



A publication of the Southern Good Faith Fund Business Development Center

Arkansas Workers Get a Pay Raise

Effective October 1, the minimum wage in Arkansas will increase from \$5.15 an hour to \$6.25 an hour. This increase applies mostly to businesses with four or more employees. The increase will raise the earnings of minimum wage workers by \$2,288 a year and will benefit an estimated 127,000 Arkansans.

If you would like more detailed information, a poster that outlines the changes, or to familiarize yourself with worker's rights in Arkansas, please contact the Arkansas Department of Labor at: 10421 W. Markham St., Little Rock, AR 72205, phone 501.682.4500, or visit their Web site:

<http://www.arkansas.gov/labor/>
E-mail: asklabor@arkansas.gov

Need a small business

loan?

Need a Small Business Loan?

The Business Development Center partners with Innovative Bank to help small business owners get financing to start or expand their child care businesses.

Applicants must meet various criteria in order to qualify, and interests rates vary based on the Prime lending rate. The table below outlines the loan amounts available.

For start-up business:

\$5,000, \$10,000, 15,000, \$20,000 and \$25,000

For existing businesses

\$5,000, \$10,000, 15,000, \$20,000, \$25,000, \$35,000 and \$50,000

To learn more, give us a call at 870.535.6233 or 870.816.1120.

Upcoming Training

Child Care Licensing Per-Application Workshop

In this 2-hour workshop, DHHS' Licensing Specialists talk about the requirements that must be met in order for individuals to obtain a license to operate a child care business.

Pine Bluff

Dates: Every 4th Thursday: Sept. 28, Oct. 26, Nov. 16, and Dec. 21.

Time: 10 a.m. - 12 noon

Location: Southern Good Faith Fund, 2304 West 29th Ave.

Cost: Free and a light lunch is served
To register: Call DHHS at 870.534.4200

Forrest City

Dates: Sept. 27, Oct., Nov., Dec. dates TBA (Wednesdays)

Time: 10 a.m. - 12 noon

Location: Department of Human Services, Hwy 70

Cost: Free and a light lunch is served
To register: Call DHHS at 870.633.1242

Private & Government Contracting – West Memphis

In this workshop existing and potential business owners will learn how to compete for federal and private contracts. You'll be guided through the process of obtaining 8(a), Small Disadvantaged Business, and Minority Business Enterprise certifications.

Dates: Oct. 5, 12, 19, 26 (4 Thursdays)

Time: 6 p.m. to 8:30 p.m.

Location: Holiday Inn Conference Center, 2007 S. Service Road

Cost: \$20.00 if paid by September 29th, \$30 after

Sponsored by Southern Good Faith Fund Business Development Center and the University of Arkansas at Pine Bluff Economic Research & Development Center in partnership with Pro File America, Inc. and the West Memphis Chamber of Commerce.



Business Basics – Pine Bluff

Learn how you can supplement and possibly replace your income from your current job by starting a business. You will learn what it takes to set up a business and what pitfalls to avoid.

Date: Monday, Oct. 30, 2006

Time: 6 p.m. to 8 p.m.

Location: Southern Good Faith Fund, 2304 West 29th Avenue

Cost: Free and light refreshments will be served

Understanding Business Taxes

In this workshop you'll learn the importance of filing business taxes properly and how to file them.

Pine Bluff

Date: Tuesday, Dec. 5, 2006

Time: 6 p.m. to 8 p.m.

Location: Southern Good Faith Fund, 2304 West 29th Avenue,

Cost: Free and light refreshments will be served

Forrest City

Dates: Thursday, Dec. 7, 2006

Time: 6 p.m. to 8 p.m.

Location: East Arkansas Enterprise Community, 1000 Airport Road

Cost: Free and light refreshments will be served

To register or for more information call:

Pine Bluff: 870.535.6233

888.323.6233

Helena: 870.816.1120

Forrest City: 870.630.2005

West Memphis: 870.735.1134

How Do You Handle Early Arrivals and Late Pick-ups?

Let us know and we'll
publish the responses
in the next issue of
SmallTalk.

E-mail us at:
[contactus@southern
goodfaithfund.org](mailto:contactus@southern
goodfaithfund.org)

Special Thanks To Our Funders

The Business Development Center thanks all the funders who make our work possible:

- Department of Human Services' Division of Childcare and Early Childhood Education
- U.S. Small Business Administration's Office of Women's Business Ownership
- U.S. Small Business Administration's Program for Investment in Microenterprise
- The Walton Family Foundation
- The W.K. Kellogg Foundation
- Southern Bancorp

Contact Us

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870.535.6233 or 888.323.6233

Helena

First Bank of the Delta
502 Cherry Street
870.816.1120

Forrest City

East AR Enterprise Community
By Appointment. 870.630.2005

West Memphis

West Memphis Chamber of Commerce
By Appointment. 870.735.1134

e-mail: contactus@southerngoodfaithfund.org


www.southerngoodfaithfund.org



Building communities. Changing lives.

BDC is partially funded by the U.S. Small Business Administration's Office of Women's Business Ownership (OWBO) under Cooperative Agreement Number (SBAHQ-04-W-0032). The Office of Women's Business Ownership is established to help women become full partners in economic development through small business ownership. The Women's Business Ownership homepage is: www.wbconline.gov. BDC is a public-private partnership of the U.S. Small Business Administration and Southern Good Faith Fund, a non-profit affiliate of Southern Bancorp. SBA's cooperation does not constitute or imply its endorsement of any opinions, products, and/or services. Reasonable arrangements for persons with disabilities and limited English proficiency will be made if requested at least two weeks in advance. Contact Miriam Karanja, 2304 West 29th Ave., Pine Bluff, AR 71603 or call 870.535.6233. All SBA programs are extended to the public on a nondiscriminatory basis.

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