

## Business.gov Unveils State and Local Search Features

Business.gov, the official business link to the government, has launched new search features and expanded content that make it easier for small business owners to find essential information they need to run their operations, including forms, licenses, permits and regulatory information from federal, state and local governments.

In addition to federal government resources, business owners now have access to over 9,000 state, territory, county, and city government Web sites providing information on starting and managing a business while complying with regulations from all levels of government.

The new service improves upon general search services by delivering results directly aligned with doing business in a specific geographic area, saving business owners time by getting to the right information more quickly. For example, if a user types in "business license Richmond, VA" the relevant results on licenses will be returned from the City of Richmond and State of Virginia Web site.

Business.gov has also expanded the content of its Small Business Guides which help business owners understand what regulations and programs apply to them, how to comply, and how to stay in compliance while growing and managing their operations. For example, if a retail business is interested in expanding its business online, the Small Business Guide to E-Commerce will provide guidance on legal and regulatory requirements the business owner must meet before opening an online store.

Business.gov's expansion follows the recent addition of a new "Permit Me" feature, providing a single source for information on obtaining federal, state, and local permits, business licenses, and registrations for types of businesses most popular with Business.gov users.

## IRS Small Business Filing Season Central

The IRS provides information on their website to assist small businesses file their taxes. Small Business Filing Season Central is a one-stop assistance center for filing business returns. Business will find information on: highlights of recent tax changes, where to file, tax fraud scams and tax law changes for businesses.

For more information go to: [www.irs.gov/businesses/small/index.html](http://www.irs.gov/businesses/small/index.html).

Mark your calendar;

**Small Business Week 2008**

**April 21 - 25**

**Events and news will be published in upcoming newsletters.**

Helping small businesses  
**start, grow and succeed.**



Your Small Business Resource

## CommunityExpress Loan Program Expanded

Are your clients in need of a loan for \$5,000, \$10,000, \$15,000 or more to start or expand their business? The SBA CommunityExpress Loan program now has additional lenders and Technical Assistance Providers (TAP's) to meet their needs.

The CommunityExpress loan program helps small businesses in low to moderate income areas, women, minorities, and veterans to obtain funding. Loan proceeds must be used exclusively for business related purposes such as: purchase machinery and equipment, inventory, working capital, and hiring personnel. The borrower must have a business checking account, and a business plan is required. In addition, the program requires the borrower receive counseling from a TAP to maximize the potential success of the business being funded. Most TAP's can provide workshops and classes to help the borrower develop a business plan.

### CommunityExpress Lenders:

Borrego Springs Bank	<a href="http://www.borregospringsbank.com">www.borregospringsbank.com</a>
Innovative Bank	<a href="http://www.innovativebank.com">www.innovativebank.com</a>
Self-Help Credit Union	<a href="http://www.self-help.org">www.self-help.org</a>
Superior Financial Group	<a href="http://www.superiorfg.com">www.superiorfg.com</a>
Surrey Bank & Trust	<a href="http://www.surreybank.com">www.surreybank.com</a>

For a listing of TAP's and loan workshops go to: [www.sba.gov/localresources/district/nc/nc\\_communityexpressn.html](http://www.sba.gov/localresources/district/nc/nc_communityexpressn.html).

## 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.

Location	Day	Hours	Phone Number
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
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

**Active Lender Rankings FY 2008 YTD: October 1, 2007 – December 31, 2007**

Lender	7(a)	Gross 7(a) \$'s	504 Participation	504 Participation
	Approvals		Loans	\$'s
Superior Financial Group	84	\$ 707,500		
BB&T	41	\$ 11,346,400	4	\$ 2,943,500
Bank of America	34	\$ 1,282,400	2	\$ 2,111,570
Self Help Credit Union	23	\$ 1,507,000		
Innovative Bank	20	\$ 425,000		
Surrey Bank & Trust	13	\$ 1,234,000		
Capital One Bank	22	\$ 910,000		
PNC Bank	11	\$ 3,947,800	1	\$ 349,000
Banco Popular	10	\$ 3,537,600		
CIT	10	\$ 6,417,000	3	\$ 7,291,250
Bank of Granite	8	\$ 740,800	1	\$ 1,837,438

<b>Certified Development Corps.</b>		
Self-Help Ventures Fund	21	\$ 11,572,000
Avista Business Development	7	\$ 5,325,000
Centralina Development	4	\$ 2,871,000

**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.

**Six Steps to Remarkable Service**

Are your clients asking how they can retain customers? Are your clients providing excellent service to their customers? Here are a few steps to pass on to your clients.

- Connect with your customer- Connecting means you're building trust that runs both ways.
- Discover what they want - Often people know what they want but they're unsure how to get it.
- Know what you can do - Doing what the business is best at doing for the customers it can serve best.
- Follow-up - Business fail because they don't manage the process of planning, doing, measuring and monitoring.
- Thank them - Too often when I hear a "thanks for doing business with us" it sounds phony, forced or robotic. So, when you thank your customers, be real about it.

Excerpts taken from "Blow Up Your Business"

# Small Business Scams Flourish with New Year

With the start of the new year many of your clients make a resolution to start a business. Here is some information on the scams people have fallen into under the guise of a business venture.

Selling the promise of riches and then profiting by selling the means to those riches is still a tried-and-true formula. Today, thousands of unscrupulous operators peddle it daily under the broad guise of a "business opportunity." It's the most persistent type of business fraud, and thanks to the Internet, it's growing exponentially.

The Federal Trade Commission (FTC) regulate business opportunities, and according to an examination of their records, the basic formula of these scams is always the same. Someone wants to sell you the means to what they claim will be easy riches. Upfront fees for these "proven" and "lucrative" opportunities are often relatively low. They can range from \$500 to \$20,000. But like the gold rush miners of old, investors often discover that these opportunities just don't pan out. According to state and federal records, here is a sampling of some high-profile cases over the last few years:

"Operation Missed Fortune" The companies made false promises about high earnings; sometimes referred consumers to phony references or "shills" who gave glowing, but false, reports about the business; and frequently failed to provide detailed business disclosure documents required by federal or state law.

In a separate investigation, a Florida-based company was cited by the FTC for selling DVD and VHS movie rental machines. Variations on this theme include companies that sold Internet kiosks, ATMs, dollar change machines, and portable Breathalyzers for bars.

Work-at-home schemes are also popular and can involve everything from envelope stuffing and record keeping to billing operations and craft assembly. In some cases, victims discovered that they had to pay the postage or buy the craft supplies upfront, but never received the promised reimbursement. Many business opportunities and home-based business offers are legitimate, and there are ways to tell the difference between sound opportunities and scams. First and foremost is the age-old truism: If the offer sounds too good to be true, then it probably is. Beyond that, there are a few other rules of thumb. For example, companies that provide opportunities must comply with the FTC's franchise rule. That requires them to make a number of upfront disclosures about the opportunity. The FTC publishes several publications that spell out these obligations.

Starting a small business can be a rewarding, life-fulfilling career. The best way to avoid becoming a victim is to arm yourself with the information you need to make intelligent decisions, and avoid those offers that seem too good to be true.

Article by Keith Girard, AllBusiness.com

## Quote of the Month

The way to get started is to quit talking and begin doing.

- Walt Disney

## Happy New Year

