

# **North Carolina Business Relief Resources**

Re: COVID-19

For all general questions, call Business Link North Carolina (BLNC) at 800.228.8443. BLNC staff are available Monday through Friday, 8:30 am – 4:00 pm. BLNC staff will connect your business to the appropriate organization for assistance. All inquiries will receive a response from a confidential business counselor within three (3) business days. "Se Habla Español."

\_\_\_\_\_\_

# Is your business experiencing supply chain disruptions due to the impact of COVID-19?

Find the Manufacturer or Supplier your business needs at ManufacturedNC:

- This <u>database of suppliers</u> contains every kind of thing produced in NC. Whether you're a manufacturer who wants to localize your supply chain or a business searching for packaging suppliers, you'll find exactly what you're looking for here.
- If you are a N.C. manufacturer, <u>please register your business with ManufacturedNC here</u>. Other businesses may be looking for you!

### Looking for funding resources that can provide low interest lending options?

North Carolina is home to a variety of <u>non-profit lenders</u> that can provide access to the capital your business needs. Each of these organizations is a Certified Community Development Financial Institution (CDFI). These include (in alpha order):

# **Carolina Community Impact, Inc.**

919.861.5321

Carolina Community Impact, Inc. provides access to credit building and asset building techniques and services through financial education and small-dollar consumer loans.

# **Carolina Small Business Development Fund**

(formerly known as The Support Center) 919.803.1437

Founded in 1990 to promote economic opportunity for all, the Carolina Small Business Development Fund is passionate about supporting small businesses. Because those who go into business for themselves should never be left by themselves. Offices are located across the state.





### **Funding Resources (cont.)**

# **N.C. Community Development Initiative**

919.828.5655

Initiative Capital, the N.C. Community Development Initiative's lending arm, provides strategic lending and investment for community economic developers and businesses that create jobs, promote economic growth and facilitate the development of affordable housing and community revitalization, particularly in low-resource areas of the state.

# **Self-Help Credit Union**

Lending Office: 800.476.7428 Business Loan Webform

Self-Help's mission is to create and protect ownership and economic opportunity for all. They do this by providing responsible financial services; lending to individuals, small businesses and nonprofits; developing real estate; and promoting fair financial practices. Branch locations are in Florida, North Carolina, South Carolina and Virginia.

### **Thread Capital**

919.212.4950

#### connect@threadcap.org

Launched in June 2018 by the N.C. Rural Center, Thread Capital gives N.C.'s small businesses and entrepreneurs access to the resources they need to thrive. Thread Capital provides small business loans up to \$50,000 to traditionally underserved entrepreneurs in North Carolina. Thread Capital also provides disaster recovery loans up to \$250,000. Rapid Recovery loans provide immediate cash to businesses to keep their doors open in the aftermath of a natural disaster. Resilient Recovery loans are designed to help small businesses be better prepared for future disasters.

# Do you need business counseling services, including layoff aversion strategies?

#### **Business Edge Services**

919.814.0400 or Toll Free: 800.562.6333 (Choose Option 2 – Business Services)

DWS BusinessServices@nccommerce.com

Business Edge is a series of layoff aversion strategies and activities designed to help North Carolina employers prevent or minimize job losses. Through Business Edge, workforce partners collaborate with business leaders to assess the needs of, and options for, "at-risk" firms, and to deliver services that address those needs.

### **Small Business and Technology Development Center**

919.715.7272 or Toll-Free: 800.258.0862

The Small Business and Technology Development Center provides management counseling and educational services to small and mid-sized businesses, including those in distress. Most of the SBTDC's services are free of charge, and all are confidential. Offices are located across the state.





# **Business Counseling (cont.)**

### **Small Business Center Network**

Find your local office at a community college.

The Small Business Center Network is here to assist you and your business with resources and assistance related to the COVID-19 pandemic. The SBCN works in partnership with Federal, State and Local organizations to provide the information and strategies to help your business move forward. Offices are across the state in your local community colleges.

### Do you need to file an Unemployment Insurance claim?

# **N.C. Division of Employment Security**

888.737.0259

If you have lost your job or been laid off, <u>file an Unemployment Insurance (UI) claim</u>. If you are not eligible for UI benefits, the business owner and/or employee may be eligible for Disaster Unemployment Assistance (DUA). DUA is a federal program that provides temporary payments to people in a federally declared disaster area whose employment has been lost or interrupted as a direct result of the disaster. Business owners that are self-employed, farmers, or commercial fishermen, who are unemployed as a direct result of the disaster may be eligible.

### Looking for other helpful government resources?

N.C. Dept. of Health and Human Services: COVID-19 Recommendations for Businesses and Employers

Centers for Disease Control and Prevention: Interim Guidance for Businesses and Employers

U.S. Small Business Administration: <u>Coronavirus (COVID-19): Small Business Guidance & Loan Resources</u> (Please note: North Carolina has not received a federal disaster designation yet.)

