

PRESENT

CONNECTING RESOURCES
 TO YOUR
 SMALL BUSINESS CLIENTS

LAS VEGAS, NEVADA
2013

Nevada **SBDC**
SMALL BUSINESS DEVELOPMENT CENTER

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WELCOME

The federal banking regulators (OCC, FRB SF, and FDIC) welcome you to the “Connecting Resources to Your Small Business Clients” community development forum. We hope your experience today will be beneficial and productive and that the information you come away with will be of value to you in your endeavors to meet the needs of small businesses in Nevada.

The regulators, through their Community Development and Community Affairs programs, are tasked with assisting financial institutions in developing strategies that are responsive to the credit, service, and investment needs of their communities. To this end, the regulators endeavor to promote community development partnerships and access to capital in historically underserved markets, and we work with national and regional financial institutions and with local organizations in their collaborations on community development and asset-building initiatives.

The regulators recognize the importance of small businesses on Main Street and to our national economy. Consequently, we support financial institutions who participate in innovative programs that can assist them in meeting the credit needs of small business owners in a prudent and safe manner.

Again, we thank you for your attendance here today and we recognize the importance of your efforts to provide important resources to your small business clients.

Nevada SBDC

SMALL BUSINESS DEVELOPMENT CENTER

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The Nevada Small Business Development Center (Nevada SBDC) is a statewide resource for business assistance, providing a unique array of services, expertise and training in all growth stages of business development. The Nevada SBDC also offers information and guidance in understanding and complying with environmental regulations. Multiple training programs are available that include International Trade, SBIR/STTC, Boots to Business for Veterans, NxLevel for Entrepreneurs or Micro-businesses (provided in English and Spanish), After the Business License and Government Contracting. In addition, the Nevada SBDC provides useful information and analysis of the economy, environment and demographic data to help businesses, government and other organizations promote economic growth in their communities.

We are Nevada's premier economic development resource with a network of facilities throughout the State providing the expertise, knowledge and innovative training necessary to help start-up and ongoing businesses succeed. Counseling & Training are offered with expertise in areas that include, but are not limited to:

- Marketing
- Social networking/media
- Website development
- Accounting and record keeping
- Loan applications
- Strategic planning
- Capital formation
- Management / Human Resources
- International Trade
- Technology development assistance
- Business planning
- Business environmental assistance
- Demographic information
- Crisis / Risk Management
- Government & Private Sector contracting opportunities

The Nevada SBDC has primary funding partners that include the U.S. Small Business Administration, University of Nevada, Reno, U.S. Environmental Protection Agency, Nevada Division of Environmental Protection, Nevada Department of Taxation, University of Nevada, Las Vegas and the Nevada Commission on Economic Development.

The Nevada SBDC also has an impressive list of Contributing Partners who significantly fund our outreach efforts, as well as Host Institutions who provide housing facilities for our agency services. Throughout the State, there are over one hundred Assistance Network Partners whose collaborative efforts help us in creating a healthier economy for Nevada businesses.

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University of Nevada Las Vegas
4505 S. Maryland Pkwy., Ste. 330, Las Vegas, NV 89154

-The InNEVation Center
6795 Edmond St., Ste. 340, Las Vegas, NV 89118

-The Historic Fifth Street School
401 S. Fourth St., Ste. 108, Las Vegas, NV 89101

-The City of Henderson, Office of Economic Development
280 S. Water Street, City Hall Annex, Henderson, Nevada 89015

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business startup needs of the UNLV campus and greater Las Vegas community. As the newest location for Nevada SBDC staff and services, the UNLV STARTUP Center headquarters is on the main campus of UNLV and satellite offices are located around Las Vegas. The UNLV Business STARTUP Center is a readily accessible campus and community resource for high growth startup business assistance. As with all Nevada SBDC locations, the new center is positioned to help entrepreneurs start or grow their business from concept to execution by offering free, practical business advice and assistance that can provide a path through the legal, regulatory, and business landscape.

The UNLV Business STARTUP Center offers:

- Initial business needs assessment
- Strategic business plan preparation
- Market research and demographic analysis
- Licensing and tax information
- Business management counseling
- Connections with industry experts, talent and resources

Most of the services offered by the UNLV Business STARTUP Center are free. The center is partnering with the university's Center for Entrepreneurship and other programs to bring together academic and applied knowledge and expertise that will help the entrepreneur build or grow the startup. The center also hires student interns, enabling MBA, law, or students majoring in other disciplines to gain real-world experience in their course of study while helping campus and community startups.

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The UNLV Business STARTUP Center is officially open to serve the entrepreneurial and



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Clark County advocates its support of small, minority, women-owned, physically challenged, veteran and disabled veteran local businesses. Clark County's Business Opportunity Workforce and Development (BOWD) Program, funded by the U. S. Department of Commerce Economic Development Administration (EDA), is designed to assist emerging local businesses through training and workshops to diversify and to educate and supplement their existing workforce. In addition, the BOWD program offers assessment and job skills training for unemployed and underemployed minorities, women, students and veterans and matches them with employers. This program is contracted through Akers and Associates, Inc., and its partners that include Foundation for an Independent Tomorrow (FIT); J-Hart Communications LLC., Board of Regents, c/o University of Nevada Cooperative Extension; and the Nevada Small Business Development Center.

The two-year program will approximately graduate 100 small businesses (including minorities and women owned businesses) and create 50 new jobs per year. The primary objectives are to identify contract opportunities as a baseline for building the businesses' capacity and matching job seekers with the needs of the local small business community.

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-MBDA Business Center Las Vegas
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Website Address: www.newventurescdc.com

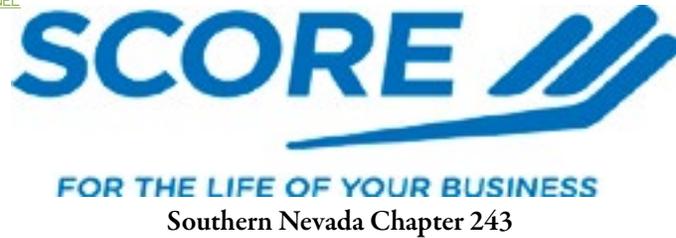
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The MBDA Business Center, Las Vegas provides professional business consulting services and technical assistance to minority business owners to improve the management and profitability of their firms and to increase revenue and access to capital. The MBDA Business Center, Las Vegas is funded by the Minority Business Development Agency, U.S. DOC and operated by New Ventures Capital Development Company. The center adheres to the MBDA vision of becoming an entrepreneurially focused and innovative organization, committed to empowering minority business enterprises for the purpose of wealth creation in minority communities.

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SCORE is a national non-profit 501(c)(3) volunteer based organization that offers unlimited free business counseling sessions to new and existing small business owners at one of many counseling locations located throughout the Valley. SCORE also offers free and low cost (non profit) seminars on a wide range of business topics. SCORE Counselors are also certified mentors.

SCORE was founded in 1964 and has helped more than eight million small businesses.

SCORE is headquartered in Herndon, VA and Washington, DC and has over 350 active chapters throughout the United States. Over 13,000 working and retired business executives, professionals and business owners donate their time and expertise as business counselors and mentors. Southern Nevada SCORE Chapter 243 was founded in 1977.

The U.S. Small Business Administration (SBA) established in 1953, provides financial, technical and management assistance to help Americans start, run, and grow their businesses. SCORE is a resource partner with the SBA. The SBA administers a Congressional grant, which provides SCORE with funding. SCORE volunteers work with the SBA to provide small business counseling and training to entrepreneurs through SBA offices.

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Clearinghouse CDFI addresses unmet credit needs by meeting the financing gap between conventional lending standards and the needs of low-income families and communities. We finance the acquisition, construction, refinance and rehabilitation of real estate for communities and populations in need throughout California and Nevada, with loan amounts as low as \$250,000. Small business and nonprofit lending are among our specialties.

Unlike traditional lenders, we underwrite each loan on a case-by-case basis and consider the individual circumstances of each borrower. We understand the unique challenges faced by small business owners and nonprofit corporations. Our experienced staff works closely with our borrowers throughout the loan process to answer questions, address issues and guide the project toward a successful funding.

To date, the company has funded a total of \$939 million in loans to distressed communities, benefiting over 760,000 individuals each year. Clearinghouse CDFI loans have created or retained over 9,200 permanent and construction jobs and developed or rehabilitated 8.8 million square feet.

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Agency Address:

-112 Water Street, Suite 121 Henderson, NV 89015

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The Nevada Microenterprise Initiative (NMI) is a 501 (c)(3) not for profit organization based in Henderson, Nevada. NMI's mission 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 loans for new and expanding business throughout the State of Nevada." NMI is also a federally certified community development financial institution that provides an array of direct services that are specifically targeted to help micro, small, women and minority owned businesses in low income and disadvantaged communities in the State of Nevada. As a direct community lender, NMI provides access to capital to those who do not meet traditional financing requirements and provide additional technical assistance resources through the SBA Women's Business Center program.

NMI's Programs:

Lending Program: NMI provides microloans (ranging between \$1,000 and \$50,000) and small business loans (ranging between \$50,000 and \$250,000). Other funding sources allow NMI to provide access to capital to individuals in the LMI communities.

Technical Assistance: NMI provides technical assistance through the SBA Women's Business Center for those who have received business loans or has an existing business. NMI provides useful resources and tools to clients in order to expand their knowledge of successful business ownership.

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Préstamos CDFI, LLC
SMALL BUSINESS LENDING

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Prestamos CDFI, LLC (PCDFI) Small Business Lending programs help create jobs and promote economic development in Nevada and Arizona. PCDFI offers loans for a variety of business financing needs including working capital, equipment and commercial real estate. PCDFI provides technical assistance, training and financing to help small businesses achieve their goals and visions. Founded in 1980, PCDFI headquartered in Phoenix, Arizona, was certified as a Community Development Financial Institution (CDFI) in 2000 and a Community Development Entity (CDE) in 2003 which finances small businesses and New Markets Tax Credit transactions. As a certified CDFI, PCDFI fills financing gaps and serves those businesses traditionally neglected by traditional financial institutions. PCDFI is also certified as a U.S. SBA Micro-lender and U.S. Department of Transportation lender.

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Agency Address:

Las Vegas Office: 1551 Desert Crossing Ct., Las Vegas, NV 89144
Reno Office: 6572 S. McCarran Blvd., Reno, NV 89509

Website address: www.nsd.com

Agency Name: Rural Nevada Development Corporation

Agency Address:

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Nevada State Development Corporation (NSDC), a non-profit company that is the largest SBA 504 loan provider in Nevada with offices in Las Vegas and Reno, has been assisting the growth of small businesses since 1981. Our efforts help to stimulate economic development by providing small business and commercial real estate loan solutions. NSDC assists small business owners in buying, building and improving commercial buildings with minimum investment.

The Rural Nevada Development Corporation (RNDC) is a 501(C) 3 non-profit development corporation formed in January 1992 to serve the fifteen (15) rural counties and the twenty-seven (27) Native American tribes of Nevada. RNDC has been responsive to the needs of rural communities by addressing critical issues such as affordable housing, down payment assistance, homeowner rehabilitation and weatherization, and small business alternative lending practices. RNDC is certified from the Department of Treasury as a Community Development Financial Institution (CDFI).

The non-traditional business lending program in the rural areas of the State ranges from \$500 to \$250,000. Our service area does NOT include Reno, Sparks, Carson City, Las Vegas or Henderson. We have been in existence for 21 years.

Some statistics in that time include a loan portfolio of \$13,315,852 dollars with 972 + jobs created and/or retained. RNDC became a micro lender in January 2011.

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The USDA-Rural Development in Nevada is dedicated to improving the quality of life and expanding the economic opportunity for rural Americans. We do this by providing various loan and grant programs to meet the needs of rural communities for affordable housing, including single family and multi-family housing; through business and energy programs for agricultural producers and small rural businesses; and through grants and loans that support essential community infrastructure, such as hospitals, senior centers, fire departments, and water and waste treatment systems.

USDA Rural Development is the lender of “first opportunity,” an investment bank for rural America providing the financing and expertise that creates jobs, promotes business development and provides community facilities and affordable housing. Our longer term, lower interest loans help small rural communities afford essential services in places where capital is often difficult to access, and our goal is to build viable and sustainable rural communities.

The State Office is located in Carson City, Area Offices are in Fallon, Elko, and Las Vegas. Please contact us to learn how our programs can assist your community. Carson City: (775) 887-1222, Las Vegas (702) 407-1400, Fallon (775) 423-7541, Elko (775) 738-8468.

NOTES: _____



State Small Business Credit Initiative

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Businesses in the state of Nevada have been seriously impacted by the national economic conditions resulting in the highest unemployment numbers in the nation. As a result of job losses, residents of Nevada are searching for financial support for entrepreneurial business ideas. As a result of these facts, and the fact that small business development is a key factor to employment recovery, the Governor’s Office of Economic Development (GOED) believes the small business sector requires additional funding to assist small businesses with entrepreneurial training, technical assistance and access to loans for new and expanding businesses throughout the State. Nevada received \$13.8 million to assist in the growth of small and micro-enterprise businesses throughout the state of Nevada.

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The Department of Business & Industry is the most diverse department within Nevada state government. Encompassing 14 divisions, B&I impacts nearly every employer and employee in the state. Business and Industry divisions include: Athletic Commission, Attorney for Injured Workers, Dairy Commission, Employee-Management Relations Board, Financial Institutions Division, Housing Division, Division of Industrial Relations, Division of Insurance, Labor Commissioner, Manufactured Housing Division, Division of Mortgage Lending, Real Estate Division, Taxicab Authority and Nevada Transportation Authority.

Our objective is to encourage and promote business development and growth and to ensure the legal operation of business in order to protect consumers. In addition, the Nevada State Department of Business and Industry is committed to providing leadership for small businesses in the areas of advocacy, navigating state government, access to capital and training.

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workforce **CONNECTIONS**
PEOPLE. PARTNERSHIPS. POSSIBILITIES.



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Workforce Connections' One-Stop Career Center, an alliance of government, academic, and nonprofit partners, brings all local workforce development resources together in an effort to support businesses and job seekers residing in Southern Nevada. The wide array of partners with different employment and training services offer a comprehensive menu that allows job seekers and businesses to pick and choose the services that fits their workforce needs.

Our business services include:

Business Consulting:

Our business consultants provide an analysis of the existing practices of a company and make recommendations for improvements. Our consultation services are free and confidential.

Human Resource Services:

We will recruit and pre-screen candidates for your job opening that will lower your company's recruitment and training costs. We can also offer customized training programs that provide wage subsidies of up to 50% for on-the-job and classroom training programs that assist you in achieving a skilled workforce for your business.

Business Workshops:

We offer in-person workshops and webinars on a variety of subjects aimed at educating small business owners on issues affecting the company's bottom line.

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