



U.S. Small Business Administration

www.sba.gov/nv

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Nevada Small Business Success

Helping Small Businesses Start, Grow, Succeed!

Business technology for 2012

From the District Director

It's a widely accepted fact that the world around us is changing rapidly. This is most evident as we experience advances in technology. The internet as we know it has emerged as the major source of information and commerce - within the last 15 years in Northern Nevada! - and it's 'morphed' exponentially over the last 10 and even the last 5 years.

Do you remember the first cell phone, first available to the public in 1983? Remember how large and heavy it was? Smart phones were released in 1993, the iPhone in 2007 and the iPad just two years ago ... and flat screen TV, video conferencing, touch screens, tweeting so many choices emerged in the last several years!

As technology opportunities expand, it's an exciting time and puzzling too, as business owners struggle to find a right fit between technology and sound business practices.

Most business owners didn't grow up with computers – and many remember rotary dial. For them Facebook, twitter, my life and Pinterest are an enigma. Do tablet computers fit your company culture? Does cloud computing make sense for your business? Does your company need an app?

How to use the vast web resource for branding, e-commerce, visibility, credibility or customer engagement becomes an overwhelming decision, as small business owners struggle with a difficult economy and the need to do more with fewer resources.

It's tempting to start with tactics or to jump on the 'latest and greatest' technology. But, the best place to start is to back up a few steps, as it all begins with your company's strategy. If you don't have a business plan (in writing), you need one. If you have a business plan, it's time for a regular update. Your business plan defines your product or service, your unique value proposition, your goals and most importantly, your target customer – and how they get their information. Then, you can consider technology that effectively supports the achievement of your goals.

The SBA supports resource partners that offer free business counseling to help you evaluate your business strategy and technology needs. They're listed on pages 2 and 5. Take advantage of their expertise to help you navigate the technology maze.

Ed Cadena, District Director



SBA Resource Partners



SCORE provides free and confidential business advice to entrepreneurs working to start new businesses and grow existing businesses. SCORE counselors are experienced business professionals who work one-on-one with clients, and their services are free.

Reno: www.score-reno.org
775-784-4436
Las Vegas: www.scorelv.org
702-388-6104



The Nevada Small Business Development Center (NSBDC) is a statewide resource for business assistance with a network of facilities throughout the state providing an array of services, expertise and training in all areas including starting, growth, and development of a business.

www.nsbdc.org
Reno: 775-784-1717
Las Vegas: 702-895-4270



Nevada Microenterprise Initiative (NMI) is a non-profit corporation that provides one-on-one free counseling to very small existing and start-up businesses, with an interest in women owned businesses.

www.4microbiz.org
Reno: 775-324-1812
Las Vegas & Women's Business Center
702-734-3555



The Procurement Outreach Program (POP) helps simplify the government contracting process and cut through the red tape, connecting Nevada businesses with bid opportunities. POP assists businesses statewide to initiate or expand marketing efforts of their products and services. www.diversifynevada.com.
Carson City: 775-687-9900
Las Vegas: 702-486-2700

Small Businesses Find Solutions in the Cloud

By Dave Archer

The buzz about cloud computing turned into a loud roar in 2011. But despite the hype, the cloud remains a mystery to many small business owners who are busy with the day-to-day operations of their company, and not scouring the web for the latest technology news.

What is “the cloud”?

Put simply, the “cloud” is merely off-site storage of your data – and in some cases your applications – which allows you easy access from your desktop, laptop, tablet, mobile devices, etc., and which allows you to share that data and those applications with co-workers, colleagues, clients and customers.

Many of us use the cloud every day without realizing it.

We store our photos online using Flickr and we use LinkedIn to maintain our lists of contacts. You might use Constant Contact to send email blasts, or Survey Monkey to conduct online surveys. Each of these are examples of Cloud computing. (Online applications are sometimes called “Software as a Service” or “Saas.”)

Small businesses can benefit.

When used correctly, small businesses can benefit immensely from the cloud. Cloud computing has the capacity to cut technology costs, allow employees to work remotely, and deliver affordable data storage and document collaboration.

It is a tried-and-true technology being used by some of the largest corporations in the nation, and a way for companies to enter the 21st Century without being buried in IT expenses and server price tags.

How the cloud fits small businesses.

There are four cloud-computing services that might be a good fit for small businesses looking to move to the cloud:

- **Google Docs:** Google Docs allows you to easily store and share documents, spreadsheets, presentations and much more online. The first gigabyte of storage is free, and you can buy additional storage capacity starting at just \$5 a year for 20 gigabytes. I like the Google Docs’ feature that allows multiple users to view and edit a file simultaneously in a collaborative manner.
- **Dropbox :** Dropbox’s incredible popularity is based on its simplicity. The service is so intuitive, you will not waste any time trying to get up to speed. Items in a Dropbox folder are automatically updated and easily shared. This service is perfect for a business owner that wants simple and reliable file sharing and syncing. There are no bells and whistles to complicate things, and you can use the service free if you stay under 2 gigabytes of storage. ([more on page 3](#))

What is Pinterest?

Pinterest is a vision board-styled social photo sharing website and app where users can create and manage theme-based image collections. The site's mission statement is to "connect everyone in the world through the 'things' they find interesting."

Users of Pinterest create themed image boards, populating them with media found online using the "Pin It" button, or uploaded from their computer. Each such item of media is known as a "pin," and can be a picture, a video, a discussion or a monetary gift. Pins can be grouped into "boards," which are sets of pins created on a given topic.

Pinterest can be accessed by adding the "pin it" button to the desktop bookmark bar, "follow me" and "pin it" button added to personal website or blog pages, and Pinterest for iPhone available through the App Store.

Pinterest allows users to follow the activity of other Pinterest users. A *Tastemakers* page exists to suggest relevant users to follow. When viewing the site's homepage, a user sees a "Pin Feed" that shows activity among the boards and pinners that the user follows.

To register for Pinterest, new users must receive an invitation from a friend already registered on Pinterest or request an invitation directly from the Pinterest website. The registration process currently requires users to link their Pinterest account to their Facebook or Twitter account. (www.pinterest.com.)

(Source: Wikipedia)

Cloud Computing, Cntnd.

(Dropbox) Go over the storage limit though, and things can get pricey by cloud computing standards; 100 gigabytes of storage will cost you \$240 a year. Still, Dropbox is worth the cost for many businesses that know they need to share files with numerous clients and employees with varying levels of technological awareness.

- **Your Office Anywhere:** Your Office Anywhere is an affordable comprehensive cloud computing service that is mobile and versatile enough to absorb most small business's technology needs. Priced at \$10 a month, the service is perfect for small business owners who do not want to deal with the headache of complex technology, but still want the data storage, mobility and collaboration of the cloud.

There is nothing to download, and your entire workspace can be pulled up from any digital device with a simple online login. The service also allows you to invite clients into the cloud, and work on projects collaboratively, without the clients having to sign up to the service. The addition of video conferencing and chat allows communication in the cloud. And, at 100 gigabytes, the service's storage is large enough for even data-intensive small businesses.

- **SugarSync:** SugarSync offers ironclad document backup and syncing and multiple pricing levels for small businesses looking to enter the cloud. SugarSync's flexibility and laundry list of services made it *Gizmodo's* top cloud computing pick for 2011, beating up cloud heavyweights like Google and Dropbox. You can have up to 30 gigabytes of storage for as little as \$4.99 per month, or choose 100 gigabytes for \$14.99 per month.
- It is slightly more complex than Dropbox and Your Office Anywhere, but once you are familiar with the platform, SugarSync allows you to choose which files you want to sync and stream music from your desktop to mobile devices. If you are willing to spend even more money, SugarSync for Business is a beefed up version of the cloud that runs \$29.99 per month but has live tech support and an administrative dashboard.

Author, Dave Archer is President and CEO, NCET - Nevada's Center for Entrepreneurship and Technology.

Nevada's Center for Entrepreneurship and Technology is an independent award-winning non-profit organization that helps Nevadans start and grow new businesses by providing educational services and by connecting them to the resources they need to succeed. For more information visit www.ncet.org.

4 Ways Technology Helps You Run Your Business

From the online SBA Community

Software is now officially approaching its 60th birthday – did you know that? Software got its start in the 1950s. And computers have had a place in the small business workplace for decades. With software and hardware being around for so long, you'd think business owners would know all the benefits of technology in our businesses, right?

But here's the rub. A lot of technology change has occurred in just the past 5 years. Given the speed at which technology is traveling, you might want to take a second look at how technology can help you become more successful in business – and make sure you're not overlooking these 4 ways.

1. Redesign Key Business Processes to Enable Out-of-the-Office Work.

Gone are the days where the only way you could check your email was from your desktop. Now, mobile phones, tablets, netbooks and laptops let you check your email from anywhere in the world. But here are some other less obvious ways you – and your staff – can be freed from your desktops.

Arm your service reps with mobile devices with high-megapixel cameras built in. They can take pictures of broken parts or unusual repair conditions, and instantly email them back to the home office for a consultation or for someone to verify a part number and order it, saving an extra trip.

Give sales reps portable printers. They can print off professional looking and customized sales materials, along with estimates. They can close more deals on the spot.

Switch to online software apps so you can access important administrative functions from home or when traveling on business. Accounting, billing, payroll and virtually any other administrative process can be delivered as a secure online software application.

2. Make it Easy for Customers to Do Business With You With Their Mobile Devices. Microsoft Tag estimates that by 2014, there will be more people accessing the Internet through smartphones, than through desktop computers.

Is your site optimized for mobile? Sometimes websites don't render well on mobile devices, so more companies are building mobile versions that make websites easier to navigate on tiny phone screens. Another option is a mobile app – either a third party's or yours.

3. Use Tablets To Make Sales Pitches to Clients and Prospects.

Tablet computers such as the iPad have an assortment of applications that allow you to make impressive presentations that are interactive, visually appealing and shareable.

Simply sit next to your prospect and show the presentation right from your tablet PC. You can provide "before and after" pictures on a tablet device, so that sales reps can show compelling proof of the value a certain service or product. The pictures of actual projects helped convey the benefits of the service with far more impact than words alone.

4. Manage Projects More Effectively, and Save Money

A flood of web-based project management tools are helping small businesses stay on top of projects, track time and meet deadlines. You can share access with your team and collaborate on documents. Sure beats sticky notes!

Many project management apps enable you to bring in independent contractors (not just employees) to participate. Even better, many position you to invite clients to participate in the project management system. You can use the same project management app to not only communicate internally, but also to communicate with the client. The client simply needs to log in or sign up for email updates, to be notified of the latest activity on projects you are handling for them.

Best of all, many project management apps enable the client to add new projects. It's an easy way to encourage clients to request more help from you. This can lead to a steady flow of new work for your business.

Read the full story on SBA community. Simply search for the title.

SBA Resource Partners



The **Rural Nevada Development Corporation (RNDC)** is a non-profit development corporation that serves rural counties and the Native American tribes of Nevada. RNDC is a certified Community RND C lends to small businesses in need of expansion or start-up financing, fixed assets purchases, and working capital in cities with a population of 50,000 or less. 775- 289-8519.

www.rndcnv.org



NCET is an independent nonprofit organization funded by public contributions, sponsorships, program revenues and limited grants. NCET and its programs serve as a clearinghouse for the many public and private sector resources that provide free or low-cost services to people starting or growing a business. Contact Dave Archer at 775-315-7635.

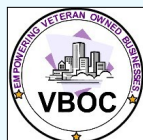
www.ncet.org

Veterans Business Outreach Center

The VBOC provides business counseling and training to veterans. VBOC connects veteran business owners and vet owned start-ups with business development resources, and links veterans with a broad range of other services.

916-393-1690

www.vboc-ca.org



Biz tips from the SBA Community

Q: I own a new online company and what we need right now is exposure. Are there any free or inexpensive advertising resources?

A: As small business people know, free and inexpensive really mean a lot of sweat equity, but there are several things you can do at low or no cost to promote your online business.

1. Prepare your web pages to be search engine friendly, and then submit them to the main search engines.
2. Find other sites that are complementary to yours and attract the kind of visitors you're looking for and ask the site owners for a reciprocal link.

3. Join a banner exchange program where you show two banners on your site for every one of yours shown on other member's sites.

4. Send out press releases about a newsworthy event on your site.

5. Offer interesting and free content related to what you sell.

6. Try some inexpensive text ads in e-mail newsletters that appeal to the kind of visitors you want.

But make sure you conserve all the marketing efforts you've begun by asking visitors to bookmark your site and subscribe to your free e-mail newsletter so you can contact them again.

Q: Have you used Groupon to pick up new business?

A: Groupon marketing can do wonders for the right business, but with many small businesses it can be lethal. The problem is that many small business owners fail to take advantage of the traffic Groupon marketing will bring them.

For example, my wife and I have purchased over 20 Groupon vouchers and do you know how many businesses tried to get my contact info? That would be zero. They are hoping by doing business as usual, they will get repeat business. That is a poor marketing strategy and using Groupon will cost them dearly.

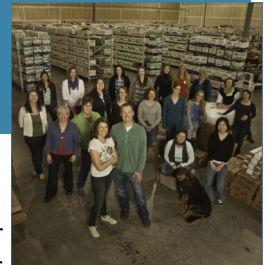
One thing that many small business owners don't realize, you can negotiate the % cut to Groupon. Try to get Groupon to take a lesser cut such as 30-45%. Before, a small business runs a Groupon marketing campaign, it takes extensive planning, such as picking the proper service and the best days to run your voucher. In addition, a small business owner must think of ways to upsell the Groupon customer and to get their contact info. It can be tough but with some creativity, it can be the difference between a profitable Groupon and complete failure.

Groupon is not a long-term marketing strategy, but a great way to get plenty of new customers in the right business with the right service or product.

You're welcome in the SBA Community at <http://community.sba.gov/>.



Worldwide Web meets worldwide wool.



Who is Jimmy?

Jimmy is actually Laura. She and her husband Doug started Jimmy Beans in May 2002. The nickname 'Jimmy' came from a song called 'Doublewide Blues'. The song talks about a neighbor Jimmy that's so cool because he's got a blue plastic pool on the deck in front of his house. They started saying 'cool like Jimmy' and it turned into Laura's nickname! While thinking of a name for their new business, her nickname came up and they added 'Beans' since they originally had a coffee shop inside the yarn shop. The yarn overran the store and the coffee was gone, but the name stuck!

Jimmy Beans Wool is both a bricks and mortar and an internet superstore, offering knitters worldwide a comprehensive selection of the finest yarns and knitting supplies.

How it began: Swapping websites for wool and JavaScript for Java beans.

In 2002, after 2 years of marriage and a life-changing move from San Francisco to Truckee, Laura and Doug emptied their savings account and opened Jimmy Beans Wool. Both had worked as software engineers during the early dot com era, but when the bottom started to fall, they opted to turn their Tahoe vacation home into their permanent home.

Laura had learned to knit just 6 months prior and was obsessed! While figuring out how to make a living in their new hometown, she picked up a job creating a website for a nearby hand-dyed yarn company. The owner of the company convinced Laura to follow her newfound passion for knitting and to create a yarn shop that could become a successful business. The rest is history...!

Laura contacted SCORE when Jimmy Beans was growing so fast that they needed to change the company structure, manage a growing staff and strengthen inventory control. SCORE mentored Laura through the changes, helped with projections and strategy and provided business coaching for the fledgling company. SCORE also put Laura in touch with local resources to help the company with its new growth demands. What started as 500 square feet in Truckee has expanded to international internet sales and a thriving local yarn shop. With SCORE's advice, the company's growth has been well planned and solid.

Giving swag to celebrities at the Emmys

Laura is constantly on the look-out for new marketing opportunities. One of her best ideas was to provide gift bags at the Emmy Awards in the 'celebrity swag suite'. She organized a knitting circle where actors were invited to knit one row of a scarf that was auctioned for charity. Even the male actors stepped up!

"We already had customers from all over the world who ordered from our Web site," Laura said. "But having celebrities photographed with our gift bag featured in national consumer media was advertising we can't pay for."

Jimmy Beans Wool has been featured on CNN Money, in Fortune Small Business Magazine, and in Forbes as one of "Million=Dollar Businesses You've Never Heard Of". In 2009 Laura and Doug started their 'Beans for Brains' scholarship program and awarded four \$500 scholarships to applicants (knitters or not) in any accredited undergrad, graduate or professional program in the first year. The scholarship program has continued to grow.

Inc. Magazine named Jimmy Beans as one of the 5000 fastest growing private companies in the U.S. for 2009 and 2010 and again for 2011! Jimmy Beans Wool, ranked at #1379 and 207% growth, bettered their 2010 rank #1525 and 189% growth). This ranking makes them one of the 100 fastest growing privately-owned Retail companies in the country.

In 2010 Dell Computers named Jimmy Beans as one of 5 retail trailblazers. In 2011, JimmyBeansWool.com once again found itself among such internet retailing giants as Zappos, Bed Bath and Beyond, Clinique, and ThinkGeek.com.

For the 3rd year in a row, Jimmy Beans Wool has received the BizRate "Circle Excellence" award, an annual recognition of online businesses that provide exemplary customer service. This annual award recognizes those online retailers that have provided outstanding online customer experiences as rated by their own customers. This year, only 84 online retailers received this award, representing 1.7% of all online retailers within the Bizrate Insights North American Retailer Network.

**It's no wonder Jimmy Bean's tag line is
ENDLESS POSSIBILITIES!**



SBA News *Did you know?*

SBA's YouTube Channel ... has 91 videos, 2,111 subscribers and 326,292 upload views! You'll find the Strategies for



Growth series - 29 interviews with successful entrepreneurs who know how to grow a small business.

Discover SBA on YouTube at: www.youtube.com/user/sba.

SBA Grant Funding Supports Small Businesses to Start or Expand Exports.



If you are a Nevada company who wants to enter the export market, strengthen a current exporting program, or participate in a trade mission to explore your overseas opportunities - you now have the means to move forward and succeed. **Nevada companies who are interested in receiving information on the grant funds may contact Brittany McLean at the OED at 800-336-1600 or 775-687-9906.** More information can

be found at: <http://nitro.nv.gov/>. Applications are being accepted.

Government Contracting Classroom



SBA has created a series of free online contracting to help small businesses understand the basics about contracting with governmental agencies. So whether you're just getting started or looking for ways to compete more successfully in the government contracting marketplace, check out the eight contracting how-to courses. These self-paced courses are easy to use and understand. Each one takes about 30 minutes to complete, and you can exit a course at any time. All of the courses feature audio explanations, so make sure

your computer speakers are turned on. You'll find the classroom at: www.sba.gov/gcclassroom.



Training *for Nevada Small Business Owners*

The Nevada Small Business Development Center (NSBDC) training:

NxLevel for Entrepreneurs (also known as the "Existing Business Course") is a 13-week, 40-hour course that gives entrepreneurs the professional knowledge and management skills they need to grow an existing business.

NxLevel for Entrepreneurs

Yerington March 12 - June 11

Virginia City March 15 - June 7

Winnemucca March 13 - June 5

Carson City March 20 - June 12

NxLevel for Start up Micro Businesses

Reno March 28 - July 11

NxLevel for Start up Micro Businesses (in Spanish)

Reno March 28 - July 11

Business Start-up Orientation

Las Vegas March 15, March 29, April 12, April 26, May 10

For more information or to register online: www.nsbdc.org and choose upcoming training or call 775-784-1717.

Chamber of Commerce / SBDC Business Seminar in Spanish (Reno)

March 29 Local/State/County Licenses & Applications

Information: The Chamber, 775-636-9550, www.northernnevadachamber.org.



Training for Nevada Small Business Owners

Nevada Microenterprise Initiative (NMI) training:

Location: 112 S. Waters St., Henderson

Writing a Business Plan (Henderson)

March 14, 6:00 - 8:00
 March 20, 12:00 - 2:00
 March 28, 6:00 - 8:00

Better Banking Better Credit (Henderson)

March 22, 2:00 - 5:00

Business Assessment: Lending, First Steps (Reno: 1301 Cordone Ave., Ste. 100)

March 12, 12:00 - 2:00 and 6:00 - 8:00

PRE-REGISTRATION IS REQUIRED FOR CLASSES: Per class fee: Prepaid 36 hrs. In advance is \$25.00. Less than 36 hrs. Cost is \$35.00. Cash Only. Or \$60.00 for three classes if paid 36 hours in advance. All Henderson Chamber Members, Henderson Resource Chamber tenants and Mom In Business, Micro Business Level Members and above are half price.

Questions and registration information: Leilani Bueltmann, Women's Business Center Director at (702) 734-3555.

SCORE Training - Northern Nevada

Business Orientation Workshop (Redfield Campus A-215, Reno)

March 20, 6:30
 April 12, 6:30

Business Orientation Workshop (NNDA, Carson City)

April 12, 7:00
 June 14, 7:00

Information and registration: www.score-reno.org, and choose workshops.

SCORE Training - Southern Nevada

Information and registration for all workshops: www.scorelv/seminars.

Wednesday Workshop Series (SBA 400 S. 4th St., Ste 250, Las Vegas) 3-workshop package \$60, individual workshop \$25.

Business Plan/Marketing & Sales/Cash Control

March 14, 28, April 11
 April 25, May 9, 23

Free Library Workshops

(registration optional—walk-ins welcome)

Business Start-up Basics

April 7, 10:00 - 12:00 W. Las Vegas Library
 April 7, 1:00 - 3:00 Windmill Library
 April 14, 11:00 - 1:00 W. Las Vegas Library

SCORE Training - Southern Nevada

Free Library Workshops

Marketing on the Internet

April 4, 6:00 - 8:00 Clark County Library
 April 28, 1:00 - 3:00 W. Charleston Library

Social Media Marketing

April 25, 6:00 - 8:00 Clark County Library

Veteran Entrepreneur Training Symposium (VETS2012)

National Conference June 11, 2012

The topics, speakers, and activities have been designed and developed by Veterans for veteran business owners. This national event will include classroom discussions, one-on-one matchmaking sessions, and social networking. VETS2012 classes range in topics: Finance, Contracting, Sales & Marketing, taught by successful Veteran business owners and industry leaders.

www.veterantrainingsymposium.com, 571-297-4039.

The Annual Small Business Procurement Training Conference in Sparks, at the Nugget.

This is the largest procurement matchmaker and training in Northern Nevada – **it is for ANY company looking to do business with the government.** The conference includes the Thursday matchmaker, where businesses can have face to face consultations with many government agencies and prime contractors. Find out how to do business with them, tell them about your company!

There will be a wide variety of workshops and networking sessions that will keep you up-to-date regarding Federal procurement. **To find out more or to register:** www.implanners.com/veterans.

NCET Training

NCET Boot Camp (Reno)

Product Development Boot Camp & the IP That Matters
 March 10, 9:00 - noon, Reno Airport Hyatt
 Members \$35, Non-members \$49, includes complete buffet breakfast.

Register: www.ncet.org, choose boot camp.

SBA/POP Government Contracting Workshop (Reno)

For Women: How to Contract with the Government

March 15, 1:00 - 3:00
 Washoe County Government Center, Building 'C', conference room, 1001 E. Ninth St. **Registration: 775-784-1717.**



SBA FINANCIAL WATCH – FISCAL YEAR 2012 (October 1, 2011 – February, 29 2012)

Lender Name	Number of Loans	Dollar Amounts
AMERICA FIRST FCU	1	\$15,000
BANK OF AMERICA, NATIONAL ASSOCIATION	1	\$35,000
BORREGO SPRINGS BANK, N.A.	4	\$235,000
CDC SMALL BUSINESS FINANCE CORPORATION	1	\$4,169,000
CIT BANK	1	\$2,702,400
CITIBANK, N.A.	1	\$675,000
CITY NATIONAL BANK	5	\$545,000
COMMONWEALTH BUSINESS BANK	1	\$700,000
HERITAGE BANK OF NEVADA	4	\$912,000
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	7	\$173,400
MEADOWS BANK	3	\$2,821,300
MORTGAGE CAPITAL DEVELOPMENT CORPORATION	19	\$15,213,000
MOUNTAIN AMERICA FCU	2	\$509,000
MOUNTAIN WEST SMALL BUSINESS FINANCE	6	\$4,567,000
NEVADA STATE BANK	25	\$5,508,200
NEVADA STATE DEVELOPMENT CORPORATION	20	\$11,113,000
ROYAL BUSINESS BANK	4	\$1,697,000
SQUARE 1 BANK	1	\$267,000
SUPERIOR FINANCIAL GROUP, LLC	1	\$5,000
U.S. BANK NATIONAL ASSOCIATION	15	\$347,500
UMPQUA BANK	1	\$200,000
UNITED FCU	1	\$150,000
VALLEY BANK OF NEVADA	1	\$100,000
VECTRA BANK COLORADO, NATIONAL ASSOCIATION	1	\$45,000
WELLS FARGO BANK, NATIONAL ASSOCIATION	17	\$6,133,100
WESTERN ALLIANCE BANK	1	\$410,000
WILSHIRE STATE BANK	1	\$175,000
2012 Total	145	\$59,422,900