



North Carolina District Review

U.S. Small Business Administration, 6302 Fairview Road, Suite 300, Charlotte, NC 28210
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The *NC District Review* is available via e-mail or fax. To receive via e-mail, visit www.sba.gov and click on 'Subscriptions.' To receive via fax, notify Cecelia Rolls by phone at 704-344-6810, by fax at 704-344-6769 or e-mail at cecelia.rolls@sba.gov.

MOST ACTIVE LENDER RANKINGS **FY 2004 YTD**

October 1, 2003 – April 30, 2004

LENDERS

	<u>7(a)</u>	<u>504</u>	<u>Total</u>	<u>\$ Amount</u> <u>Millions</u>
Large Banks				
1. Bank of America	144	3	147	\$4.8
2. Capital One	90	0	90	\$3.9
3. Innovative Bank	40	0	40	\$0.25
4. Wachovia Bank	31	2	33	\$15.0
5. First Citizens Bank & Trust Co.	24	8	32	\$6.7
Community Banks				
1. Bank of Granite	31	5	36	\$8.3
2. Surrey Bank & Trust Company	31	0	31	\$3.3
3. Southern Bank & Trust Co.	14	1	15	\$2.3
4. Fidelity Bank	9	2	11	\$2.3
Small Business Lending Companies				
1. CIT Small Business Lending Corporation	26	0	26	\$14.3
2. Self-Help Credit Union	21	0	21	\$1.7
Certified Development Companies				
1. Charlotte Certified Development Corporation		18	18	\$9.1
1. Self-Help Ventures Fund		18	18	\$9.0
3. Centralina Development Corporation		14	14	\$5.6

SBA ANNOUNCES 2004 NORTH CAROLINA SMALL BUSINESS PERSONS OF THE YEAR

Philip & Janette Kelley, owners of Salem Printing in Winston-Salem have been named 2004 North Carolina Small Business Persons of the Year.

Established in 1987 with 13 employees the company reached about \$300,000 in sales. In 2000, the company expanded again with an additional 13,000 sq. ft. of plant floor space. Currently Salem has 49 employees with sales in excess of \$5 million.

In 2002, the firm was named one of the top 50 fastest growing printers in the U.S. by American Printer, a national trade publication for the graphics-arts industry.

Gayle Anderson, President & CEO of the Winston-Salem Chamber nominated the Kelleys for the award. In May 2003, Salem Printing received the Winston-Salem Chamber of Commerce Small Business Persons of the Year award. Philip and Janette Kelley have been married for 39 years. They have two grown children and five grandchildren.

The Kelleys will travel to Orlando, Fla., to compete for honors as the National Small Business Person of the Year at the SBA Expo '04: Celebrating National Small Business Week.



*North Carolina Small Business Persons of the Year with
Deputy Administrator Melanie Sabelhaus*



SBA HONORS 2004 SMALL BUSINESS ADVOCATES ACROSS NORTH CAROLINA

SBA also celebrates individuals who have fulfilled a commitment to advancing small business opportunities. Advocate awards are presented during ceremonies held around the state. Congratulations to all the winners.

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|-----------------------------------|---------------|---|
| ➤ Minority in Business Advocate | Victor Guzman | The Spanish Center
<i>Charlotte</i> |
| ➤ Women in Business Advocate | Judi Superak | The Women's Center
<i>Fayetteville</i> |
| ➤ Veteran Small Business Advocate | Larry Hammond | Bladen County
<i>Elizabethtown</i> |
| ➤ Financial Services Advocate | Don Stewart | Neuse River Dev. Authority
<i>New Bern</i> |

BANK OF AMERICA 2003 #1 SBA LENDER IN NATION

SBA awarded the #1 SBA Lender Award for 2003 to Charlotte-based Bank of America for approving the most SBA loans in the U.S. B of A underwrote 9,406 SBA loans to entrepreneurs during the 2003 SBA fiscal year (October to September).

This amount more than doubles the number of loans the bank wrote in the 2002 SBA fiscal year. In 2002 the bank led the nation with 3,917 SBA loans.

The award was presented by SBA's Deputy Administrator, Melanie Sabelhaus at the Charlotte Chamber's Business Growth Network meeting, Tuesday April 27, 2004.

During the SBA fiscal year, Bank of America approved a total of \$320.8 million in SBA loans. The average Bank of America SBA loan amount was \$34,109, down from \$63,000 in 2002.

LENDERS SBA WEB SITE – “www.sba.gov/banking”

SBA website contains complete information on all SBA loan programs, all SBA Forms, Policy and Procedural Notices, SBA Regulations and Standard Operating Procedures. You also will find the standardized 7(a) Loan Authorization and information on 1502 reporting procedures. This is intended to be a one-stop site; however if other information is needed or would be beneficial to you as a lender, please let us know.

MONTHLY LENDER WORKSHOPS

Effective May 2004, the NC District Office will conduct **Lender Workshops** from 9:00 a.m. until 12:15 p.m. on the **second Wednesday of each month** at the **Charlotte, Raleigh and Asheville** offices. See below for upcoming dates.

The workshops focus on SBA Loan Programs and borrower eligibility. Walk-ins are welcome, but the presenter appreciates knowing in advance if you are planning to come. To register, call Celia Rolls at (704) 344-6810 for Charlotte, Ivan Hankins at (919) 851-1891 for Raleigh Area, or Mike Arriola at (828) 225-1844 for Asheville.

2004 Dates

June 9	October 13
July 14	November 10
August 11	December 15
September 15	

REMINDER: SBA DAYS

If you have clients who would be interested in learning more about SBA's programs, they can schedule a 30 minute, one-on-one information session with an SBA Representative. Call to make an appointment at the following locations:

Sponsor	Location	Day	Hours	Phone Number
Cary Chamber	Cary	Third Wednesday	10 a.m. - 2 p.m.	919-467-1016
SBA	Charlotte	Fourth Tuesday	9 a.m. - 4 p.m.	704-344-6563
Gaston Co. Chamber	Gastonia	Second Tuesday	9 a.m. - 1 p.m.	704-864-2621
Greensboro Chamber	Greensboro	First Tuesday	10 a.m. - 2 p.m.	336-510-1234
Henderson Co. Chamber	Hendersonville	Third Friday	10 a.m. - 2 p.m.	828-692-1413
Catawba Co. Chamber	Hickory	Third Tuesday	10 a.m. - 2 p.m.	828-328-6000
Lake Norman Chamber	Cornelius	Third Thursday	9 a.m. - 2 p.m.	704-892-1922
Mooresville Chamber	Mooresville	First Thursday	9 a.m. - 2 p.m.	704-664-3898
Rowan Co. Chamber	Salisbury	Fourth Wednesday	9:30 a.m.-2 p.m.	704-633-4221

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SUBSCRIBE TO “SBA LENDER UPDATE”

Lenders may receive “SBA LENDER UPDATE”, a message which will contain breaking news about SBA Lending Programs, via e-mail by signing up on SBA’s LISTSERV.

“SBA LENDER UPDATE” is used to broadcast late breaking news regarding the Agency’s lending programs. SBA does not send SPAM (i.e., unsolicited mass e-mails), therefore LISTSERV allows people to **voluntarily** subscribe to receive agency e-mail.

To subscribe simply go to the following LISTSERV web site:
<http://www.sba.gov/banking/listserv.html>.

Subscribers will receive an e-mail confirmation, which they must respond to within 48 hours. This precautionary measure ensures that someone else did not subscribe for them and that they truly want to receive the information.

NC DISTRICT OFFICE LENDER CONTACTS

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ASHEVILLE & WESTERN NC

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RALEIGH/DURHAM & NORTHEASTERN NC

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