe hits and when a business has secured longer term recovery resources, such as sufficient profits from a revived business, receipt of payments on insurance claims, or Federal disaster assistance.
- Loan amounts can be from $1,000 to $25,000. The loan term is 90 or 180 days based on individual business circumstances. Loans will be interest-free for the loan term but must be repaid in full by the end of the loan term or penalties apply.
- The Florida SBDC Network is the point-of-contact for any for-profit business that needs an Emergency Bridge Loan. To locate your nearest SBDC, visit the location near contact the Florida Small Business Development Center Network (FSBDCN) at 850-898-3489 or email Disaster@FloridaSBDC.org.

State of Florida Business Damage Assessment: The State of Florida has initiated a survey which will help determine the physical and economic impact to businesses from Hurricane Irma.

- **This survey is now live**. If your business has been impacted by Irma, we encourage you to fill out the survey. This will assist State/Local authorities in determining the scope of impact and what type, if any, of additional financial assistance to provide to businesses.

[Dress the Part: How to Use Employee Dress to Market Your Business](#)

Your employees' appearance plays a big role in your business brand. Employees are the "face" of your business for your customers, so it's important their attire reflects and enhances your brand.

[How to Open a Business Credit File](#)

Think of your business credit file as a barometer for the financial reputation of your business.

[Tax Results for Giving Up on Company Property](#)

Sometimes you just want or need to walk away from your business assets........

[How To Complain To Your Franchisor To Get An Issue Resolved](#)

If you decide to become a franchise owner, who should you communicate with to get an issue you're experiencing resolved?

[Business Owners: Avoid the Crystal Ball and Chain](#)

Have you noticed how sometimes people don't want to plan because they don't want to put future numbers on record?

- The survey is available in English, Spanish, and Creole.
- The English version is available online here: http://www.flvbeoc.org/index.php?action=bda
- Si usted prefiere completar la encuesta en español, esta disponible aquí: http://www.flvbeoc.org/index.php?action=bda&lang=sp

SBA Disaster Assistance: Businesses located in the impacted areas are eligible for both Physical and Economic Injury Disaster Loans from the U.S. Small Business Administration (SBA) for damages from Hurricane Irma.

- Businesses and private nonprofit organizations of any size may borrow up to $2 million to repair or replace disaster damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.
- Disaster loans up to $200,000 are available to homeowners to repair or replace disaster damaged or destroyed real estate. Homeowners and renters are eligible up to $40,000 to repair or replace disaster damaged or destroyed personal property.
- Applicants may be eligible for a loan amount increase up to 20 percent of their physical damages, as verified by the SBA for mitigation purposes.
- Loans are also available for businesses that did not receive physical damage but were economically impacted due to the disaster.
- Interest rates are as low as 3.305 percent for businesses and 2.5 percent for nonprofit organizations, 1.75 percent for homeowners and renters with terms up to 30 years. Loan amounts and terms are set by the SBA and are based on each applicant's financial condition.
- More information is available at: https://www.sba.gov/disaster-assistance
- Applicants may apply online using the Electronic Loan Application (ELA) via the SBA's secure website at https://disasterloan.sba.gov/ela.
- **It is recommended you apply with FEMA (www.disasterassistance.gov) before submitting a loan application to the SBA.**

Contracting

[Contracting:](#) Does Your Small Business Qualify?

Small businesses do big business with the federal government. Think about the possibilities of generating sales and revenue with the government.

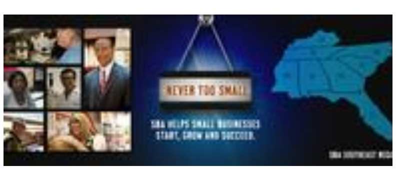
Did you know the federal government buys nearly $100 billion worth of goods and services from small businesses each year? Government contracts can offer significant opportunities for small businesses, but selling to the government requires a very different approach than selling to the commercial sector.

Understand how to:

- Qualify as a small business
- Determine your NAICS code
- Register for government contracting

Learn more

SBA Region IV Office



Here's What's Happening For Entrepreneurs State By State.....

SBA Alabama District Office

Thomas A. Todt,

District Director

The SBA Alabama District Office recently named L. D. Ralph as Deputy District Director, to replace long-time Deputy Raymond Hembree, who retired in March. L. D. is the former Lead Lender Relations Specialist for the District, and has 19 years of experience with SBA, preceded by 7 years with the IRS. LD brings a wealth of experience and skills to the position. We are honored to welcome LD to this position!

Our thoughts and prayers are with all those affected by hurricanes Harvey and Irma, and those who are now being menaced by Hurricane Maria.

Congratulations to L. D. Ralph for being named

SBA Alabama Deputy District Director

North Florida District Office

Wilfredo J. Gonzalez, District Director

Rebuilding Our Communities

www.sba.gov

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Regional Administrator (A)

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404-331-4943

Lola Kress, Regional Communications Director

lola.kress@sba.gov

404-331-2798

@SBASoutheast

Parts of Florida experienced significant damage as a result from Hurricane Irma. Our thoughts are with those impacted by the storm, and we wish those rebuilding their lives continued strength.

The following counties have been issued a disaster declaration: Alachua, Baker, Bradford, Brevard, Broward, Charlotte, Citrus, Clay, Collier, Columbia, DeSoto, **Dixie**, Duval, Flagler, Gilchrist, Glades, Hardee, Hendry, Hernando, Highlands, Hillsborough, Indian River, **Lafayette**, Lake, Lee, Levy, Manatee, Marion, Martin, Miami-Dade, Monroe, Nassau, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Sarasota, Seminole, Saint Johns, Saint Lucie, Sumter, Suwannee, Union, and Volusia in **Florida** which are eligible for both Physical and Economic Injury Disaster Loans from the SBA. Small businesses and most private nonprofit organizations in the following adjacent counties are eligible to apply only for SBA Economic Injury Disaster Loans: Hamilton, Madison and **Taylor** in **Florida;** Camden, Charlton, Clinch, Echols and Ware in **Georgia.**

Applicants may apply online using the Electronic Loan Application (ELA) via the SBA's secure website at https://disasterloan.sba.gov/ela.

The North Florida District Office is now on Twitter! Follow the District @SBA_NorthFL for the most up to date news and events from the district!

South Florida District Office

Francisco A. Marrero, District Director

SBA Disaster Assistance for Businesses and Residents in Florida

The recovery efforts from Hurricane Irma will take some time, however, the SBA's implementation of disaster assistance in the impacted areas will help usher along the process. As soon as it's clear to do so, I encourage everyone affected to complete their respective damage assessments and after completing FEMA disaster requirements, apply for assistance from the SBA's Disaster Assistance Center.

The SBA has issued a disaster declaration which covers the counties of Broward, Charlotte, Clay, Collier, Duval, Flagler, Hillsborough, Lee, Manatee, Miami-Dade, Monroe, Palm Beach, Pinellas, Putnam, Sarasota and Saint Johns in Florida which are eligible for both Physical and Economic Injury Disaster Loans from the SBA. Small businesses and most private nonprofit organizations in the following adjacent counties are eligible to apply only for SBA Economic Injury Disaster Loans: Alachua, Baker, Bradford, Desoto, Glades, Hardee, Hendry, Highlands, Marion, Martin, Nassau, Okeechobee, Pasco, Polk, and Volusia in Florida.

Businesses and private nonprofit organizations of any size may borrow up to $2 million to repair or replace disaster damaged or destroyed real estate, machinery and equipment, inventory, and other business assets. Applicants may be eligible for a loan amount increase up to 20 percent of their physical damages, as verified by the SBA for mitigation purposes. Eligible mitigation improvements may include a safe room or storm shelter to help protect property and occupants from future damage caused by a similar disaster.

For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations, the SBA offers Economic Injury Disaster Loans to help meet working capital needs caused by the disaster. Economic Injury Disaster Loan assistance is available regardless of whether the business suffered any physical property damage.

Disaster loans up to $200,000 are available to homeowners to repair or replace disaster damaged or destroyed real estate. Homeowners and renters are eligible up to $40,000 to repair or replace disaster damaged or destroyed personal property.

Interest rates are as low as 3.305 percent for businesses and 2.5 percent for nonprofit organizations, 1.75 percent for homeowners and renters with terms up to 30 years. Loan amounts and terms are set by the SBA and are based on each applicant's financial condition.

Applicants may apply online using the SBA's Electronic Loan Application (ELA) via the SBA's secure website at https://disasterloan.sba.gov/ela.

To be considered for all forms of disaster assistance, applicants should register online at www.DisasterAssistance.gov or by mobile device at m.fema.gov. If online or mobile access is unavailable, applicants should call the FEMA toll-free helpline at 800-621-3362. Those who use 711-Relay or Video Relay Services should call 800-621-3362.

Additional details on the locations of Disaster Recovery Centers and the loan application process can be obtained by calling the SBA Customer Service Center at 800-659-2955 (800-877-8339 for the deaf and hard-of-hearing) or by sending an e-mail to disastercustomerservice@sba.gov.

The filing deadline to return applications for physical property damage is **Nov. 9, 2017**. The deadline to return economic injury applications is **June 11, 2018**.

For more information about the SBA's Disaster Loan Program, visit our website at www.sba.gov/disaster.

Georgia District Office

Terri L. Denison, District Director

Connecting with Small Businesses

Staff members, from the Georgia District Office, ACE and the SBDC participated in Congressman Hank Johnson's Small Business Think Tank. The event was the culmination of a series of economic development roundtables and town hall meetings, the congressman has hosted throughout the 4th district in Atlanta. Representatives from federal, local government agencies, community development organizations and micro lenders were on hand providing one-on-one counseling as well as participating in panels covering access to capital, doing business with the federal government. In addition to the formal program, attendees were also able to network and learn more about upcoming federal contracting opportunities. More than 100 small business owners and stakeholder attended the day-long event, hosted on the Georgia Piedmont Technical College campus.

Kentucky District Office

Ralph E. Ross,
District Director

Kentucky Involved in Four Resource Partner Events in September

The SBA Kentucky District Office participated in four events with resource partners around the state in September.

1. On September 13, BOS Cherie Guilford offered the last in a 5-part “lunch and learn” series on small business contracting opportunities. Entitled “Opening Doors: Federally Recognized Certification,” this event had a focus on the VOSB program. Also participating in the series was a representative from the City of Louisville’s Department of Community Services.
2. SBA participated in an export financing webinar entitled “Close the Deal and Sleep Soundly: International Trade Financing” on September 14. The webinar focused on small business financing options, including the STEP program. Other speakers included representatives from the Export – Import Bank and the Kentucky Cabinet for Economic Development.
3. On September 21, the Kentucky District Office offered a 2-hour workshop entitled “Disaster Preparedness and Recovery for Your Small Business,” along with the IRS. Organized and hosted by the Danville-Boyle County Chamber of Commerce, this event was marketed regionally and included members of four other area chambers of commerce.
4. The Kentucky District Office participated in the 5th Annual Women in Business Expo and Conference, hosted by the Kentucky WBC. Kentucky District Director Ralph Ross offered opening remarks at the event.

Mississippi District Office

Janita R. Stewart, District Director

Mississippi Statewide Lenders Conference, hosted by Peoples Bank – Mississippi's Main Street Bank! was held Thursday, September 14 – Friday, September 15, 2017 in Biloxi, MS. Workshops and training were provided by representatives from SBA's Office of Credit Risk Management, the National Guaranty Purchase Center, the Sacramento Loan Processing Center, the 7(a) Loan Guaranty Processing Center, the Little Rock Loan Servicing Center and COLSON Services/BNY Mellon. A total of about 70 were in attendance including bank and non-bank lenders, certified development companies and resource partners from throughout Mississippi and from out of state.

L to R:Dashawn "Shawn" Haddock, Services Representative, COLSON Services, Janita Stewart, District Director, SBA Mississippi District Office, Sarah Hawkins, SBA Deputy Director, Little Rock Servicing Center, Neil Miller, SBA Deputy Director, National Guaranty Purchase Center, Debbie Dean, LRS, SBA-Mississippi District Office, Curtis Lee, Senior Loan Specialist, SBA- 7(a) Loan Processing Center, Rhonda Fisher, SLRS, SBA-Mississippi District Office, Christopher Anthony, Vice President, COLSON Services, Rosio Kim, Financial Analyst, SBA – OCRM, Hien Nguyen, Center Director, SBA – Sacramento Loan Processing Center, Rosetta Harris, LRS, SBA- Mississippi District Office, Tarvis Bethea, AO, SBA- Mississippi District Office

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2017 Business Opportunity Match-Making Summit

A crowd of 210+ were in attendance on August 24th to participate in the SBA Mississippi District Office's '2017 Business Opportunity Match-Making Summit' at the Mississippi e-Center @ JSU in

Jackson in collaboration with NASA. Participants traveled from Houston, TX, Jacksonville and Orlando, FL, Alabama, Georgia, Tennessee, Louisiana and other distant locations to participate. The program provided “Matchmaking Opportunities” which allowed small businesses “face-to-face” meetings with federal agencies and prime contractors to learn about specific contracting and subcontracting opportunities. The summit also included panel discussions, acquisition forecast information, an overview of small business loan programs, spotlighted the new SBA’s All Small Mentor-Protégé Program, etc., and Testimonials from current and graduated 8(a) firms along with mentors. Participants in attendance had access to and networked with a variety of in and out-of-state federal state agencies, private sector large companies, as well as resource organizations.

North Carolina District Office

Lynn L. Douthett, District Director

SBA Awards an Additional $749,000 in Export Grants for North Carolina

SBA recently announced that $18 million in funding has been awarded to 44 state international trade agencies through SBA’s competitive State Trade Expansion Program (STEP). STEP is designed to increase both the number of small businesses that begin to export and the value of exports for businesses currently exporting. Expanding the base of small business exporters and making the process as easy as possible is a key component of the Administration’s small business strategy.

As part of this initiative, the Economic Development Partnership of North Carolina (EDPNC) received an $749,225 SBA grant for 2017-2018 to increase North Carolina exports. “SBA’s STEP program has had a major impact for our small businesses for the past six years" said SBA North Carolina District Director, Lynn Douthett. "Without these funds, our businesses forgo opportunities to translate marketing materials, attend education seminars to navigate export regulations or attend trade shows exposing them to a network of potential customers in Europe, Asia, and other foreign markets." Since 2011, North Carolina has received over $3.7 million in STEP grants resulting in small business sales exceeding $400 million dollars.

Blue Ridge Chair Works in Asheville sells Made in the USA outdoor wooden chairs and accessories all over the world. Owner Alan Davis used STEP grant funds to attend the Outdoor Retailer Expo, one of the biggest trade shows in the outdoor sports industry.

"Being able to attend Outdoor Retailer with the help of STEP allowed us to make connections in Australia, Korea, Taiwan, and Canada," said Davis. "It would have taken months of research and emails and expensive travel to accomplish what we did in four days."

Sensory Analytics in Greensboro is another success story. They offer a special technology that can be used to measure the exact weight and thickness of coatings on products ranging from aerosol cans to airplanes which can reduce the costs associated with excess materials. The firm used a STEP grant to pay for the translation of marketing materials.

"With global sales partners covering over 40 countries, we feel it is very important to have our company's marketing materials available in foreign languages," said Devon Edmonson, Sales and Marketing Coordinator. "The STEP Program helped Sensory Analytics translate our materials into additional foreign languages, allowing us to reach prospects in new countries and to increase our status as a global company."

The North Carolina STEP grant will also be used to continue and expand an export assistance initiative called NC Passport to Export, managed by the EDPNC. NC Passport to Export provides companies access to participation in foreign trade missions, foreign market sales trips, services provided by the U.S. Department of Commerce, export trade show exhibits, training workshops and more.

For more information regarding the North Carolina Passport to Export or STEP Program please visit www.edpnc.com, email jen.vogelsberg@edpnc.com or call 919-447-7778.

South Carolina District Office

Richard(Gregg) G. White, Deputy District Director

Michael Corp, Lead Business Opportunity Specialist, interviewed on the South Carolina Business Review show that will air on 9/22/2017. Corp discussed the SBA's contracting program and specifically how federal agencies award at least 23 percent of all prime government contract dollars to small businesses and help federal agencies meet specific statutory goals for Small Disadvantaged Business (SDB) Program/8(a) (5% goal),Women-owned small businesses (WOSB), (5% goal), HUBZone Program (3% goal), and Service-Disabled Veteran-Owned Businesses (3% goal). In addition, Corp discussed the 43 8(a) firms in the South Carolina District. The firms' specialties range from to construction, IT, landscaping, janitorial and consulting.

The show will air Friday, September 22, at 7:50am on all eight South Carolina Public Radio stations. The podcast will be posted here.

Pictured: Michael Corp, SBA Lead Business Opportunity Specialist

Tennessee District Office

LaTanya D. Channel,
District Director

Administrator's Ignite Tour of Nashville Has National and Regional Impacts

SBA Administrator Linda McMahon stopped in "Music City" Nashville, Tennessee on September 7, 2017 on the SBA Ignite Tour. During her visit she made a few stops to meet with small business owners, resource partners, and SBA Staff.

The Administrator started the day leading a round table discussion with small businesses at the Mount Juliet Chamber of Commerce. Congressman Diane Black participated in the discussion. LaTanya Channel, SBA Tennessee District Director facilitated the discussion which covered topics including financing, healthcare, marketing, healthcare, SBA services, and taxes.

The day continued with Administrator McMahon addressing the 37th annual America's Small Business Development Center (ASBDC) national conference at the Gaylord Opryland Hotel. During address her address to over 1,300 Small Business Development Center (SBDC) professions from every state, she emphasized that we need to promote the great services that SBDCs and SBA provide. This group of advisors, trainers, and directors came together for professional development and networking to further the mission of the ASBDC and the SBA.

Our next stop was a visit to Caviar and Bananas, a small business that benefitted from two SBA 7(a) guaranteed loan. On November 3, 2016, SBA approved a $1,614,000 guaranteed loan for the business' first location in South Carolina. On January 31, SBA approved a $1,918,600 guaranteed loan the Nashville, Tennessee location. First Tennessee bank was the SBA lender on both loans. Administrator McMahon toured the business with Margaret Furniss. The business was designed d to be a place that made gourmet a part of the every day. The Administrator toured the business with and had a chat with Margaret Furniss, Co-owner of Caviar and Bananas. In addition to the Nashville, the business has locations in Charleston and Greenville, South Carolina

Administrator McMahon found time to sit down with the SBA Tennessee District Office staff to talk about her goals and get feedback from staff. The discussion was very productive.

Finally, the day culminated in a radio interview with Regina Prude, Director of Special Projects and Initiatives at American Baptist

College and Host of The Leadership Zone on SiriusXM Channel 142-HBCU Radio. The interview, which was recorded in the SBA Tennessee District Office, will air on SiriusXM Channel 142-HBCU.It will air four times during the first week that it is on the schedule and will be repeated periodically throughout the year. SiriusXM has over 32 million subscribers and an estimated 50 million listeners.