



U.S. Small Business Administration

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Nevada Small Business Success

Helping Small Businesses Start, Grow, Succeed!



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Is Government Contracting Right for You?

From the District Director

Of all the entities in the world that buy products and services, the U.S. government is the largest. And it might surprise you to know what the government buys - everything from paper clips to landscaping, from medical, dental and veterinary equipment to airplane parts, from training aids to housekeeping - and much more. As Nevada continues to lag in rebound, small businesses are considering additional sources of revenue. Why not consider government contracting?

You may be wondering whether the federal government buys your goods and services. To get an idea of the wide variety of products, you'll find 1,939 or so pages of them at www.fbo.gov. Click on 'Find Opportunities' under the 'Vendors/Citizens' heading to access the FedBizOpps database, consisting primarily of federal government purchases over \$25,000. That's 1939 pages of different products and services!

Looking for smaller contracts? Micro purchases up to \$3000 are procured by the nearly 280,000 purchase card holders of the federal government and you work with them on a one-to-one basis.

Unfortunately, many small business owners feel the process is just too overwhelming to even begin. They feel it's too complicated and there is too much red tape and it takes forever to get paid. But there are many free resources available to help you navigate the system.

Initially, you'll find a wealth of information at www.sba.gov/contracting. Next, free counselors through our resource partners SCORE, the Nevada Microenterprise Initiative (NMI) and the Nevada Small Business Development Center (NSBDC) can help ensure your business is 'contract ready'.

Next, the Procurement Outreach Program (POP), can help you learn the ropes and take the next steps. You'll find more about them in this issue. As for getting paid, smaller contracts can be paid by government credit card and other payments are generally received within 30 days after invoice.

And finally, the SBA offers several certifications that can help you limit your competition. Learn more about that on page 4.

In today's marketplace, the government could become your best customer!

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.



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.



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.



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.

Are you Contract Ready? *By Judy Haar*

Small businesses sell many millions of dollars worth of services and goods through government contracts. For the Fiscal Year 2010, about \$1.8 Billion was earned by businesses located in Nevada. And many federal government agencies set aside a percentage to be awarded to small, disadvantaged and woman-owned businesses. With this amount of money being spent, a small business should look at government contracting seriously. But jumping into the bidding process for this work can present challenges. The government requirements can be daunting, seem complicated and require additional paperwork. Even the bidding process is different from the conventional public sector. So this is where you start to learn the process.

What are contracting agents looking for?

Kathy Agee-Dow, Procurement Outreach Program, Director, says, "The contracting officers are not risk takers and will not award a contract to a small business with questionable ethics, poor track record, weak financials and especially not one that is unsuccessful in the commercial/non-government market." What this is clearly stating; if you want to be awarded a government contract, your risk to the agency must be minimized. "Contracting officers want to enter into a contract with a business they know they won't have to worry about, that they can depend on to deliver products/services on time and at the contract price, with no surprises," Kathy adds. How do you prove this to the officer? Read on.

What are the requirements?

Typically, your company must have been in business at least one year but preferably two and should not be looking at government contracts as the main solution for business survival. But what are the rules to pursue successful government contracting? Kathy says, "The short answer to the question is financial stability and a good track record (performance)." Below Kathy lists seven items that must be demonstrated before the small business owner considers government contracting.

Can your company demonstrate that it:

1. Has adequate financial resources to perform the contract.
2. Is able to comply with the required/proposed delivery schedule.
3. Has a satisfactory performance record.
4. Has a satisfactory record of integrity and business ethics.
5. Has necessary organization, experience, accounting, operational controls, and technical skills.
6. Has necessary production, construction, technical equipment and facilities.
7. Is otherwise qualified and eligible to receive an award.

The small business owner must have the ability to support all of these - with documentation. Also, references may be asked for. ([read more on page 3](#))

Is government contracting right for my business?

Ask yourself these questions:

- Are you willing to do ongoing, detailed research to find contracting opportunities and to take the time to prepare and present offers including bids and quotes?
- Are you willing to be a subcontractor to prime contractors?
- Are you positive your business can financially support the execution of a government contract including start-up costs?
- Are you prepared to learn and follow federal contracting rules?

Starting or Expanding a Business in Nevada?

When starting or expanding a business, questions arise about the 'nuts and bolts' of doing business in Nevada.

The Secretary of State offers a business portal www.nvsos.gov/business that includes information about starting, managing and closing a business.

A second webpage offers a helpful New Business Checklist with links to county specific requirements. <http://whynevada.com/>

Are you Contract Ready? (Cont'd.)

The previous seven items are simply good business practices. If the small business owner needs help in any of these areas, free assistance is available through several organizations partially funded by the SBA and represented throughout the state. Here you can find business counselors to review each of the seven items above and evaluate the requirements against your business. They'll help identify gaps or issues and help to address them.

Be government contract ready before you decide to bid.

Author, Judy Haar, is a Northern Nevada SCORE counselor, author and entrepreneur.

Where can you find help with contracting?

Free business counseling to help you to become 'contract ready':

SCORE Get free and confidential mentoring from a SCORE counselor, either online or in-person. SCORE provides online and local workshops, and hundreds of templates and tools for the small business owner. SCORE has expertise in all business areas such as, accounting, business principles, marketing and operations. www.score-reno.org (Northern Nevada) or www.scorelv.org (Southern Nevada).

Nevada Small Business Development Center The Nevada Small Business Development Center is a state-wide business assistance outreach program of the University of Nevada, Reno and University of Nevada, Las Vegas College of Business. The NSBDC provides a wide variety of technical assistance to guide and assist entrepreneurs in starting and growing their businesses in today's dynamic market. For North and South Nevada NSBDC: (800) 240-7094.

Nevada Microenterprise Initiative The mission of Nevada Microenterprise Initiative is: "To enhance the economic self sufficiency and quality of life of low to moderate income individuals through entrepreneurial training, technical assistance and access to micro loans for new and expanding businesses throughout the State of Nevada." Reno: 775-324-1812, Las Vegas: 702-734-3555

Help when you're ready to contract with the government:

Procurement Outreach Program The Procurement Outreach Program is a cooperative agreement between the State of Nevada and the federal government assisting businesses statewide to initiate or expand marketing efforts of their products and services to city, county, state and federal governments. POP assists in all aspects of contracting from getting started, through identifying contracting opportunities and bidding, to receiving payment.

Please call 702-486-2716 in Las Vegas or 775-687-9900 in Carson City to schedule an appointment. Reach us via email at procurement@diversifynevada.com.



Five Ways to Get That Federal Contract

by Marie Johns, SBA Deputy Administrator (Abridged.)

The federal government spends more than \$500 billion a year in contracts, making it the largest purchaser of goods and services in the world. Small businesses throughout the country can and should take advantage of contracting opportunities, which can be a crucial source of revenue to help them grow, innovate and create jobs.

The world of government contracting can be difficult to navigate, but small business owners have a resource in the Small Business Administration (SBA). If you're a small business owner or thinking of becoming one, here are five ways to increase your chances of winning that contract:

Get a counselor. You can find counselors in 68 SBA district offices, 885 Small Business Development Centers, 110 Women's Business Centers, 350 SCORE chapters, and 300 Procurement Technical Assistance Centers (PTACs) across the country. These professionals are standing by to help you get in the contracting game, and most of their services are free. Go to www.SBA.gov/direct, enter some basic information about your business, and you'll be presented with a list of nearby resources.

Get certified. A number of certification programs can increase your chances of winning a contract. SBA's 8(a) program provides counseling, mentoring and access to set-aside and sole-source contracts. Service-disabled veteran-owned businesses and small companies in Historically Underutilized Businesses Zones (HUBZones) are also eligible for set-asides. SBA recently launched the

Women's Federal Contract Program which opens up contracting opportunities for women-owned small businesses in more than 300 industries where they are underrepresented. Find out more at www.SBA.gov.

Be targeted. The most successful contractors have a specific product or service that federal agencies need. Decide what you have to offer and target your efforts at the federal agencies that need it most.

Market your business. Get your foot in the door by attending matchmaking events with agency contracting officers, or by reaching out to agencies' Offices of Small and Disadvantage Business Utilization (OSDBUs). Visit www.osdbu.gov to find out more.

Identify contracting opportunities. Don't just sit and wait for a contract — be proactive. Once you've determined the agencies most likely to buy from you, you need to find contracts to bid on. Stay in close contact with the agency's OSDBU and contracting officers you have met, and visit the Federal Business Opportunities Web site (www.fbo.gov), which has a list of all contracts available for bid. Also, look for new tools like green.sba.gov, an online portal that houses all of the clean-energy small-business opportunities across the federal government.

The SBA is committed to helping small businesses grow through contracting. Winning a contract is hard work, but small business owners are not in it alone.

This column originally ran in [The Washington Post Capital Business](#).

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 RNDC 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 775-315-7635.

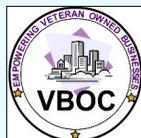
www.ncet.org

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



Lending Tip: “Dot the i’s & cross the t’s”

What’s the best way to get a small business loan in this economic environment? Preparation, preparation, preparation.

The SBA is still providing guarantee programs to banks across the nation and in Nevada, and although lending has increased, it’s still not easy to get a loan.

But it’s not impossible *if you’re prepared to:*

- Supply additional information requested by the bank
- Re-write your business plan
- Re-crunch your numbers
- Explain every facet of your business
- Explain in detail what your business has done to survive
- Provide a high level of detail
- Be patient – it doesn’t happen quickly

Preparing for loan application can be daunting – but resources are available to help you get ready.

SCORE counselors are mentors to small business and their advisers can assist

with business plans, financials, projections and more.

The Small Business Development Center’s counselors evaluate business plans and financials, and provide access to demographics to support start up and expansion.

Nevada Microenterprise Initiative provides counseling to very small businesses.

Counseling is free. They’ll help you “dot the i’s and cross the t’s” to be ready for a bank application.

To reach a counselor:

SCORE
775-784-4436

Nevada Small Business Development Center
(800) 240-7094

Nevada Microenterprise Initiative
775-328-1812 Reno
702-734-3555, Las Vegas

Q & A from SBA Community

Join the community - ask questions, find answers.



Q: Hey everybody, I am a new and young entrepreneur whose first business venture is attempting to start a roofing contracting company that primarily services government buildings. I am about to get my contracting license and all I need is any type of instruction to help me with the proper permits to allow me to service government buildings and some basic knowledge on building a government contracting business.

A: Procurement Technical Assistance Centers (PTAC) help small businesses with all phases of Government contracting - federal, state, and local. Counselors provide one-on-one and group instruction that helps clients identify contracting opportunities, which can create growth of market share and revenues for them. The government is an excellent customer because they generally purchase in large quantities, and pay their bills on time.

Nevada’s PTAC is the Procurement Outreach Program (POP). Find POP’s contact information on page 3.

Join the SBA Community at www.sba.gov/community.



SUMMIT ENGINEERING

Federal work allows engineering firm to rehire staff

Tom Gallagher, president of Summit Engineering of Reno, talks tougher than the massive Cape Buffalo that hangs on a wall of his African-themed office. Gallagher founded Summit Engineering in Reno in 1978, but after laying off more than 70 percent of its workforce in the wake of the construction downturn, the outlook was bleak for the civil engineering firm. However, Gallagher says, at no time did he consider turning off the lights and locking the doors.

“Failure was not an option — I am a fifth generation Nevadan on both sides of my family. If I was going to fail, I would go someplace else to do it,” he says. “Stopping, or selling out to some national firm never entered my mind.”

Though Summit Engineering made its mark in private-sector work throughout the course of its long history, the company recently has added to its revenue stream by landing work with the federal government.

Experts with the Procurement Outreach Program office, (POP) which connects private businesses with government contractors and federal contracts, helped Summit break into an avenue of business it had long pursued without success. POP receives both federal and state funds and helps companies with government contracting.

“They have been a real hands-on resource for us,” said a Summit Project Manager, a 25-year Summit Engineering employee. “They showed us where to go and what mistakes not to make.”

“At a time when resources were at a minimum,” he added, “trying to hire somebody to help us do those

types of things was not an option. POP spent quite a bit of time with us, and that enabled us to be listed as a contractor with the federal government, which showed us avenues to pursue to seek new contracts and expand into different types of work. It took the technical edge off starting work with the federal government.”

The company also rehired some of its longtime staff as a result of the new work. Summit says many employees who were laid off had worked for the company through high school and college, as well as through all of the required registration processes for engineers. “To get them to the point where they are profitable and then have to lay them off, it is a terrible thing to have to go through,” the project manager said.

Gallagher says their chief financial officer helped turn the company around by adjusting its head count and other business practices in response to the reduced volume of work.

Summit’s remaining employees took 10 to 20 percent pay cuts - and most have stayed with the company, Gallagher says. “They are behind us 100 percent.”

“Summit pursues work in all Western States and can obtain licensing for any state in which it lands federal work”, Gallagher says. “Federal work is something we had been going after for years and years and years — without success. A lot of the federal stuff is very hard to break into, and we are very happy to have procured some federal contracts; it has kept our people busy.”

“It’s been tough keeping the lights on,” he adds. “I will be back. But it will be pretty lean and pretty mean.”



Summit Engineering offers a full range of engineering services including subdivision work , surveying, mapping, hydrology, flood and erosion control, geotechnical and more.



News: Jimmy Beans Wool takes YARN to the White House!

Nevada Business is invited to the White House to give input on jobs and economic competitiveness.

Laura Zander, CEO of Reno based Jimmy Beans Wool, a leading yarn and fabric retailer was invited to Washington D.C. for the Business Council and Business Forward Business Leaders' Forum at the White House. On November 4th, Zander headed to the White House for a discussion with the Administration on jobs and economic competitiveness, alongside executives from Dow, Marriott, BET Entertainment, Talisman Energy and more. The forum is the culmination of over two years of Business Forward and White House Business Council roundtables in communities all over the nation.

As a market leader in the multi billion-dollar needle arts & crafts industry, Zander (through Jimmy Beans Wool) was hand selected to be among a very small, elite group of successful businesses asked to come to the White House and offer non-partisan input on how to help other small businesses flourish and grow in our struggling economy. One of the fastest growing retail businesses in the country over the last few years, Jimmy Beans Wool is one of only two businesses in Nevada to attend the forum and will be profiled on the official White House website.

AND - Laura was selected as 1 of 10 U.S. women for Ernst and Young's Entrepreneurial Winning Women Program.

The program helps women spur growth by sending Laura to a 5 day Strategic Growth Forum alongside such people as Michael Dell, Serena Williams, Wayne Gretzky and the owners of businesses like 1-800-Flowers, HSN, Shutterfly, and Staples.

Congratulations, Jimmy! Jimmy Beans Wool received counseling from the Reno SCORE chapter mentors.



Nevada Receives SBA Grant to Support Growth in Exporting

The State of Nevada has received a \$239,318 Small Business Administration (SBA) grant through the State Trade and Export Promotion (STEP) Pilot Grant Initiative. This grant will stimulate and strengthen Nevada's global trade. The State of Nevada Office of Economic Development (OED) will administer the grant throughout the state with the goal of filling Nevada's export pipeline. STEP aims to increase the number of small businesses exporting and to increase the value of exports for those small businesses currently exporting. Nevada's \$239,318 grant is part of the President's initiative to double U.S. exports in five years.

According to research conducted by the OED, 30 percent of non-exporters say they would export if they had information on how to get started, best markets for their products, potential buyers and export procedures. STEP includes The Market Entry Program (MEP) - This STEP funded program will help small businesses market products overseas.

Through the Market Entry Program (MEP) Nevada companies may apply to receive up to 50% reimbursement for eligible marketing expenses. Matching funds are allocated to companies on a yearly basis depending upon their international marketing plan. The minimum funding request is \$2,500. Companies must spend \$5,000 in promotional activities to be reimbursed \$2,500 (50%) by OED. The maximum funding request is \$12,500. **Applications are due by December 1, 2011.**

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/>.



SBA News

Update: SBA's Women-Owned Small Business Contracting Program

The WOSB program is a self-certification program aimed at providing greater opportunities for WOSBs to compete for federal contracts, while achieving the existing statutory goal that 5 percent of federal contracting dollars go to women-owned small businesses. After self-certification, required documents must be uploaded to a repository, which is now available on the WOSB homepage, www.sba.gov/wosb. The homepage explains the program and eligibility, and the compliance guide found on the page specifies which documents must be uploaded to the repository.

WOSB Questions and Answers

Recently, a web chat was held for women business owners seeking federal contracts. A description of the program and how to get started can be found on

www.sba.gov/wosb.

These are common questions and the answers from the web chat.

Question: After I have become certified. What is the best way to locate contracts? Also, I have never applied for a government contract before. Can your office assist me through the process? What would be the first step in working with your office?

Reply: There are a couple ways to locate contracts. The government maintains a database with all contracts open to bid called Federal Business Opportunities. You can find this database at www.fbo.gov and you can search by contracts that are set-asides under the WOSB program. On this site you can also find upcoming events with contracting officials from federal agencies.

The other resource we would recommend you utilize is reaching out to each agency's Office of Small and Disadvantaged Business Utilization (OSDBU). They are the small business advocate at each agency and are your best entry point into any agency. Think about which agencies would be most likely to purchase your company's products and services and then reach out to that agency's OSDBU. Contact information for each OSDBU is available at www.osdbu.gov. You can also visit your local SBA office, Procurement Technical Assistance Center (PTAC), Small Business Development Center or Women's Business Center for more information. Visit www.sba.gov to find the location closest to you.

Question: How does a woman business owner obtain permission to access GLS (General Login System) in order to upload the required documentation? Also, which SBA office is responsible for trouble shooting GLS problems?

Reply: Any small business can gain access to GLS. Go to <https://eweb.sba.gov/gls/> and on the left hand side you will find instructions on how to utilize GLS, as well as a link to request an ID. If you have any questions regarding GLS, you can contact SBA Security – there is also a link on that same page with their contact information. For those of you who aren't familiar with GLS, it is the "General Login System" and is the system that SBA is utilizing for the WOSB program. To certify for the program, you must request an ID and gain access to the WOSB repository. In the repository, you need to upload documents that prove you meet the eligibility requirements for the program. Visit www.sba.gov/wosb for more information.

Question: Is someone at the SBA tracking the actual number of WOSB set aside contracts? Does the SBA have a plan to ensure there are more WOSB Set Aside contracts in FY12?

Reply: Yes, we do track the number of WOSB set-aside contracts on a regular basis. To date, over 40 WOSB set-aside contracts have been awarded and over 100 have been put out for solicitation.

Visit www.fbo.gov to find these contracts.





SBA FINANCIAL WATCH – FISCAL YEAR 2011 (October 1, 2010 – September 30, 2011)

Lender Name	Number of Loans	Dollar Amounts
BANK OF AMERICA, NATIONAL ASSOCIATION	4	\$350,000
BANK OF THE WEST	1	\$750,000
BORREGO SPRINGS BANK, N.A.	14	\$735,000
CDC SMALL BUSINESS FINANCE CORPORATION	1	\$557,000
CELTIC BANK CORPORATION	3	\$2,957,500
CITIBANK, N.A.	1	\$120,000
CITY NATIONAL BANK	27	\$8,853,900
COMMONWEALTH BUSINESS BANK	1	\$1,500,000
COMMUNITY SOUTH BANK	1	\$238,600
COMPASS BANK	1	\$50,000
CONESTOGA BANK	2	\$683,000
EDF RESOURCE CAPITAL, INC.	3	\$1,116,000
EXCEL NATIONAL BANK	1	\$2,820,000
FIRST SAVINGS BANK	2	\$180,000
FIRST SECURITY BANK OF NEVADA	1	\$87,300
HERITAGE BANK OF NEVADA	15	\$2,785,500
INLAND COMMUNITY BANK, NATIONAL ASSOCIATION	2	\$2,550,000
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	21	\$2,706,300
KIRKWOOD BANK OF NEVADA	2	\$1,225,000
LIVE OAK BANKING COMPANY	1	\$1,350,000
MAGNA BANK	1	\$227,400
MEADOWS BANK	29	\$24,231,300
MORTGAGE CAPITAL DEVELOPMENT CORPORATION	31	\$20,318,000
MOUNTAIN AMERICA FCU	4	\$393,000
MOUNTAIN WEST SMALL BUSINESS FINANCE	11	\$5,537,000
MUTUAL OF OMAHA BANK	3	\$1,035,000
NEVADA COMMERCE BANK	2	\$667,800
NEVADA STATE BANK	41	\$7,273,300
NEVADA STATE DEVELOPMENT CORPORATION	57	\$31,938,000
PACIFIC CITY BANK	4	\$1,348,000
PLUMAS BANK	7	\$1,766,900
ROYAL BUSINESS BANK	1	\$215,000
SEACOAST COMMERCE BANK	1	\$3,145,000
SQUARE 1 BANK	1	\$544,500
SUPERIOR FINANCIAL GROUP, LLC	14	\$150,000
U.S. BANK NATIONAL ASSOCIATION	41	\$10,345,100
UNITED MIDWEST SAVINGS BANK	1	\$3,000,000
WELLS FARGO BANK, NATIONAL ASSOCIATION	68	\$21,963,300
WESTERN ALLIANCE BANK	1	\$850,000
ZIONS FIRST NATIONAL BANK	7	\$379,800
2011 Total	429	\$166,943,500
Grand Total	429	\$166,943,500