



Growing Business in Nevada

THE BUSINESS ADVOCATE

SPRING 2016



A publication of the Nevada Department of Business and Industry



As part of National Consumer Protection Week during the second week in March, the Department of Business and Industry's Office of Nevada Consumer Affairs (NCA) hosted an inaugural Consumer Fraud Prevention Fair. Nearly twenty government agencies and organizations hosted booths in the lobby of the Grant Sawyer Building. The Nevada Attorney General's office gave a Scam Alert presentation in the morning, and a Fraud Prevention Panel discussion highlighting the most prevalent scams and how to avoid becoming a victim was held in the afternoon.

While the focus of the week was on consumers, businesses too are consumers of goods and services, and they are equally susceptible to becoming a target of scams and fraud. Small businesses in particular are vulnerable where the business owner may be wearing multiple hats and resources are spread thin. In addition, businesses must also be alert to the possibility of being defrauded by vendors or unfortunately, employees.

There are limitless numbers of scams and fraud being perpetrated. And just

when authorities have a handle on them, new scams, or variations on old ones crop up. The best defense against becoming a victim, is to become educated about them and to always look more closely at an offer that seems too good to be true! Here are some of the most commonly cited scams against small business.

Phishing scams. Everyone is susceptible to phishing. Phishing scams appear to be legitimate e-mails to the recipient, but are fraudulent messages that usually download viruses or malware onto the victim's computer when the e-mail is opened or links within the e-mail are clicked. These viruses capture personal information, such as bank details, Social Security numbers and credit card accounts. Phishing is a huge threat to businesses because of the vast amount of important information stored on computers.

Tip: Scan the e-mail carefully and look out for grammar mistakes and other inconsistencies. Hover your cursor over the links without clicking and you will be able to see the address.

Most new Internet browsers are equipped with anti-phishing software, so be sure that your system is up-to-date and protected. Securing your customer's data should be a top priority. If you are unsure, hire an IT consultant to address any security gaps in your systems.

The overpayment scam. In overpayment scams, the scammer expresses interests in expensive goods that a business is selling. The scammer then proceeds to make a payment using a check and requests that the victim wire the difference after the check has been deposited into an account. Eventually, the realistic-looking check will bounce, leaving the victim on the hook for the entire amount.

Tip: During a large transaction, always make sure to get complete information from your customer, including full name, address and telephone number. Avoid wiring funds for any purpose. This request should automatically raise red flags.

The vanity scam. A vanity scam

Continued, page 2

Closed to fraud, continued

preys on people's pride. A business is contacted about winning an award or a listing in a who's who directory and asked to pay the partial or full amount of the cost of receiving the award or recognition. However, these are bogus organizations that often continue to charge the cardholder yearly membership fee.

Tip: Always research the organization calling to offer the award or recognition. A simple online search may provide you with valuable information that will help you determine if they are legitimate.

The Charity Scam. Many businesses want to give back to the community and help people in need. People's generosity and their compassion for a particular cause may lead them to give money to individuals and organizations posing as legitimate charities. Fake charity scams are often based on quasi-legitimate organizations. At first glance, they appear to be legitimate, in fact, their names might closely mirror that of a legitimate organization. These scam artists use standard methods of collecting donations from individuals and businesses—mail, email or internet solicitations, telemarketing and door to door collections.

Tip: Ask the solicitor detailed information about the charity, including name, address and telephone number. You can learn more about legitimate charities on websites such as www.charitynavigator.org. Remember, if you are suspicious, just say no. You can always initiate donation to charity by researching legitimate organizations and contacting them first to ensure your peace of mind.

Credit Card Skimming. Credit and debit card skimming is a growing form of fraud that victimizes consumers resulting in the theft of millions of dollars every year. In many instances a cardholder turns over physical possession of their card to a retail or service employee that was targeted by criminals using bribery or coercion to participate in the theft. The employee then swipes the card through a small, illegal card reader called a skimmer and copies the encoded data from the card's magnetic stripe. This information is then used to manufacture counterfeit cards. The business is not the actual target or the victim, except in the form of ill will from the now former customer. Not only has the business lost the customer's future business, but possibly countless others as the victim tells their friends and takes to social media to tell of their terrible experience.

Tip: Increasingly, industry specific solutions are being developed to prevent this type of employee theft. Transactions where the customer has control of his or her card at all times can greatly reduce this risk. In addition, your company should consider a specific policy to address these issues to allow staff to report, perhaps anonymously, any kind of inappropriate approach to them by criminals or observations about another employee's conduct specific to theft. Businesses should also consider conducting employee background checks where allowed by law.

While there are no one-size fits all solutions to preventing fraud, the more you know, the better equipped you will be to evaluate those offers that seem suspicious. And for those businesses that have been a victim of a fraud or a scam, call your local law enforcement agency to file a report. The Office of Nevada Consumer Affairs may be able to assist. To file a complaint with NCA, visit www.consumeraffairs.nv.gov or call toll free: 844-594-7275.

ask
an
EXPERT



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Q: What is customer service, and does it really matter?

A: One of the most mysterious phrases in all of business is, "Customer Service." We all know how important it is, we understand that it drives success and we read about the fame and notoriety of companies like Southwest Airlines, Zappos and the Container Store. We find a plethora of books, articles, whitepapers and videos on how to have great customer service; yet, we still find customer service lacking in so many of the establishments we frequent.

Customer service is any and every contact point between the business and its customer that imparts an attitude, a knowledge, an efficiency, a convenience and a value that will influence the customer towards a decision concerning a future relationship with the business. In other words, the timeliness of answering a phone, cleanliness of the bathroom, the return policy, the check-out process, website navigation, and even an un-swept doorway, is all part of customer service. It is not just the engagement of the customer but the preparation and planning to meet the customer. Every "touch point" creates an experience, every experience develops the customer relationship.

The customer is always the priority of every business. Peter Drucker states, "The purpose of business is to create and keep a customer." If a business knew the needs and expectations of their customer, the business would be better prepared and more competent to satisfy the customer. Since the customer defines the experience, not the business, the business should know all the "touch points" that the customer interacts with the business and design the best service possible at each point. All policies, systems and processes should all focus on satisfying the customer, which is accomplished by knowing the expectations of the customer.

Where does real customer service originate from and who sustains it? The answer is the business owner. The owner carries the responsibility for the customer service culture in the business. Whether it is systems and policies, employee knowledge and training, the engagement of employee and customer, even the post-transaction experience, the owner is responsible for all customer service performance.

In summary, customer service is something that is planned, prepared and practiced with the customer's satisfaction in mind. Customers will continue to be repeat customers as long as they have a need and a particular business meets that need with a good attitude, knowledge, efficiency, convenience and value.

Have a question for one of our guest experts?
Email cfoley@business.nv.gov.

BUSINESS DEVELOPMENT CORNER:

Helping Employers Bridge the Hiring and Skills Gap

Just listen to business news, talk to business owners or review the statistics on compensation and employment, and you will find that one of the top challenges for business today is finding, training and retaining quality employees. Whether it's the skills gap or employment competition, hiring and keeping good employees is a challenge, particularly for small to midsized businesses. What's more, as Laura Nowlan, president of a local staffing company points out, it becomes even more difficult to find applicants as unemployment gets tighter.

Wouldn't it be great if there was a no cost service to help businesses address these challenges? Many are not aware that there are free services offered by the State of Nevada to help employers bridge that gap. Even better, there may be financial incentives for your business to use these services including payment, reimbursement, and tax credits for training and retaining employees. A business could consider fulfilling their recruitment needs through these programs.



Nevada JobConnect is a key resource that helps employers save time and money in the entire recruitment and hiring process. No cost services available

help businesses locate, recruit, hire, and train employees. JobConnect's trained and professional employment representatives act as your recruitment team. They will take the job openings your business has, help you develop a pre-screening process, vet the applicants, and generate a list of qualified candidates to interview for each position you are looking to fill. In addition, they will post your job openings for local and national job seekers at <http://nevada.us.jobs/>. JobConnect can also help you host a hiring event at one of their ten offices statewide at no cost to you. They will promote your hiring event, help with screening, and vet applicants. Want more? You can even use their offices to conduct interviews.



Silver State Works is another program that helps employers train and retain employees. The benefits of participation in the Silver State Works Program include financial incentives that provide for reimbursement of up to 50% of the employee's initial wages for on the job training. Another component of the program provides an employer

with up to \$2,000 to hire and retain eligible candidates. Both options reduce some of the costs of hiring, which has an immediate and positive impact on your bottom line.

There may be additional programs your business qualifies for on the state or federal level. Your JobConnect representative will help you find the best benefit for you as well as help you complete the paperwork.

You may be thinking, "What's the catch?" Fortunately, there isn't one. But you don't have to take our word for it. Here are some examples and comments of local businesses that have benefitted from partnering with Nevada JobConnect:

- An employer opening a call center in Las Vegas was looking to hire 2,000 employees. Unfortunately they could not use the new business location due to remodeling. So the company set up shop at the JobConnect office and used it as a recruiting headquarters. Together with the support of JobConnect representatives and 10 company recruiters, they vetted thousands of applications, held a job fair, conducted interviews, and ultimately hired a large number of employees.
- Chris Baden from State Farm Agency said, "If you are looking for an employee I would absolutely add the JobConnect services to your recruiting pipeline. It didn't cost anything, Judy [our representative] walked me through the process and was very responsive. Ultimately, I hired the candidate she screened, and received an unexpected bonus of the subsidy from Silver State Works."
- Laura Nowlan, President of See Us Now Staffing Inc. has used JobConnect's programs for several years. Nowlan says the services are perfect for new or expanding companies because the programs support training employees with new trade skills. Further she states the staff are wonderful to work with.

If you would like to learn more about how to take advantage of the many services offered to businesses by Nevada JobConnect, please call:

Ben Daseler, Business Services Manager Southern Nevada, (702) 486-0129, or John Parel, Businesses Services Manager for Northern Nevada, (775) 284-9660

Or visit the website at <http://nevadajobconnect.com>.

RESOURCE ORGANIZATION SPOTLIGHT

Nevada Business Opportunity Fund



One of the biggest challenges for entrepreneurs starting or expanding small businesses is access to capital. Despite low interest rates and an economic recovery, securing loans up to \$250,000 from traditional lenders remains challenging. The VEDC Nevada Business Opportunity Fund has stepped in to fill this market gap, providing services and loan programs specifically targeted to help micro, small, women, and minority-owned businesses.

A federally certified community development financial institution (CDFI), the VEDC Nevada Business Opportunity Fund is a non-profit organization dedicated to creating economic opportunity that strengthens communities. Services include:

- Small Business Administration (SBA) Community Advantage loans in the \$50,000 to \$250,000 range
- Microloans in the \$1,000 to \$50,000 range
- Along with management and technical assistance such as business plan preparation, market research, accounting services, and more training programs and professional counseling through the Nevada Women's Business Center

Loans and support services for entrepreneurs are vital to Nevada's economic health. The more than 222,000 small businesses in Nevada represent more than 95 percent of

all employers and employ approximately 42 percent of the private sector workforce. The Nevada Business Opportunity Fund, which originally made microloans of only \$1,000 to \$35,000 and was known as Nevada Microenterprise Institute (NMI) in partnership with VEDC, has lent more than \$6.4 million to more than 450 Nevada small businesses. More than 3,000 people have received no-cost, entrepreneurial training from the Nevada Business Opportunity Fund's professionals in just the past two years alone.

The Nevada Business Opportunity Fund focuses on helping entrepreneurs within the state, but the organization benefits from the national expertise of VEDC. VEDC has a 40 year history of supporting small business in which the organization has lent \$380 million in direct and guaranteed loans to more than 104,000 small businesses and created more than 28,000 jobs. Seventy percent of VEDC borrowers are women and minority business owners.

For more information about the Nevada Business Opportunity Fund's services, please give a call at (702)734-3555 or visit our website at <http://www.vedc.org/nevada>.



NEVADA BUSINESS
OPPORTUNITY FUND

Salt Room LV finds start-up success with help from the Nevada Business Opportunity Fund

Ava Mucikyan found the start-up capital she needed to launch Salt Room LV, the first salt therapy center in Las Vegas, after being referred to the Nevada Business Opportunity Fund by a bank where she initially sought a loan. Beyond helping her to open the business, the loan from the Nevada Business Opportunity Fund meant Mucikyan did not have to sell her residential investment properties in a housing market that is still rebounding from the recession. Since opening in November 2014, Mucikyan has added to her staff of seven and Salt Room LV's natural approach to treating a variety of health conditions with salt therapy has been featured in more than 20 newspapers and magazines. Salt Room LV is now expanding by offering construction of custom Himalayan salt rooms, accent walls, fireplaces, and headboards for residential and commercial customers.



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Entrepreneurship + Innovation: A minute with Marcel

When you are running a business, there comes a time when financing is a must for expansion and growth. At that point, and I know this from my own experiences, a business owner comes to the realization that revenues alone cannot fund growth because it is not enough to propel you to the next level.

Knowing that it is time to look for funding, we often times go out seeking financing as quickly as we can, and everywhere we can find it. However, accessing capital needed to grow a business remains a major obstacle to many entrepreneurs and small business owners. Funding is difficult to secure. In order for you to be better prepared to explore all options, take a look at the following 5-point checklist.



Marcel F. Schaerer is the Deputy Director of Programs for the Department of Business and Industry

1) Have a clear funding goal

Jayson Demers, CEO of AudienceBloom, in his article about seeking financing says, “Before you start asking for funds, you need to know exactly how much money you need and why you need that much. There is a big difference between saying, I need money for my idea, and I need \$10,000 for equipment, \$15,000 for an office, and \$20,000 for a first run of products and \$5,000 to start marketing. The latter shows you have a plan, and lets your investors know exactly where the money is going.”

Also, providing solid numbers is important when presenting specific information related to revenues, expenses and profit margins. In other words, it needs to be based on actual data, not wishful thinking.

2) Know the two options available: taking out a loan (debt equity) or selling company ownership (equity financing)

The Nevada Department of Business and Industry provides a comprehensive directory of financing options available to businesses, from seed money to working and expansion capital. In the *Access to Capital Directory: A Guide to Business Funding*, you will tap into important information on grants, incentives, state programs, non-traditional financing and other resources such as crowdfunding and venture capital, and most importantly be able to continue building momentum to grow your business. To visit the directory, go to [http://business.nv.gov/Business/Access to Capital/Access to Capital/](http://business.nv.gov/Business/Access_to_Capital/Access_to_Capital/).

3) Work extra hard on asking the right questions

For instance: How do I really qualify for funding? A loan is a good way to grow a business, but if you cannot get one from a bank, explore other options such as microloans, small business credit lines, and options that provide transparency and offer a reasonable interest rate. Many programs collect money from investors and lend to small businesses.

4) Network tirelessly and effectively to identify resources and create solid relationships

This, of course, is a labor-intensive activity and you need to be strategic. Focus on creating a team of people who can help you achieve your funding goals, especially if your business model doesn't fit traditional financing.

5) Have a written and complete business plan

A simple and practical business plan is absolutely a must – it is crucial. A well thought out business plan can communicate your passion and how unique your service or product is.

A business plan is an essential roadmap for every business owner who wants to have a greater chance of succeeding and growing a business. I never get tired of telling business people “no excuses and buts when it comes to having a written business plan.” Make it simple and practical. It is a living and breathing document, not an academic exercise comprised of hundreds of pages. It is a visual tool that simply shows where you are and where you want to be in the future.

Because capital access remains one of the most challenging and essential factors in the expansion and growth of a small business, you must remain resourceful and explore every angle when seeking the funds that will propel your business to the next level.

ACCESS TO CAPITAL DIRECTORY

The Access to Capital Directory is a comprehensive listing of financing programs available to Nevada businesses.

View online at [http://business.nv.gov/Business/Access to Capital/Access to Capital/](http://business.nv.gov/Business/Access_to_Capital/Access_to_Capital/)

STATEWIDE CALENDAR OF EVENTS

For event details, registration instructions and cost, please

LAS VEGAS

March 17 8:30am to 10:00am	Facebook Advertising Fashion Show Mall Microsoft Store 3200 S. Las Vegas Blvd., Las Vegas, NV 89109
March 17 8:30am to 5:00pm	Exportech Southern Nevada – Start or Improve Your Export Sales Desert Research Institute 755 E. Flamingo Road, Las Vegas, NV 89119
March 17 6:00pm to 9:00pm	The Small Business Network in Spanish University of Nevada Cooperative Extension 8050 Paradise Road, Las Vegas, NV 89123
March 19 9:00am to 11:30am	Small Business Startup Steps Las Vegas Urban League 3575 W. Cheyenne Avenue Ste. 101, Las Vegas, NV 89032
March 19 9:00am to 11:30am	An Entrepreneur’s Business Path to Success Urban Chamber of Commerce 1951 Stella Lake Street, Ste. 30, Las Vegas, NV 89106
March 21-24	National Reservation Economic Summit Mirage Hotel 3400 Las Vegas Blvd., Las Vegas, NV 89109
March 23 9:00am to 2:15pm	Focus Las Vegas: Open for Business The Innevation Center 6795 Edmond Street, Las Vegas, NV 89118
March 23 8:30am to 10:00am	The Power of the Inbox Fashion Show Mall Microsoft Store 3200 S. Las Vegas Blvd., Las Vegas, NV 89109
March 24 6:00pm to 8:00pm	Social Media Basics Clark County Library 1401 East Flamingo Road, Las Vegas, NV 89119
March 28 3:30pm to 5:00pm	Southern Nevada Forum – Economic Development Committee Las Vegas Metro Chamber of Commerce 575 Symphony Park Ave. Ste. 100, Las Vegas, NV 89106
March 31 8:30am to 10:00am	You Tube for Your Business Fashion Show Mall Microsoft Store 3200 S. Las Vegas Blvd., Las Vegas, NV 89109
March 31 5:00pm to 7:00pm	Ask a Lawyer – Reviewing a Contract or Lease West Charleston Library 6301 W. Charleston Blvd., Las Vegas, NV 89146
April 1 8:30am to 10:30am	Where’s the Contract? University of Nevada Cooperative Extension 8050 Paradise Road, Las Vegas, NV 89123
April 2 9:00am to 11:30am	Social Media 102 – You’re Social Now What? Urban Chamber of Commerce 1951 Stella Lake Street, Las Vegas, NV 89106
April 6 8:30am to 5:00pm	Lean for the Office Workshop Desert Research Institute 755 E. Flamingo Road, Las Vegas, NV 89119
April 6 8:30am to 10:00am	What to Say and How to Say It-Conversation Marketing Fashion Show Mall Microsoft Store 3200 S. Las Vegas Blvd., Las Vegas, NV 89109
April 7 4:30pm to 7:00pm	Small Business Startup Steps University of Nevada Cooperative Extension 8050 Paradise Road, Las Vegas, NV 89123

LAS VEGAS, continued

April 8 9:00am to 11:30am	Small Business Startup Steps Henderson Business Resource Center 112 S. Water Street, Henderson, NV 89015
April 13 9:00am to 12:00pm	JSM Nevada Supplier Opportunity Fair 2016 7055 Lindell Road, Las Vegas, NV 89118
April 14 8:30am to 10:00am	Twitter for Business and Twitter Ads Fashion Show Mall Microsoft Store 3200 S. Las Vegas Blvd., Las Vegas, NV 89109
April 16 9:00am to 3:00pm	Women's Money Texas Station 2101 Texas Star Lane, Dallas Ballroom, North Las Vegas, NV 89032
April 16 9:00am to 11:30am	Small Business Startup Steps Las Vegas Urban League 3575 W. Cheyenne Ave. Ste. 101, Las Vegas, NV 89032
April 16 9:00am to 12:00pm	City of Las Vegas and Sumnu Marketing Seminar Urban Chamber of Commerce 1951 Stella Lake Street, Ste. 26, Las Vegas, NV 89106
April 20 8:30am to 5:00pm	Nevada Facility Operator Certification for Utility System (FOCUS) Desert Research Institute 755 E. Flamingo Road, Las Vegas, NV 89119
April 21 8:30am to 5:00pm	Expotech Southern Nevada- Start or Improve Your Export Sales Desert Research Institute 755 E. Flamingo Road, Las Vegas, NV 89119
April 28 8:30am to 10:00am	Social Media Do's and Don'ts Fashion Show Mall Microsoft Store 3200 S. Las Vegas Blvd., Las Vegas, NV 89109
April 29 8:00am to 2:00pm	Small Business Legal Clinic UNLV School of Law 4505 S. Maryland Parkway, Las Vegas, NV 89154
May 3 8:30am to 5:00pm	Nevada Industry Excellence – Lean Manufacturing Workshop Desert Research Institute 755 E. Flamingo Road, Las Vegas, NV 89119
May 5 4:30pm to 7:00pm	Small Business Startup Steps University of Nevada Cooperative Extension, Classroom B&C 8050 Paradise Road, Las Vegas, NV 89123
May 6 8:30am to 10:30am	Where's the Contract? University of Nevada Cooperative Extension, Classroom A-D 8050 Paradise Road, Las Vegas, NV 89123
May 6 9:00am to 11:30am	Small Business Startup Steps Henderson Business Resource Center 112 S. Water St., Henderson, NV 89015
May 12 8:30am to 10:00am	A/B Testing Introduction and Social Media Fashion Show Mall Microsoft Store 3200 S. Las Vegas Blvd., Las Vegas, NV 89109
May 18 8:30am to 5:00pm	Nevada Facility Operator Certification for Utility System (FOCUS) Desert Research Institute 755 E. Flamingo Road, Las Vegas, NV 89119
May 19	Clark Co. Business Opportunity & Workforce Development Small Business Expo Dr. William U. Pearson Community Center 1625 West Carey Avenue, North Las Vegas, NV 89032
May 19 5:00pm to 7:00pm	Ask a Lawyer – Drafting a Contract or Lease West Charleston Library 6301 W. Charleston Blvd., Las Vegas, NV 89146
May 21 8:00am to 4:30pm	Veteran's Booths to Business REBOOT University of Nevada Cooperative Extension, Classroom B & C 8050 Paradise Road, Las Vegas, NV 89123

LAS VEGAS, continued

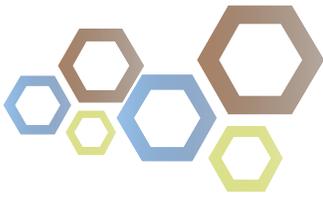
May 21 9:00am to 11:30am	Small Business Startup Steps Las Vegas Urban League 3575 W. Cheyenne Ave. Ste. 101, Las Vegas, NV 89032
May 26 8:30am to 10:00am	LinkedIn Training Fashion Show Mall Microsoft Store 3200 S. Las Vegas Blvd., Las Vegas, NV 89109
May 27 6:00pm to 9:00pm	The Small Business Network in Spanish University of Nevada Cooperative Extension, Classroom A-D 8050 Paradise Road, Las Vegas, NV 89123
June 2 4:30pm to 7:00pm	Small Business Startup Steps University of Nevada Cooperative Extension, Classroom B & C 8050 Paradise Road, Las Vegas, NV 89123
June 3 9:00am to 11:30am	Small Business Startup Steps Henderson Business Resource Center 112 S. Water Street, Henderson, NV 89015
June 9 8:30am to 10:00am	Essential Elements for Social Media Marketing Strategy Fashion Show Mall Microsoft Store 3200 S. Las Vegas Blvd., Las Vegas, NV 89109
June 15 11:00am to 5:00pm	Business Expo by Las Vegas Metro Chamber of Commerce Cashman Center 850 N. Las Vegas Blvd., Las Vegas, NV 89101

RENO/ NORTHERN NEVADA

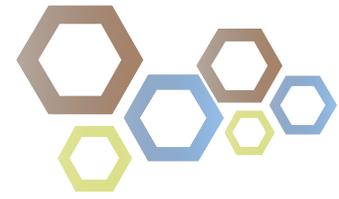
March 23 11:30am to 1:00pm	Maximizing your Coverage and Minimizing your Cost Bosma Business Center 401 Ryland Street, Ste. 100, Reno, NV 89502
March 23 11:30am to 1:00pm	NCET Tech Bite-Moving Your Business to the Cloud Atlantis Casino 3800 S. Virginia Street, Reno, NV 89502
March 24 10:30am to 12:00pm	NCET Monthly Tech Bites Luncheon Atlantis Casino 3800 S. Virginia Street, Reno, NV 89502
March 25 11:50am to 1:00pm	Adding Value to an Existing Product vs. A New Product Line The CUBE at Midtown 800 Haskell Street, Reno, NV 89509
March 26 9:30am to 11:30am	Start Up Basics by SCORE University of Nevada Reno, Redfield Campus- Bldg. A. Room 214 18600 Wedge Parkway, Reno, NV 89511
March 28-29	13 th Annual Nevada Women's Expo Reno Sparks Convention Center 4590 S. Virginia Street, Reno, NV 89502
March 30 10:00am to 11:30am	Energy Grant Workshop for AG Producers by USDA USDA Rural Development Office (video conferenced to 3 other locations) 1390 S. Curry Street, Carson City, NV 89703
March 31 5:00pm to 8:00pm	NCET Technology Awards Atlantis Casino 3800 S. Virginia Street Reno, NV 89502
April 1 8:30am to 10:30am	Where's the Contract? Governor's Office of Economic Development 808 W. Nye Lane, Carson City, NV 89703
April 5, 19 6:30pm to 8:30pm	Start Up Basics by SCORE University of Nevada Reno Redfield Campus-Bldg. A. Room 214 18600 Wedge Parkway, Reno, NV 89511
April 6, 13, 20, 27 9:00am to 10:00am	1 Million Cups Swill Coffee & Wine 3366 Lakeside Court, Reno, NV 89509

RENO/ NORTHERN NEVADA, continued

April 6 6:00pm to 9:00pm	Entrepreneurs Assembly Sierra Nevada College, TCES 139 999 Tahoe Blvd., Incline Village, NV 89451
April 7, 14, 21, 28 6:30pm to 8:30pm	Bridgewire Open House 1055 Industrial Way St. 20, Sparks, NV 89431
April 7 6:00pm to 9:00pm	Entrepreneurs Assembly Lake Tahoe Community College, Aspen Room One College Drive, South Lake Tahoe, CA 96150
April 9 9:00am to 12:00pm	Entrepreneurs Assembly Startup Incubator Innovation Center- 450 Sinclair Street, Reno, NV 89501
April 13 5:30pm to 7:30pm	NCET Tech Wednesday-IQ Systems IQ Systems- 5595 Equity Ave. #300, Reno, NV 89502
April 19 6:30pm to 8:30pm	Start Up Basics by SCORE University of Nevada Reno Redfield Campus, Bldg. A. Room 206 18600 Wedge Parkway, Reno, NV 89511
April 20 2:00pm to 5:00pm	NCET Tech Café Swill Coffee and Wine 3366 Lakeside Court, Reno, NV 89509
April 20 8:30am to 5:00pm	Nevada Industry Excellence – Exportech University of Nevada Reno Innovation Center 450 Sinclair Street, Reno, NV 89501
April 20 5:00pm to 9:00pm	7 th Annual Women’s Success Summit- The Million Dollar Business Formula Hidden Valley Country Club 3575 East Hidden Valley Drive, Reno, NV 89502
April 23 8:30am to 10:00am	Start Up Basics by SCORE Governor’s Office of Economic Development 808 W. Nye Lane, Carson City, NV 89703
April 23 10:30am to 12:30pm	Basic Social Media-Learn How to Use It Governor’s Office of Economic Development 808 W. Nye Lane, Carson City, NV 89703
April 23 9:30am to 11:30am	Start Up Basics by SCORE University of Nevada Reno Redfield Campus- Bldg. A. Room 214 18600 Wedge Parkway, Reno, NV 89511
April 23 9:00am to 12:00pm	Score’s Simple Steps for Starting Your Business Innovation Center- 450 Sinclair Street, Reno, NV 89501
April 27 11:30am to 1:00pm	NCET Tech Bite-Social Media Automation Atlantis Casino- 3800 S. Virginia Street, Reno, NV 89502
April 30 9:00am to 12:00pm	Score’s Simple Steps for Starting Your Business Innovation Center- 450 Sinclair Street, Reno, NV 89501
May 3 6:30pm to 8:30pm	Start Up Basics by SCORE University of Nevada Reno Redfield Campus, Bldg. A. Room 214 18600 Wedge Parkway, Reno, NV 89511
May 4, 11, 18, 25 9:00am to 10:00am	1 Million Cups Swill Coffee & Wine- 3366 Lakeside Court, Reno, NV 89509
May 4 5:30pm to 7:15pm	eNetwork – Accelerated Networking Reception Country Financial- 10615 Professional Circle Ste. 200, Reno, NV 89521
May 4 6:00pm to 9:00pm	Entrepreneurs Assembly Sierra Nevada College- TCES 139 999 Tahoe Blvd., Incline Village, NV 89451
May 5, 12, 19, 26 6:30pm to 8:30pm	Bridgewire Open House Bridgewire- 1055 Industrial Way, Ste. 20, Sparks, NV 89431
May 5 6:00pm to 9:00pm	Entrepreneurs Assembly Lake Tahoe Community College, Aspen Room One College Drive, South Lake Tahoe, CA. 96150



NEVADA SMALL BUSINESS RESOURCE DIRECTORY



ACCESS TO CAPITAL

Accion
1951 Stella Lake St.
Las Vegas, NV 89106
Phone: (702) 250-3372
Web: www.accion.nv.org

Bank of Nevada
Multiple Locations
Web: www.bankofnevada.com

Prestamos/CPLC
3685 Pecos-McLeod
Las Vegas, NV 89121
Phone: (702) 207-1614
Web: prestamosloans.org

Nevada State Bank
Multiple Locations
Web: www.nsbank.com

Nevada State Development Corporation
1551 Desert Crossing Ct.
Las Vegas, NV 89144
Phone: (702) 877-9111
Web: www.nsd.com

Nevada State Development Corporation
6572 South McCarran Blvd.
Reno, NV 89509
Phone: (775) 770-1240
Web: www.nsd.com

Nevada Business Opportunity Fund
550 E. Charleston Blvd. Suite E
Las Vegas, NV 89104
Phone: (702) 734-3555
Web: www.4microbiz.com

Rural Nevada Development Corporation
1320 E. Aultman St.
Ely, NV 89301
Phone: (775) 289-8519
Web: www.rndc.nv.org

Small Business Administration (SBA)
Multiple Locations
Web: www.sba.gov

The Interface Financial Group
Chuck and Karin Schultz
Phone: (702) 636-8644
Web: www.interfacefinancial.com/Schultz

USDA Rural Development
7080 La Cienega St. Ste. 100
Las Vegas, NV 89119
Phone: (702) 407-1400 ext. 103
Web: www.rurdev.usda.gov/NVHome.html

The Valley Center Opportunity Zone (VCOZ)
300 North 13th St.
Las Vegas, NV 89101
(702) 384-8269
Web: www.vcoz.org

Wells Fargo
Multiple Locations
Web: www.wellsfargo.com

EXPORTING

Governor's Office of Economic Development
See Government Contracts below

Nevada Industry Excellence
Multiple Locations
Web: www.nevadaie.com

U.S. Department of Commerce-
U.S. Export Assistance
400 S. Fourth St. Ste. 250
Las Vegas, NV 89101
Phone: (702) 388-6469
Web: www.export.gov

GOVERNMENT CONTRACTS

Clark County Department of Finance
Purchasing & Contracts
500 S. Grand Central Pkwy.
Las Vegas, NV 89155
Phone: (702) 455-0000
Web: www.clarkcounty.nv.gov/depts/finance/purchasing/pages/default.aspx

Governor's Office of Economic Development
555 E. Washington Ave. Suite 5400
Las Vegas, NV 89101
Phone: (702) 486-2700
Web: www.diversifynevada.com

Governor's Office of Economic Development
808 West Nye Lane
Carson City, NV 89703
Phone: (775) 687-9900
Web: www.diversifynevada.com

Nevada Department of Transportation
600 S. Grand Central Pkwy. Room 140
Las Vegas, NV 89106
Phone: (702) 730-3301
Web: www.ndotdb.com

INSURANCE

State of Nevada, Division of Insurance
2501 E. Sahara Ave. Suite 302
Las Vegas, NV 89104
Phone: (702) 486-4009
Web: www.doi.nv.gov

State of Nevada, Division of Insurance
1818 E. College Parkway Suite 103
Carson City, NV 89706
Phone: (775) 687-0700
Web: www.doi.nv.gov

State of Nevada, Division of Industrial Relations, Workers' Comp Section
1301 N. Green Valley Pkwy, Suite 200
Henderson, NV 89047
Phone: (702) 486-9000
Web: www.dir.nv.gov/WCS/Home/

LABOR LAWS

State of Nevada, Office of the Labor Commissioner
555 E Washington Ave. Suite 4100
Las Vegas, NV 89101
Phone: (702) 486-2650
Web: www.laborcommissioner.com

State of Nevada, Office of the Labor
Commissioner
675 Fairview Dr. Suite 226
Carson City, NV 89701
Phone: (775) 687-6409
Web: www.laborcommissioner.com

STATE BUSINESS LICENSE

Secretary of State
Multiple Locations
Web: www.nvsos.gov

SilverFlume Business Portal
Web: nvsilverflume.gov

TAXATION

State of Nevada, Department of Taxation
Multiple Locations
Web: www.tax.nv.gov

Internal Revenue Service
110 N. City Parkway
Las Vegas, NV 89106
Phone: (702) 868-5005
Web: www.irs.gov

TRAINING OPPORTUNITIES

Nevada Business Opportunity Fund
550 E. Charleston Blvd. Suite E
Las Vegas, NV 89104
Phone: (702) 734-3555
Web: www.4microbiz.com

Nevada Small Business Development
Center
Multiple Locations
Web: www.nsbdc.org

LVUL Entrepreneurship Center
3575 W. Cheyenne Ave, Suite 101
Las Vegas, NV 89032
Phone: (702) 636-3949
Web: www.lvul.org

SBA
Multiple Locations
Web: www.sba.gov

SCORE
Multiple Locations
Web: www.score.org

Vegas PBS – Global Online Advanced
Learning (GOAL)
3050 E. Flamingo Rd.
Las Vegas, NV 89121
Phone: (702) 799-1010
Web: www.vegaspbs.org/workforce/

VETERANS SERVICES

Nevada Department of Veterans Services
Multiple Locations
Web: www.veterans.nv.gov

WORKPLACE SAFETY

State of Nevada, Division of Industrial
Relations
1301 N. Green Valley Parkway Suite 200
Henderson, NV 89014
Phone: (702) 486-9080
Web: www.dir.nv.gov

State of Nevada, Division of Industrial
Relations
400 West King St. Suite 400
Carson City, NV 89710
Phone: (775) 684-7260
Web: www.dir.nv.gov

OTHER

City of Henderson
240 Water St.
Henderson, NV 89015
Phone: (702) 267-2323
Web: [www.cityofhenderson.com/
economic-development/home](http://www.cityofhenderson.com/economic-development/home)

City of Las Vegas
495 S. Main St.
Las Vegas, NV 89101
Web: www.lasvegasnevada.gov

Clark County
500 S. Grand Central Pkwy.
Las Vegas, NV 89155-1212
Phone: (702) 455-2000
Web: www.clarkcounty.nv.gov

Economic Development Authority of
Western Nevada (EDAWN)
5190 Neil Rd. Suite 110
Reno, NV 89502
Phone: (775) 829-3700
Web: www.edawn.org

Las Vegas Global Economic Alliance
6720 Via Austi Parkway, Ste. 130
Las Vegas, NV 89119
Phone: (702) 791-0000
Web: www.lvgea.org

Nevada Association of Counties (NACO)
304 South Minnesota St.
Carson City, NV 89703
Phone: (775) 883-7863
Web: www.nvnaco.org

Nevada's Center for Entrepreneurship
and Technology (NCET)
5441 Kietzke Lane, Second Floor
Reno, NV 89511
Web: www.NCET.org

Nevada Department of Employment,
Training and Rehabilitation (DETR)
500 E. Third St.—Carson City, NV 89713
2800 E St. Louis Ave— Las Vegas, 89104
Web: www.detr.state.NVus

Nevada League of Cities & Municipalities
310 S. Curry St.
Carson City, NV 89703
Phone: (775) 882-2121
Web: www.nvleague.com

Nevada Women's Business Center/
Nevada Business Opportunity Fund
550 E. Charleston Blvd. Suite E
Las Vegas, NV 89104
Phone: (702) 734-3555
Web: www.4microbiz.com

CUBE at Midtown
800 Haskell St.
Reno, NV 89509
Phone: (775) 622-9900
www.cubeatmidtown.com

University of Nevada Las Vegas
Office of Economic Development
4505 S. Maryland Pkwy.
Box 451092
Las Vegas, NV 89154-1092
Phone: (702) 895-3011
Web: www.unlv.edu/research/econdev

RENO/ NORTHERN NEVADA, continued

May 7 9:00am to 12:00pm	Score's Simple Steps for Starting Your Business Innovation Center- 450 Sinclair Street, Reno, NV 89501
May 11 5:30pm to 7:30pm	NCET Tech Wednesday Vital Systems- 4999 Aircenter Circle #101, Reno, NV 89502
May 14 9:00am to 12:00pm	Entrepreneurs Assembly Startup Incubator Innovation Center- 450 Sinclair Street, Reno, NV 89501
May 14 9:00am to 12:00pm	Score's Simple Steps for Starting Your Business Innovation Center- 450 Sinclair Street, Reno, NV 89501
May 17 6:30pm to 8:30pm	Start Up Basics by SCORE University of Nevada Reno Redfield Campus, Bldg. A. Room 214 18600 Wedge Parkway, Reno, NV 89511
May 18 5:00pm to 7:30pm	eWomenNetwork Accelerated Networking Dinner Hidden Valley Country Club- 3575 E. Hidden Valley Drive, Reno, NV 89502
May 18 2:00pm to 5:00pm	NCET Tech Café Swill Coffee and Wine- 3366 Lakeside Court, Reno, NV 89509
May 20 7:00pm to 10:00pm	Level Up Growth Competition Awards UNR Nightingale Hall- 1664 N. Virginia Street, Reno, NV 89557
May 25 11:30am to 1:00pm	NCET Tech Bite-SESO Jedi Mind Tricks Atlantis Casino- 3800 S. Virginia Street, Reno, NV 89502
June 1, 8, 15 9:00am to 10:00am	1 Million Cups Swill Coffee & Wine- 3366 Lakeside Court, Reno, NV 89509
June 1 6:00pm to 9:00pm	Entrepreneurs Assembly Sierra Nevada College- 999 Tahoe Blvd. TCES 139, Incline Village, NV 89451
June 2, 9, 16 6:30pm to 8:30pm	Bridgewire Open House Bridgewire- 1055 Industrial Way Ste. 20, Sparks, NV 89431
June 2 6:00pm to 9:00pm	Entrepreneurs Assembly Lake Tahoe Community College- One College Dr., Aspen Room South Lake Tahoe, CA. 96150
June 7 6:30pm to 8:30pm	Start Up Basics by SCORE UNR Redfield Campus- 18600 Wedge Parkway, Bldg. A, #214, Reno, NV 89511
June 11 9:00am to 12:00pm	Entrepreneurs Assembly Startup Incubator Innovation Center- 450 Sinclair Street, Reno, NV 89501

Visit http://business.nv.gov/Business/Event_Calendar/Calendar_of_Events/ for additional details and registration information.



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The Business Advocate is a publication of the Nevada Department of Business and Industry. The Business Advocate welcomes ideas and suggestions to make this publication as relevant and useful to readers as possible. Questions or concerns about content of The Business Advocate may be addressed to: Teri Williams, Department of Business and Industry, 555 E. Washington Ave., Suite 4900, Las Vegas, NV 89101.

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