CHAPTER 7: PRIVATE, NOT-FOR-PROFIT, AND LOCAL PROGRAMS

NC Biotechnology Center (NCBC)
The mission of the North Carolina Biotechnology Center is to ensure that North Carolina gains long-term economic benefits from the development and commercialization of biotechnology statewide. The center, which is primarily funded by the North Carolina General Assembly, provides financial assistance to biotechnology companies.

North Carolina Biotechnology Center
15 TW Alexander Drive
POB 13547
Research Triangle Park, NC 27709-3547
919.541.9366
http://www.ncbiotech.org

Small Business Research Award Program
The Small Business Research Award program funds research leading to the development or refinement of a product or process with commercial potential. North Carolina biotechnology companies may be eligible for loans of up to $250,000. The availability depends, in part, upon successfully meeting research milestones. To date, the program has provided over $6.7 million in seed capital to 53 small companies for early-stage research and development.

Business Development Award Program
The Business Development Award program is intended to support non-scientific research endeavors critical to the commercialization of a company's research, such as market research and business plan development. Any North Carolina biotechnology company is eligible for a matching loan of up to $15,000.

Collaborative Funding Grant (CFG) Program
The CFG program, sponsored jointly by the NCBC and the Kenan Institute for Engineering, Technology, and Science at NC State University, is designed to promote long-term cooperation among North Carolina universities, non-profit research institutes, and biotechnology companies, as well as to generate discoveries that the company partner might develop further to stimulate economic development and create jobs. The program accomplishes these goals by helping fund company-directed research at university campuses. The funds are used to support a graduate student or postdoctoral fellow in a university research laboratory who will perform a project of commercial interest under the guidance of a principal investigator.

Any North Carolina company may submit a CFG proposal in conjunction with any public or private North Carolina university. CFG program awards are disbursed to the participating university. The award amount from NCBC/Kenan is between $40,000 and $50,000 per year, depending on the size of the participating company. The required matching amount from the participating company is between $10,000 and $20,000 based on a sliding scale with smaller companies required to contribute fewer funds. Regardless of company size, the total cash amount provided to the university for research is $60,000. The university must provide an in-kind match of $20,000, bringing the total package to $80,000 per year. Awards are made for one to three years. In the 2002-2003 fiscal year, the CFG program made five awards disbursing a total of $240,000.
Small Business Innovation Research (SBIR) Bridge Loan
The SBIR Bridge Loan program provides funding to North Carolina biotechnology businesses that already have obtained funding through the federal SBIR or Small Business Technology Transfer (STTR) programs. Loans of up to $75,000 from NCBC help companies bridge the funding gap between Phase I completion and Phase II initiation. The funds are for direct costs associated with research and development activities that refine Phase I research results and initiate work on Phase II project objectives.

Entrepreneur Focused Support Groups/Councils/Networks
There are seven entrepreneur focused support groups (often identified as councils, networks, or roundtables) in the North Carolina network. These groups have been organized in most cases by local business owners to provide valuable resources to entrepreneurs in their region. Their individual services vary slightly, but all are focused on providing unique educational and networking opportunities to their members.

The Council for Entrepreneurial Development (CED) is the largest entrepreneurial support organization in the world and maintains a current contact list of venture funds operating in North Carolina. The CED’s annual Venture Capital Conference, held in May, matches entrepreneurs with venture capitalists and private investors throughout the country. Entrepreneurs seeking capital submit a business plan to the selection committee; firms selected have the opportunity to present their request to over 300 investors attending the event.

Entrepreneurial Councils & Networks in NC:

Blue Ridge Entrepreneurial Council (BREC)
c/o Advantage West
3 General Aviation Drive
Fletcher, NC  28732
http://www.ncmtns.biz

Coastal Entrepreneurial Council (CEC)
UNCW Cameron School of Business
601 South College Road
Wilmington, NC  28403-3297
910.962.3901
http://www.cec-nc.org

Council for Entrepreneurial Development (CED)
POB 13353
Research Triangle Park, NC  27709
919.549.7500
info@cednc.org
http://www.cednc.org

Metrolina Entrepreneurial Council (MEC)
106 Providence Road, Suite 2
Charlotte, NC  28207
704.358.3135
http://www.mec.org

Piedmont Entrepreneurs Network (PEN)
2007 Yanceyville Street
Box 37
Greensboro, NC  27405
336.533.0025
http://www.pentriad.org

NorthEastern Entrepreneurial Roundtable (NEER)
Rocky Mount Area Chamber
POB 392
Rocky Mount, NC  27803-0392
252.973.1212
Microenterprise Loan Program
The Microenterprise Loan Program provides loans and business services to self-employed individuals and other very small firms. The program helps rural people attain self-sufficiency by providing the opportunity for self-employment and small business growth. It provides loans for start-up or expansion of small businesses by individuals who do not qualify for conventional loans. The program serves 85 rural counties in North Carolina. Specific emphasis is placed on providing services to rural, low-income, female/minority participants.

Four local lending sites operate group-based lending programs. Individual entrepreneurs participate in these programs by forming groups of four to ten people. Once certified, the group can make credit decisions for its individual members. The group makes loans, and all loans must be current in order for the group to consider extending additional loans. This program is based on a tiered lending structure that allows an initial loan of up to $2,500 per individual within the group. When that loan is paid off, the next loan may be for up to $5,000. After this is successfully repaid, a loan of up to $8,000 may be issued.

The individual lending program uses a referral network to provide access to capital. Loan requests are directed from referrals straight to the Rural Center where the credit committee reviews the loan application and makes a loan decision. Up to $25,000 may be loaned under the individual program based on demonstrated need. All loans must be secured and the process for obtaining credit is similar to that used by a commercial bank.

One local site operator, NC REAL Enterprises, provides individual-based loans in conjunction with a training program. REAL provides loans up to $25,000 to youths and adults who complete the Real Entrepreneurship course at a participating high school or community college and complete a comprehensive business plan.
Microenterprise Loan Program Participants:

<table>
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<tr>
<th>Loan Program Name</th>
<th>Address</th>
<th>Phone No.</th>
<th>Type</th>
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<tr>
<td>Appalachian Microenterprise Loan Fund</td>
<td>NC REAL</td>
<td>POB 1195</td>
<td>Group</td>
<td>Burke, McDowell, and Rutherford</td>
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<td>Community Enhancement Agency</td>
<td>POB 328</td>
<td>Wallace, NC</td>
<td>Individual</td>
<td>Pender, Duplin, and Onslow</td>
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<tr>
<td>East Carolina Community Development Inc.</td>
<td>315 Turner Street</td>
<td>252.504.2424</td>
<td>Individual</td>
<td>Carteret, Craven, Duplin, Onslow, Pamlico, and Pender</td>
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<tr>
<td>Metropolitan Housing and CDC</td>
<td>327 North Market Street</td>
<td>252.946.8007</td>
<td>Group</td>
<td>Beaufort, Hyde, and Pamlico</td>
</tr>
<tr>
<td>Microenterprise Loan Partnership, Lenoir Community College</td>
<td>Hwy 58 South</td>
<td>252.527.6223</td>
<td>Group</td>
<td>Greene, Jones, Lenoir, and Wayne</td>
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<tr>
<td>Mountain Microenterprise Fund</td>
<td>29½ Page Avenue</td>
<td>828.253.2834</td>
<td>Group</td>
<td>Buncombe, Cherokee, Clay, Graham, Haywood, Henderson, Jackson, Macon, Madison, Polk, Swain, and Transylvania</td>
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<tr>
<td>NC Institute of Minority Economic Development</td>
<td>114 West Parrish Street</td>
<td>919.956.8889</td>
<td>Individual</td>
<td>All</td>
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<tr>
<td>NC REAL Enterprises</td>
<td>115 Market Street, Suite 320</td>
<td>252.331.6312</td>
<td>Individual</td>
<td>Camden, Chowan, Martin, Pasquotank, Perquimans, and Tyrell</td>
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<tr>
<td>River City CDC</td>
<td>303 West Ehringhaus Street</td>
<td>252.539.2236</td>
<td>Individual</td>
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<tr>
<td>Roanoke Electric Co-op</td>
<td>POB 440</td>
<td></td>
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North Carolina Capital Access Program

The Rural Center, in conjunction with 20 participating banks, initiated this program in 1994. The program provides loans to small and medium-sized businesses through participating banks in the state. A special reserve fund was created to protect the institutions against losses from loans enrolled in the program. This enables North Carolina’s financial institutions to increase lending for business start-ups and expansions without sacrificing credit quality in the bank’s overall loan portfolio. The North Carolina General Assembly and the SBA provided funds for the capital access reserve, totaling $1.65 million. These funds are expected to leverage approximately $32 million in business loans. The average loan size is just over $50,000. Any legal business entity incorporated in the state of North Carolina is eligible. Businesses interested in the program should contact a commercial loan officer of one of the participating financial institutions.


North Carolina Rural Economic Development Center
4021 Carya Drive
Raleigh, NC 27610
919.250.4314
http://www.ncruralcenter.org
Child Day Care Loan Guarantee Fund
Loans are provided through three participating banks to childcare providers in rural distressed communities to start or expand childcare facilities. Participating banks include Centura, Bank of America, and Wachovia. The loan can be used to finance land, building, or equipment needs for start-up or expansion facilities. The program guarantees 80 percent of the loan amount up to a maximum of $75,000. Loans are limited to 50 economically distressed counties as designated by the state.

North Carolina Rural Economic Development Center
4021 Carya Drive
Raleigh, NC 27610
919.250.4314
http://www.ncruralcenter.org

Self-Help
Self-Help consists of the non-profit Center for Community Self-Help and two financing affiliates, Self-Help Credit Union and Self-Help Ventures Fund. Self-Help Credit Union is a federally insured, state-chartered credit union that provides commercial loans for people who cannot obtain financing from conventional lenders. Self-Help Ventures Fund provides higher risk commercial financing and develops real estate projects.

Since 1980, Self-Help has made $151 million in loans to 2,000 small businesses resulting in over 13,000 jobs saved or created. Self-Help focuses on segments underserved by traditional loan sources: minority-owned businesses have accounted for 48 percent of the loan proceeds, rural borrowers have been the beneficiaries of 46 percent, and women-owned businesses have received 50 percent of the proceeds. In addition to participating in the SBA 7(a) program, the SBA 504 program, the SBA MicroLoan program, and the USDA Intermediary Relending program, Self-Help also administers a number of programs in conjunction with other organizations.

Self-Help provides a variety of loan products in the $500,000 to $1.5 million range. It will work with any viable business but specializes in several industries to better serve firms in these sectors of the economy. Its staged microloan program helps very small businesses and self-employed people establish their operations with loans in the $500 to $3,000 range. Self-Help’s Community Facilities Fund provides financing and technical assistance to small businesses and non-profits that provide human services, such as child care centers or assisted housing projects. A more recent lending initiative has focused on the sustainable development industry—firms whose products or services are environmentally-focused and advocate policies that promote responsible growth. Examples include organic farms, ecotourism enterprises, and recycling businesses. Self-Help has loaned over $15 million to 122 of these targeted firms since the program’s inception.

Special Child Care Business Programs
Self-Help has administered the NC Department of Health and Human Services (DHHS) Child Care Revolving Loan Fund since 1992. This loan fund allows Self-Help to offer subsidized interest rates and give special attention to those working in early childhood education. The funds are available at a 5 percent fixed interest rate for non-profit providers serving subsidized
children. Proceeds may be used for working capital, equipment purchase, vans, renovations, improving star levels, and obtaining licensure. It cannot be used for purchasing a building.

For counties affected by the 1999 Hurricane Floyd flood in the eastern region of the state, Self-Help has special funds available at a 5 percent fixed interest rate to purchase land, build facilities, and make major renovations. This program is available to both for-profit and non-profit providers who serve subsidized children and operate three or fewer centers. An illustrative map can be obtained from Self-Help. The eligible counties are: Beaufort, Bertie, Bladen, Brunswick, Camden, Carteret, Chowan, Columbus, Craven, Currituck, Dare, Duplin, Edgecombe, Gates, Greene, Halifax, Hertford, Jones, Lenoir, Martin, Moore, Nash, New Hanover, Northampton, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Pitt, Robeson, Tyrrell, Washington, Wayne, and Wilson. An option available to for-profit providers who want to expand their current location or build new facilities include loans from the SBA. The product offers low fixed-rate financing for the purchase of buildings, land, machinery, and equipment. Down payments can be as low as 10 percent.

Good Work, Inc.
This organization offers a long-term, comprehensive business development program that includes business loans, business training, and on-going support. The loans are provided in conjunction with Self-Help and can be used for starting or expanding a business in the Research Triangle area. The program is administered through the formation of small groups called loan circles. Members of these loan circles can apply for loans starting at $1,000. As circle members repay their loans, larger loans of up to $10,000 become available. Instead of requiring collateral, Good Work relies on the support of the circles to ensure that members repay their loans and grow successful businesses. No member of a loan circle can receive funds unless all other members are current with their loan payments. Since the beginning of the program in 1991, more than 5,000 businesses have been assisted. In that same period, over $110,000 in loans have been awarded. The interest rate on loans is 13 percent.

Good Work, Inc.
115 Market Street, Suite 470
Durham, NC  27701
919.682.8473

206 New Bern Place
Raleigh, NC  27601
919.834.2450

503 West Franklin Street
Chapel Hill, NC  27514
919.969.3032 x259

aid@goodwork.org
http://www.goodwork.org

NC Economic Opportunities Fund / Dogwood Equity
The NC Economic Opportunities Fund is a federally backed and licensed Small Business Investment Company (SBIC) intended to increase financial business investment in North Carolina’s rural communities. Dogwood Equity, a private, limited liability company founded in 2001, serves as the general partner and manager of the fund. The total available capital of the NC Economic Opportunities Fund under management is approximately $74 million. With additional leverage from the SBIC program of the US Small Business Administration, the fund has the ability to increase to over $110 million. Initial individual investments are intended to be primarily in the $1 million to $3 million range, with total investment not exceeding $7 million.

NC Economic Opportunities Fund (an SBIC)
c/o Dogwood Equity, LLC
316 West Edenton Street, Suite 110
Raleigh, NC  27603
919.256.5000
http://www.dogwoodequity.org
Business Consortium Fund
The Business Consortium Fund Inc. (BCF) is a not-for-profit minority development company of the National Minority Supplier Development Council (NMSDC). Forty regional affiliates (including Carolinas Minority Supplier Development Council) work with certified lenders to help finance expenses or purchases related to a specific transaction. Certified lenders in North Carolina include Branch Banking & Trust (BB&T), First Charter, NationsBank, and Bank of America.

The BCF was developed to assist ethnic and racial minority-owned firms in accessing working capital needed to finance growth. The BCF provides contract refinancing to businesses through a network of local participating banks. The borrower must be a Certified Minority Business in good standing with an affiliated regional council of the NMSDC. Loans are provided to creditworthy businesses at the current prime rate. A maximum of $500,000 in total loans per borrower may be outstanding at any one time under the program.

Carolinas Minority Supplier Development Council
5624 Executive Center Dr., Suite 106
Charlotte, NC  28212
704.536.2884
http://www.carolinasmsdc.org

Local Government Programs
Many towns and counties across North Carolina use Community Development Block Grant (CDBG) income to form local revolving loan funds and loan guarantee programs. In addition, other sources of federal and state monies have helped to found various local business programs and initiatives.

Appalachian Regional Commission
The Appalachian Regional Commission (ARC) is a regional economic development agency representing a unique partnership of federal, state, and local governments. Each year, the US Congress appropriates funds that the ARC allocates to projects designed to promote business development within the region. The ARC allocates funds to finance a revolving loan fund (RLF), which makes loans of up to $200,000. The Southwestern Commission offers a second loan fund — established under EDA Title IX guidelines — which closely resembles the ARC’s RLF. However, the RLF funded through ARC can offer up to $15,000 per job created and is also available in Macon County.

Southwestern Commission Region A
Post Office Drawer 850
Bryson City, NC  28713
828.488.9211
http://www.regiona.org
Counts: Cherokee, Clay, Graham, Haywood, Jackson, Macon, and Swain

Carrboro Revolving Loan Fund
The Town of Carrboro created its loan fund in 1986 for projects that result in the creation or retention of jobs targeted specifically at persons of low to moderate income. Loans from the fund are made to private non-profit and for-profit firms for the purchase of capital assets or
inventory. The life of the loan interest rate charged is based on cash flow projections and other means of documented need. The applicant secures all loans through an agreement conveying to the town a financial interest in the property the applicant owns.

**Town of Carrboro**
POB 829
Carrboro, NC  27510
919.968.7700
http://www.ci.carrboro.nc.us/ecd/CRLF.htm

**Charlotte City Within A City (CWAC) Equity Loan Program**
The City of Charlotte and participating banks offer loan assistance to new and expanding businesses located in the city’s targeted business districts, threatened and fragile neighborhoods, and in the uptown loop (I-277). The purpose of the loan program is to provide additional equity to enable borrowers to qualify for conventional small business loans. The city’s loan can be for as much as 20 percent of the total loan funds (includes bank, city, and SBA loans). Borrowers are expected to commit some of the required equity to qualify for the bank loan.

Repayment of the city’s loan is deferred until the bank’s loan has been paid in full or a determination is made that the borrower can repay the city’s loan; as a result, the city’s loan is considered an equity investment. Interest on the city loan begins to accrue at the time payments begin. For each $10,000 of city loan funds, a borrower will create one new position to assist low to moderate-income persons living in the CWAC boundary. The maximum city loan amount is $100,000, unless the loan is for manufacturing, in which case the limit is $150,000. A borrower’s personal tangible net worth cannot exceed $300,000.

**City of Charlotte Neighborhood Development Department**
Employment & Business Services Division
600 East Trade Street
Charlotte, NC  28202
704.336.2142
http://www.ci.charlotte.nc.us

**City of Winston-Salem – Economic Development Revolving Loan Program**
Funds are available to businesses within the Winston-Salem Neighborhood Revitalization Strategy Area (or located in the Hewitt Business Center at Old Salem). One job that benefits low-to-moderate-income individuals must be created or retained for each $35,000 borrowed. The business must also make a good-faith effort to make over half of the jobs created or retained available to low or moderate income people.

The business net worth cannot exceed $6 million, and net profits must average less than $2 million during the previous two years. The average loan amount is $50,000. The maximum loan term is ten years. All loans are secured through collateral at a 75 percent loan-to-value ratio. Businesses must be willing to contract for free management and technical assistance if the loan committee deems that necessary.

**City of Winston-Salem**
Business Development Office
City of Winston-Salem – Target Area Business Assistance Program
Funds are available to encourage businesses to locate within distressed areas of the city in order to create jobs and increase the tax base in these areas. The business must be within the Enterprise Community boundaries, and more than 20 percent of the buildings in the qualifying area must be either vacant or below minimum code standards. Assistance can be either a grant or a loan. The amount of assistance is determined based on job creation and the tax base investment. Assistance may be either in the form of a grant or loan up to a maximum or $500,000. The amount of assistance is determined by the number of permanent jobs to be created or retained: $2,000 for each permanent job paying over $8.00/hour and $1,500 for each permanent job paying less than $8.00/hour (but more than $1.00/hour above minimum wage). An additional $500 credit is available for each job filled by a resident of the Neighborhood Revitalization Strategy Area. Jobs must be created within 24 months of award and remain in place a minimum of 72 months.

Greensboro Venture Capital Fund Loan Program
This program is a loan pool funded by participating banks, administered by the Greensboro Area Chamber of Commerce, and available to businesses in Guilford County. The fund seeks to provide debt financing to minority or female-owned businesses to assist them in obtaining conventional commercial loans. Loans are made in connection with the applicants’ effort to obtain financing for start-up funds, property or equipment acquisition, and working capital needs. Loans range from $5,000 to $50,000 and have a maximum term of five years. The interest rate is prime rate plus 3 percent to 6 percent.

MAY Coalition
The MAY Coalition is a non-profit corporation seeking to provide employment opportunities for unemployed and underemployed residents of Mitchell, Avery, and Yancey Counties. There are two loan programs available. The first program requires that the business create new, full-time, non-seasonal employment that pays at least $6/hour. A qualifying business may borrow as
much as $250,000, though one job is generally created for each $20,000 loaned. The second program does not require the creation of new jobs but rather was created to enhance low-to-moderate business owners’ income by offering loans of up to $25,000. The MAY Coalition charges a fixed rate equal to the prime rate at the time of the loan (not less than 6 percent), and the borrower must pay the attorney’s fee and all recording fees. The terms for most loans range to five years.

**MAY Coalition**

POB 704  
112 Greenwood Road  
Spruce Pine, NC  28777  
828.765.8880  
[http://www.maycoalition.org](http://www.maycoalition.org)  
Serving Mitchell, Avery, and Yancey Counties

**Micro-Enterprise Loan Program of Winston-Salem/Forsyth County, Inc. (MELP)**

MELP is a small business loan program providing services in Forsyth County. Micro-enterprises are defined as small businesses having fewer than ten employees and annual sales of less than $500,000. In addition to small business loans, MELP offers business education courses, technical assistance, and mentoring. Individual or group counseling is available, as well as numerous other opportunities for the growth and development of small businesses.

**Micro-Enterprise Loan Program of Winston-Salem/Forsyth County, Inc.**

301 North Main Street, Suite 2601  
Winston-Salem, NC  27101  
336.722.9600  

**Raleigh Small Business Success Program**

This program was formed by the City of Raleigh along with major banks in the city to stimulate business development and create jobs. The program targets those small businesses located in the Southeast quadrant of the city. The amount of a loan ranges from $10,000 to $75,000, subject to the availability of funds. The maximum term is five years for a general loan or seven years for a real estate loan. The loan can be used for working capital, equipment, expansion of business services, start-up funding, or improvement of owner-occupied commercial property.

**Raleigh Small Business Success Program**

222 West Hargett Street  
POB 590  
Raleigh, NC  27601  
919.890.3840  
[http://www.raleigh-nc.org/adminservices/mwbe/success.htm](http://www.raleigh-nc.org/adminservices/mwbe/success.htm)
CHAPTER 8: FINANCIAL ASSISTANCE SERVICES

NC Small Business & Technology Development Center
The North Carolina Small Business and Technology Development Center (SBTDC) is a business development service of The University of North Carolina system, operated in partnership with the US Small Business Administration. The SBTDC is also a strategic partner of the North Carolina Department of Commerce.

The primary focus of the SBTDC is to provide management counseling and educational services to help North Carolina businesses meet challenges, manage change, and plan for the future. SBTDC counselors assist small and mid-sized businesses throughout North Carolina from 17 offices across the state – each affiliated with a college or university. The SBTDC’s core mission is to help North Carolina businesses grow and create new jobs to benefit all North Carolinians. Most SBTDC services are free of charge, and all services are confidential.

For further information, visit http://www.sbtdc.org.

The SBTDC’s General Business Services are well-defined and are designed to meet its clients' needs:

Management Counseling — SBTDC counselors help business owners and managers with financing, marketing, human resources, operations, business planning, and feasibility assessment. In 2002, the SBTDC helped clients leverage over $82 million in capital with over one-half of this amount representing equity capital.

Management Education — The SBTDC also provides targeted, research-based educational products that are focused on change management, strategic performance, and leadership development for management teams, employees, and board members.

The SBTDC’s Special Market Development Services are specifically designed to aid growing companies in expanding their markets and increasing competitiveness:

Business and Research — SBTDC specialists provide research and marketing support services for SBTDC clients, primary research on small business needs and economic impact, and special projects such as small business incubator feasibility studies.

Government Procurement — SBTDC procurement counselors help businesses secure contracts by providing comprehensive assistance in selling North Carolina products and services to federal, state, and local governments. In 2002, the SBTDC helped small North Carolina businesses obtain more than $750 million in government contracts.

International Business Development — The SBTDC helps businesses needing export financing.

Marine Trades — The SBTDC provides business and regulatory services to marinas, boatyards, boat dealers, boat builders, marine construction firms, and product/service providers.
Technology Development and Commercialization — SBTDC technology specialists assist technology-based businesses to commercialize innovative technology. In 2002, SBTDC technology development specialists led their clients to more than $13 million in federally sponsored research and development grants.

NC SBTDC- State Headquarters
5 West Hargett Street, Suite 600
Raleigh, NC  27601-1348
919.715.7272 or 800.258.0862
info@sbtdc.org
http://www.sbtdc.org

Regional Offices:

Asheville
68 Patton Avenue, Suite 1
Asheville, NC  28801
828.251.6025

Boone
Walker College of Business
POB 32114 / 2125 Raley Hall
Appalachian State University
Boone, NC  28608-2114
828.262.2492

Chapel Hill
608 Airport Road, Suite B, CB# 1280
Chapel Hill, NC  27514-5703
919.962.0389 or 800.815.8906

Charlotte
UNC Charlotte
8701 Mallard Creek Road
Charlotte, NC  28262-9705
704.548.1090

Cullowhee
WCU School of Business
204 Forsyth Building
Cullowhee, NC  28723-9646
828.227.3504

Durham
NCCU School of Business
Alexander-Dunn Bldg., Room 15
1801 Fayetteville Street
Durham, NC  27707
919.530.7386

Elizabeth City
Elizabeth City State University (ECSU)
Box 874
Elizabeth City, NC  27909-7806
252.335.3247

Fayetteville
Fayetteville State University (FSU)
POB 1334
Fayetteville, NC  28302-1334
910.672.1727

Greensboro
Nusbaum Entrepreneurial Center
2007 Yanceyville Street, Suite 300
Greensboro, NC  27405
336.334.7005

Greenville
East Carolina University (ECU)
300 East First Street, Willis Bldg.
Greenville, NC  27858-4353
252.328.6183

Hickory
905 Highway 321 NW, Suite 354
Hickory, NC  28601-4745
828.345.1110

Pembroke
University of North Carolina at Pembroke
POB 1510
One University Drive
Pembroke, NC  28372-1510
910.522.8410


Raleigh
5 West Hargett Street Suite 212
Raleigh, NC  27601-1348
919.715.0520

Rocky Mount
100 Coastline Street, Suite 309
Rocky Mount, NC  27804-0100
252.467.0338

Wilmington
UNC Wilmington
601 South College Road
Wilmington, NC  28403-5977
910.962.3744

Winston-Salem
Winston-Salem State University
POB 19483
Winston-Salem, NC  27110-0001
336.750.2030