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# small business guide

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# IN BUSINESS Las Vegas

## PUBLISHER

Bruce Spotleson (990-2443)  
bruce@gmgvegas.com

## EDITORIAL

**SPECIAL PUBLICATIONS EDITOR** Rob Langrell  
**SPECIAL PUBLICATIONS ADMIN.** Terry Martin  
**STAFF WRITER** Alana Roberts  
(990-8934)

## CREATIVE

**EDITORIAL DESIGNERS** Adam Bucci  
Bradley Samuels  
**ADVERTISING CREATIVE DIRECTOR** Thomas Jackman

## ADVERTISING

**SALES MANAGER** Debbie Donaldson (990-2457)  
**ACCOUNT EXECUTIVES** Allen Grant (990-8991)  
Kelly Behrens-Keldel (990-8969)  
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## From the Editor

Dear readers,

**B**eing involved in a small business can be tough work. There are plenty of small business owners who will tell you about the hours of hard work and the blood, sweat and tears that go into being successful.

In this special publication, we honor the small business award winners that were selected by the Nevada district office of the U.S. Small Business Administration. In all, 12 people are being honored for their achievements in small business.



The SBA named Michael Micone, the president and owner of Accountants Inc. in Las Vegas, as the Small Business Person of the Year for Nevada. Additionally, Arcata Associates, owned by Tim Wong, was chosen as the Region IX (Nevada, Arizona, California, Guam and Hawaii) Prime and Subcontractor of the Year. Both were recently honored during SBA's national Small Business Week Expo in Washington, D.C.

In this publication, we have also provided several stories related to starting or managing a small business.

You'll also find a resource guide in this section. It's a compilation of chambers of commerce, government agencies, organizations and assistance centers for small business owners. We hope you'll find these phone numbers and Web sites useful.

**Rob Langrell**  
**Editor of Special Publications**  
(702) 990-2490  
rob.langrell@gmgvegas.com

## From the Sponsor

Dear *In Business Las Vegas* readers,

**T**he CasaBlanca, Oasis and Virgin River Casino resorts congratulate the small business winners and salute all business owners for their accomplishments.

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**Ann Sunstrum**  
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# Businesses have options in legal services field

**By Alana Roberts**  
**Special Publications writer**

**M**ost small businesses enlist the help of a lawyer at some point, for a variety of reasons. For better or worse, ongoing contact with the legal industry is a cost of doing business, small business advocates say.

"The bottom line point is small businesses are increasingly having to go to lawyers and seek legal help," said Karen Harned, executive director of the National Federation of Independent Business Legal Foundation.

She said small business owners are responsible for understanding and following numerous laws, but she also said they may need legal assistance with other tasks like understanding and drawing up contracts, and dealing with vendors and customers.

"It's hard in this day and

age to never consult an attorney," she said. "I think that's unfortunate. There's so many laws on the books they have to know about. Legal costs are increasingly becoming a significant part of the cost of doing business."

Last year, the organization released the results of a poll of small business owners with up to 249 employees and their use of lawyers and the cost of legal services. The results indicate:

- 69 percent of small business owners say they trust and have confidence in lawyers,



- 66.5 percent sought the assistance of a lawyer in the last year, and

- 55 percent of small business owners who consulted a lawyer in the last year requested the preparation of one or more legal documents.

The most common reasons for consulting a lawyer among those polled were:

- contract issues at 20.6 percent,
- debtor/creditor relations or collections at 15.5 percent,
- real estate issues at 13.7 percent,

- liability at 10.8 percent, and

- employment issues at 8.8 percent.

Andy Gabriel, a Las Vegas commercial lawyer at McDonald Carano Wilson, said small businesses face all of the same legal issues that a larger firm would. Therefore, small business owners should take those issues seriously and consider obtaining legal assistance.

"We deal with a lot of real estate issues, there's a lot of employee issues you have to be aware of, there's tax issues," Gabriel said. "I do contract law all of the time. These are all things we do for billion dollar companies and million dollar companies. Just because they're a small business, they don't have different problems."

Other issues entrepreneurs may need legal assistance

# Financing not an impossible task

By Alana Roberts  
Special Publications writer

**N**evada's booming economy is leading more and more Nevadans to turn to self-employment. When they do open shop, they're finding more opportunities to obtain financing.

A recent report by the Office of Advocacy of the U.S. Small Business Administration indicates that commercial banks have increased the amount of lending to small businesses nationwide. The report showed that the amount of outstanding small business loans grew by 5.5 percent to \$522 billion between June 2003 and June 2004. That compares with 2.3 percent growth between June 2002 and 2003.

Local banking leaders say small business lending is big business for them.

"We focus a lot on small businesses," said Sawmiyeh Elahi, a Las Vegas-based business development officer for Citibank (West). "We have our group that works with small business, Citi-Business. "We are out there giving start-ups (and entrepreneurs) loans. We do it through CitiCapital. It's something a big bank will do."

Elahi said Citibank extends non-SBA and

SBA business loans of varying sizes to start-ups, as well as existing businesses. She said the bank also extends micro loans. If a client doesn't qualify for such a loan, she'll refer them to organizations that specialize in micro-lending, like the Nevada Microenterprise Initiative.

Elahi also said banks make their lending decisions based on a multitude of factors, such as

a strong business plan, a secondary income source, ability to repay, amount of equity in the business, collateral, credit score, experience and length of time in business. She said, if an entrepreneur isn't qualified to obtain a loan, the bank will sometimes extend credit to help in establishing and improving their business credit.

It's also important to bankers to know the intended purpose of the loan. Elahi said some

loans are designed to be used for very specific reasons like purchasing equipment or real estate, which is helpful to businesses depending on their needs.

"If you don't know what they need that loan for, it's difficult to put them in that (correct) financing," she said.

Although there are many avenues for financing, it's important for entrepreneurs to realize there are few opportunities for completely free financing, said Ed Brown, acting chief of finance for the U.S. Small Business Administration

Nevada District office. He said entrepreneurs interested in getting an SBA loan through a participating bank need to contribute at least 10 percent of the amount of the loan.

"Basically, nobody is going to do 100 percent financing," he said. "SBA and the banks expect you to come to the table with something. It depends on the kind of business. It's really going to be a case by case basis."

He said entrepreneurs often obtain their contributions from a whole host of sources such as equity in a home, or from friends and family members. He said banks expect more of a contribution from entrepre-

neurs who are involved in riskier businesses, like restaurants.

Brown said about 85 percent of area banks work with the state's SBA office to provide financing to small businesses, as well as a number of out of state banks.

"We work with any bank that nationwide has an agreement with SBA," he said. "You have a lot of banks as far as the East Coast that are doing loans here. Everybody wants a piece of the Las Vegas area."

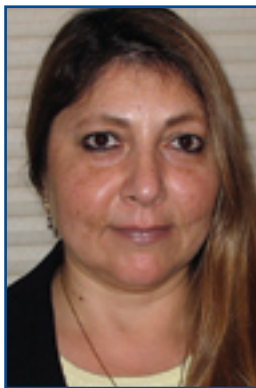
Research indicates Nevada and Las Vegas are hotbeds of entrepreneurship. Nevada led the country in the growth of small businesses with no employees, with an 11.4 percent increase between 2002 and 2003, according to a re

As of March 6, lenders awarded 422 SBA loans totaling \$121.5 million in Nevada in fiscal year 2006, which began in October. In fiscal year 2005, 883 loans totaling \$256.3 million were awarded.

Brown said, for entrepreneurs who qualify, the SBA will guarantee between 75 and 85 percent of a loan, which makes

the banks more willing to offer financing to entrepreneurs with less favorable credit or other issues.

SEE **FINANCING**, PAGE 10A



Sawmiyeh Elahi



Ed Brown

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# Firms get better grasp on diversity

By Alana Roberts  
Special Publications writer

**A**s Las Vegas' large corporations have begun to see diversity as a business imperative, local minority firms are reaping the benefits through increased business opportunities, minority business advocates say.

Large corporations offer one avenue of opportunity for Nevada's minority, women and disadvantaged business enterprises.

"This is the new gold rush," said Dianne Fontes, president of the Nevada Minority Business Council. "We have made incredible progress. There's also a lot more to be made."

She said the proactive efforts of gaming companies; in particular, to target minority firms as partners has fueled the growth in opportunities for minorities. One example is the effort MGM Mirage has made to include as much minority participation in its business dealings as possible. As it endeavors to build the \$7 billion Project CityCenter, the company has put an even greater emphasis on including minority, woman and disadvantaged business enterprises in those efforts.

MGM Mirage has tasked its general contractor, Perini Building Co., to include minority, women and disadvantaged businesses in the entire project.

"What that's creating is another level of supplier diversity," Fontes said.

Debra Nelson, vice president of corporate diversity and community affairs for

MGM Mirage, said the company has fully embraced diversity.

"We believe that diversity in our supplier, vendor and contractor database provides us with a competitive business advantage, enhances shareholder value and promotes prosperity in the communities in which we operate," she said. "Our corporate policy requires minority, women and disadvantaged business enterprise (MWDBE) participation in all purchasing bids that exceed \$1,000. Further, our corporate policy requires MWDBE participation in all construction project bids."

Fontes said, the growth in opportunities has attracted many newcomers to the area.

"They (Nevada's large corporations) are marketing their programs, which is bringing the steady stream of new business owners from all over the world," she said. "They look at Las Vegas as a land of opportunity. Minorities didn't feel that way before."

Louisa Mendoza, owner of Keep it Clean Janitorial Service, said she has found many opportunities to grow her business in Las Vegas. She said, since opening seven years ago with \$16.17, her business has grown to 10

employees and performs janitorial services for such companies as MGM Mirage. She said business leaders from outside of Nevada have seen the potential for success and are relocating here.

"People are moving here, they know where the money is," she said. "They know we have a lot of opportunities for minorities. People are really being successful in Las Vegas."

A report recently released by the U.S. Census Bureau indicates that Mendoza's success is part of a trend. The report shows that the number of Hispanic-owned businesses grew

31 percent between 1997 and 2002 nationally. That is three times the national average of growth for all businesses. Nevada tied with South Carolina for the third highest amount of growth in Hispanic businesses, with 48 percent growth each, the report said.

Robert Gomez, chair of the Latin Chamber of Commerce, said those stats only reinforce what community leaders already know. He also owns Magic Brite Janitorial.

"We don't have to look at the report," he said. "You can look at the population of our city."

Gomez said it only takes a look at certain areas in town to see the growth in Hispanic businesses.

"I've been here since I was six," he said. "You can drive in my neighborhood of Charleston (Boulevard) and Mojave (Road); the main street there is Eastern (Avenue). Not even ten years ago, that whole area was not populated by a lot of Hispanic businesses. But, I drove by there today, all you see is Hispanic businesses."

SEE **DIVERSITY**, PAGE 10A



Debra Nelson

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# How to get started in small business

**By Alana Roberts  
Special Publications writer**

**S**tarting a business is like entering a marriage, or so says Hank Pinto, a local business coach.

"Only more so," Pinto told a group of aspiring entrepreneurs during a recent start-up business orientation seminar.

He said entrepreneurs should be dedicated to the success of their businesses, and need to address their every need with tender, loving care.

"When your business needs your attention, it needs your attention," he said.

Pinto is a program manager for the Nevada Small Business Development Center's Las Vegas office. The NSBDC is a nonprofit organization dedicated to helping small businesses succeed through free business counseling and educational services. Its primary funding sources are the University of Nevada, Las Vegas, the University of Nevada, Reno, the U.S. Small Business Administration, the U.S. Environmental Protection Agency, the Nevada Division of Environmental Protection and the Nevada Department of Taxation.

The NSBDC's \$475,000 budget for 2005 allowed the Southern Nevada staff of 9 to serve 853 clients who sought counseling. Meanwhile, 2,528 entrepreneurs attended its 118 educational seminars last year.

Statewide, the NSBDC budget was more than \$3 million. The organization has 13 offices statewide, and four in Southern Nevada. The Southern Nevada offices are in Las Vegas, Henderson, North Las Vegas, and Pahrump.

Pinto emphasized that the organization's services are actually pre-paid through state and federal taxes.

"(This is) no cost, confidential business advice," he said. "It is what I term pre-paid business advice."

It takes time for a small business to get off of the ground and entrepreneurs should probably expect financial losses at first, he said. However, after two or three years the company should start to make a profit.

"Unless you've got a contract already you ain't going to turn it into a mega-business overnight," Pinto said.

Statistics may indicate high closure rates for small businesses, but NSBDC is there to help entrepreneurs succeed, he said. According to a May 2005 report by an economist with the U.S. Labor Department's Bureau of Labor Statistics, 66 percent of new businesses remain in existence two years after start-up, but 44 percent were in business after four years.

Despite those closure rates, Nevadans are leading the nation in small business growth. U.S. Census Bureau statistics show

the number of Nevada businesses with no employees grew by 11.4 percent between 2002 and 2003. Non-employer businesses make up more than 70 percent of all businesses nationwide.

Pinto said there are plenty of opportunities for success because of Las Vegas' growth.

"(In) Las Vegas there's a need for everything," he said. "I've never seen a place where there's so much opportunity."

Those opportunities aren't lost on entrepreneurial hopefuls. Chris Mertes, a Las Vegasan who attended the session, said he plans to launch a dog walking service.

"This market is underserved," he said. "This service is big in L.A. People move from those areas and can't find it here. There's a big market for it."

Pinto said another ingredient for success is a realistic business plan based on solid market research. The plan should project what the company's expenses are likely to be, as well as expected cash flow over the next two years. Further, most lenders look to the

business plan to help determine whether to extend financing.

"If you're going to go for a loan, the bank wants 24 months of cash flow (projections), whether you're in business or starting a business," Pinto said.

Pinto advised attendees to be careful with certain kinds of financing like home equity loans.

"We're seeing people who walk in and say, 'I got this loan and my business isn't doing what I expected,'" he said. "What can I tell them? I'm not saying an equity loan isn't good, but don't do it without forethought."

Michael Graham, NSBDC's deputy state director, said entrepreneurs should construct a business plan whether they're trying to obtain financing or not. Further, successful entrepreneurs follow the plan and make changes as needed. Graham did not attend the session.

"There are two reasons people do business plans," he said. "One is in order to get financing. The other reason — which is the real reason you do it — is as a way to track on a monthly, weekly, daily basis how you're performing based on what you said you were going to do. As soon as you fall short or exceed you would know it and that would allow you to adjust your business accordingly."

Although NSBDC offers the start-up orientation sessions, its counselors are more focused on helping owners of established companies solve problems and grow their businesses. Pinto said NSBDC counselors won't typically help devise business plans because other groups do, like the nonprofit SCORE "Counselors to America's Small Business." Volunteers with SCORE are working and retired executives, and business owners who coach entrepreneurs.



**Hank Pinto**



**Michael Graham**



## Small Business Person of the Year

**M**ichael Micone could've taken the easy way out — committing to an accounting firm out of college, working hard at his craft, evolving into management and eventually retiring.

Instead, the University of Nevada-Reno graduate decided he wanted to help people, and he opened Accountants Inc. in 1996.

Providing staffing solutions for accounting and finance departments at various companies, the company now has offices in both Reno and Las Vegas. Micone's business assisted more than 6,000 businesses find quality accounting staff — both temporary and full-time. Becoming one of the area's influential leaders, Micone garnered a list of awards from *In Business Las Vegas*, *Las Vegas Review Journal*, *Business Press* and others.

For Micone's efforts both in the business and philanthropic communities, the U.S. Small Business Administration — Nevada District Office named him Small Business Person of the Year 2006.

"I've also enjoyed working with people and helping them find career paths," said Micone.

From the business standpoint, Accountants Inc. continues to flourish. In its first year, his company tallied about \$400,000 in sales. Today, the firm's sales figures approached \$5.4 million thanks to a staff that has increased from four to nearly 100 in less than a decade.

"A core value for me is philanthropy," said

Micone, who also created a pair of industry web sites to expose job opportunities to accountants throughout the nation.

In an effort to expand staffing industry standards, Micone also helped resurrect the Nevada Staffing Association to "raise the level of expectations and build credibility," he said.

The Las Vegas Chamber of Commerce honored him in June 2003 with the Circle of Excellence Award — awarded to an individual for their support and volunteer work associated to the chamber and for their help in promoting the chamber's message.

By joining Entrepreneurs Organization, Micone also helped other businesses succeed and grow. On the legislative side, he organized coalitions for small businesses to become more active.

Micone sat on several Nevada Development Authority committees including those involving recruitment and retention to help bring businesses to Nevada. He also spoke to businesses considering relocation on behalf of the NDA.



**Michael Micone**  
Accountants Inc.



## Region IX Prime and Subcontractor of the Year

**T**im Wong took the reins of Las Vegas-based engineering services firm Arcata Associates Inc. in 1993 when the company had reached a crossroads. The firm's core client, the U.S. Air Force, began cutting back on its contracts.

With one year left on the company's Air Force contract, which represented 75 percent of its revenue, the firm's leaders focused on ensuring that contract was renewed.

"If we lost that (Air Force) job we would have been out of business," Wong said. "We were in a proposal mode."

Once the company succeeded in doing that, leaders worked to diversify their client base to prevent a similar situation in the future. The firm now has more of a balance of defense-related and non defense-related contracts and expects to do about \$70 million in sales this year, Wong said.

Arcata Associates now counts as clients the National Aeronautics and Space Administration, the Federal Aviation Administration, the U.S. Navy, the U.S. Army and the Air Force.

"What we were looking for was to leverage the experience and capabilities we developed with the Air Force to (use with) the FAA and NASA and we ended

up being very successful," he said.

Wong started with Arcata Associates in 1984, and he is now its president and chief executive officer. His father, Buck, founded the firm 26 years ago.

In addition to engineering services, the company also provides its clients information technology and multimedia services. Arcata Associates had a role in designing equipment used by NASA in its Mars Pathfinder mission and designed new radar instrumentation systems for several airports throughout the United States.

The company has garnered numerous honors for its work. This year Arcata Associates won the U.S. Small Business Administration's Region IX Prime (contractor) and Subcontractor of the Year award and will also be inducted into the Nevada Minority Business Council's Minority Business Hall Of Fame.

Wong said as a small, minority-owned business operating in an industry full of giants, the company must strive for excellence.

"As a small business we have to do a lot of things right to continue to be successful," he said. "We can't make a lot of mistakes."



**Tim Wong**  
Arcata Associates

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[www.sba.gov/expanding/grants.html](http://www.sba.gov/expanding/grants.html)

### Henderson Business Resource Center

(702) 992-7200  
[www.hendersonbizcenter.com](http://www.hendersonbizcenter.com)

### Henderson Economic Development Office

(702) 267-1650  
[www.cityofhenderson.com/ecodev](http://www.cityofhenderson.com/ecodev)

### Internal Revenue Service

(702) 868-5005  
[www.irs.gov](http://www.irs.gov)

### Las Vegas Business Services Division

(702) 229-6281  
[www.lasvegasnevada.gov](http://www.lasvegasnevada.gov)

### Las Vegas Office of Business Development

(702) 229-6551  
[www.lasvegasnevada.gov/Government/7480.htm](http://www.lasvegasnevada.gov/Government/7480.htm)

### Las Vegas U.S. Export Assistance Center

(U.S. Commercial Service, Department of Commerce)  
(702) 388-6694  
[www.buyusa.gov/nevada/lasvegas.html](http://www.buyusa.gov/nevada/lasvegas.html)

### Nevada Commission on Economic Development

(702) 486-2700  
[www.expand2nevada.com](http://www.expand2nevada.com)

### Nevada Department of Business and Industry

(702) 486-2750  
[www.dbi.state.nv.us](http://www.dbi.state.nv.us)

### Nevada Department of Employment, Training and Rehabilitation

(775) 684-3800  
[www.detr.state.nv.us](http://www.detr.state.nv.us)

### Nevada Department Employment, Training & Rehabilitation Bureau of Vocational Rehabilitation

(702) 486-5230  
[www.detr.state.nv.us/rehab/reh\\_vorh.htm](http://www.detr.state.nv.us/rehab/reh_vorh.htm)

### Nevada Department of Taxation

(702) 486-2300  
[www.tax.state.nv.us](http://www.tax.state.nv.us)

### Nevada Department of Transportation

(775)-888-7000  
[www.nevadadot.com](http://www.nevadadot.com)

### Nevada Division of Insurance

(702) 486-4009  
[www.doi.state.nv.us](http://www.doi.state.nv.us)

### Nevada Division of Industrial Relations Occupational Safety and Health Administration

(702) 486-9020  
[www.dirweb.state.nv.us/OSHA/oshes.htm](http://www.dirweb.state.nv.us/OSHA/oshes.htm)

### Nevada Division of Industrial Relations Safety Consultation and Training

(702) 486-9140  
[www.4safenv.state.nv.us/helpful.htm](http://www.4safenv.state.nv.us/helpful.htm)

### Nevada Gaming Control Board

(702) 486-2000  
[www.gaming.nv.gov](http://www.gaming.nv.gov)

### Nevada JobConnect Henderson Office

(702) 486-0300  
[www.nevadajobconnect.com](http://www.nevadajobconnect.com)

### Nevada JobConnect Las Vegas Office

(702) 486-0100  
[www.nevadajobconnect.com](http://www.nevadajobconnect.com)

### Nevada JobConnect North Las Vegas Office

(702) 486-0200  
[www.nevadajobconnect.com](http://www.nevadajobconnect.com)

### Nevada JobConnect Southern Nevada Rural Office

(775) 537-2323  
[www.nevadajobconnect.com](http://www.nevadajobconnect.com)

### Nevada Office of the Labor Commissioner

(702) 486-2650  
[www.laborcommissioner.com](http://www.laborcommissioner.com)

### Nevada Secretary of State

(702) 486-2880  
[www.sos.state.nv.us](http://www.sos.state.nv.us)

### Nevada State Contractors Board

(702) 486-1100  
[www.nscb.state.nv.us](http://www.nscb.state.nv.us)

### North Las Vegas Economic Development Division

(702) 633-1523  
[www.cityofnorthlasvegas.com](http://www.cityofnorthlasvegas.com)





**Nevada Procurement Outreach Program**  
(702) 486-2716  
[www.nvoutreachcenter.com](http://www.nvoutreachcenter.com)

**Rural Nevada Development Corporation (Headquarters in Ely)**  
(775) 289-8519  
[www.rndcnv.org](http://www.rndcnv.org)

**Rural Nevada Development Corporation (Pahrump office)**  
(775) 751-1947  
[www.rndcnv.org](http://www.rndcnv.org)

**Small Business Administration Business Law**  
[www.business.gov/topics/business\\_laws](http://www.business.gov/topics/business_laws)

**SBA Small Disadvantaged Business**  
(202) 619-1850  
[www.sba.gov/sdb](http://www.sba.gov/sdb)

**SBA Nevada District Office**  
(702) 388-6611  
[www.sba.gov/nv](http://www.sba.gov/nv)

**SBA Office of Advocacy, Regional Advocate**  
(602) 745-7237  
[www.sba.gov/advo/regional.html#RIX](http://www.sba.gov/advo/regional.html#RIX)

**SBA Women's Business Center**  
(702) 734-3555  
[www.onlinewbc.gov](http://www.onlinewbc.gov)

**Social Security Administration**  
(702) 248-8717  
[www.ssa.gov](http://www.ssa.gov)

**Southern Nevada Workforce Investment Board**  
(702) 638-8750  
[www.snwib.org](http://www.snwib.org)

**U.S. Business Advisor**  
[www.business.gov](http://www.business.gov)

**U.S. Citizenship and Immigration Services**  
(800) 375-5283  
[www.uscis.gov](http://www.uscis.gov)

**U.S. Copyright Office**  
(202) 707-5959  
[www.copyright.gov](http://www.copyright.gov)

**U.S. Department of Labor**  
(866) 487-2365  
[www.dol.gov](http://www.dol.gov)

**U.S. General Services Administration**  
(Office of Small Business Utilization)  
(202) 501-1021  
[www.gsa.gov](http://www.gsa.gov)

**U.S. Patent and Trademark Office**  
800-786-9199  
[www.uspto.gov](http://www.uspto.gov)

## SMALL BUSINESS COUNSELING & ASSISTANCE CENTERS

**Business Environmental Program**  
(part of the Nevada Small Business Development Center)  
(702) 895-4270  
[www.nsbdbcsep.org](http://www.nsbdbcsep.org)

**Disadvantaged Business Enterprise Outreach Program**  
(part of NSBDC)  
(702) 895-4270  
[www.nsbdc.org](http://www.nsbdc.org)

**Geographic Information Services**  
(demographic research)  
(part of the NSBDC)  
(702) 895-4270  
[www.nsbdc.org/gis](http://www.nsbdc.org/gis)

**ItsSimple.biz**  
(775) 324-2900  
[www.itssimple.biz](http://www.itssimple.biz)

**National Federation of Independent Business**  
(800) NFIB-NOW  
[www.nfib.com/page/homeNV](http://www.nfib.com/page/homeNV)

**Nevada Development Authority**  
(702) 791-0000  
[www.nevadadevelopment.org](http://www.nevadadevelopment.org)

**Nevada Microenterprise Initiative**  
(702) 734-3555  
[www.4microbiz.org](http://www.4microbiz.org)

**Nevada Minority Business Council**  
(702) 894-4477  
[www.nvmnpc.com](http://www.nvmnpc.com)

**Nevada Small Business Development Center**  
(702) 895-0852  
[www.nsbdc.org](http://www.nsbdc.org)

**Safety Assistance Service**  
(part of NSBDC)  
(702) 866-5985  
[www.unlv.edu/centers/nsbdcas/](http://www.unlv.edu/centers/nsbdcas/)

**Service Corps of Retired Executives, Henderson**  
(702) 992-7207  
[www.scorelv.org](http://www.scorelv.org)

**Service Corps of Retired Executives, Las Vegas**  
(702) 388-6104  
[www.scorelv.org](http://www.scorelv.org)

**Service Corps of Retired Executives, North Las Vegas**  
(inside North Las Vegas Chamber)  
(702) 642-9595  
[www.scorelv.org](http://www.scorelv.org)

**Service Corps of Retired Executives, Pahrump**  
(775) 727-9471  
[www.scorelv.org](http://www.scorelv.org)

**University of Nevada, Las Vegas Center for Entrepreneurship**  
(702) 895-3022  
[www.business.unlv.edu](http://www.business.unlv.edu)

## SMALL BUSINESS ORGANIZATIONS

**American Business Women's Association**  
(800) 228-0007  
[www.abwa.org](http://www.abwa.org)

**Better Business Bureau of Southern Nevada**  
(702) 320-4500  
[www.vegasbbb.org](http://www.vegasbbb.org)

**Entrepreneurs Organization**  
(703) 519-6700  
[www.eonetwork.org](http://www.eonetwork.org)

**International Franchise Association**  
(202) 628-8000  
[www.franchise.org](http://www.franchise.org)

**IRS Small Business and Self Employed One-Stop Resource**  
[www.irs.gov/businesses/small/index.html](http://www.irs.gov/businesses/small/index.html)

**Moms In Business Network, Las Vegas Chapter**  
(702) 310-3202  
[www.mibn.org](http://www.mibn.org)

**National Association of Women Business Owners**  
Southern Nevada Chapter  
(702) 571-0462  
[www.nawbo.org](http://www.nawbo.org)

**Singapore Association of Nevada**  
[www.singaporenevada.org](http://www.singaporenevada.org)

**Southern Nevada Human Resources Association**  
(702) 362-0388  
[www.snhra.org](http://www.snhra.org)

**Vegas Young Professionals**  
(702) 735-2196  
[www.vegasyp.com](http://www.vegasyp.com)

**Women's Business Enterprise National Council**  
(202) 872-5515  
[www.webenc.org](http://www.webenc.org)

## SMALL BUSINESS INFORMATIONAL RESOURCES

**American Express Small Business**  
(800) 492-3344  
[www.home.americanexpress.com/home/smallbusiness.shtml](http://www.home.americanexpress.com/home/smallbusiness.shtml)

**Bureau of National Affairs Inc.**  
(800) 372-1033  
[www.bna.com](http://www.bna.com)

**Business Owners' IdeaCafe**  
[www.IdeaCafe.com](http://www.IdeaCafe.com)

**Entrepreneur's Mind**  
[www.benlore.com](http://www.benlore.com)

**Entrepreneur Magazine**  
[www.entrepreneur.com](http://www.entrepreneur.com)

**Ewing M. Kauffman Foundation**  
(816) 932-1000  
[www.eventuring.org](http://www.eventuring.org)

**Fast Company Magazine**  
[www.fastcompany.com/homepage](http://www.fastcompany.com/homepage)

**Inc. Magazine**  
[www.inc.com](http://www.inc.com)

**Learn The Net**  
[www.learnthenet.com](http://www.learnthenet.com)

**Microsoft Small Business Center**  
[www.microsoft.com/smallbusiness/hub.mspx](http://www.microsoft.com/smallbusiness/hub.mspx)

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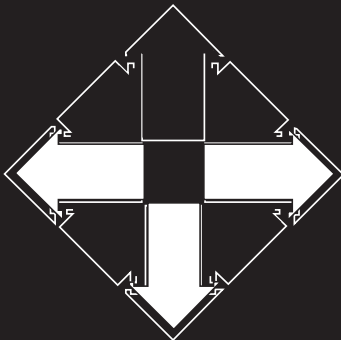
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Owner/Licensee



**LEGAL** FROM PAGE 3A

with are forming a business entity, obtaining financing, and determining all of the licenses or permits necessary to operate as a business.

Gabriel said the cost of legal assistance is worth it to businesses.

"I find in many cases, going to a lawyer first is an investment you want to make," he said. "What we do is preventative planning."

The survey indicates the cost of legal service for entrepreneurs can be expensive:

- Of those who spent money on legal services in the past year, their median cost was between \$4,000 and \$5,000.

- But, 9.6 percent of those polled said they spent \$25,000 or more in legal costs.

Legal services and legal access companies say they have a solution for helping small businesses cope with costs. Ted Burke, senior regional vice president of Pre-Paid Legal Services, said the company's Small Business Solutions Legal Plan can help lower the costs of legal services for entrepreneurs with less than 100 employees.

"We find the average business can't pay a law firm," he said. "I was a businessman for 25 years. Just for a few (questions) and (answers)

and a letter, I would pay \$750 a month."

The company has more than 17,000 members, made up of both entrepreneurs and members of the company's Expanded Family Plan in Nevada. The company's services can also be offered by employers to their workers.

Pre-Paid Legal Services contracts with an area law firm that provides legal services or refers work to other lawyers on behalf of Pre-Paid's members. Members get a certain amount of pre-paid legal services for modest monthly payments. Beyond that, members can get additional legal services at a minimum 25 percent discount.

The Ada, Okla.-based company, charges a monthly fee of \$69 a month for companies with 50 or less employees, and \$115 a month for companies with more than 50 but less than 100 employees. Meanwhile, members pay \$26 a month for the company's Expand-



**Andy Gabriel**

ed Family Plan.

Gene Cruson, a local independent associate of Pre-Paid Legal Services Inc., likened the service to insurance, but the company is not regulated as an insurance company in Nevada.

"What does a \$26 (for the Expanded Family Plan) a month lawyer look like?" Cruson asked. "Just like a \$10 a month co-pay doctor."

Another company that offers legal-access benefits is Granite Bay, Calif.-based CLC Incorporated. That firm refers its members to select lawyers who offer a free initial consultation and then discounted legal services.

The service is offered primarily by companies as a paid or unpaid benefit to their employees; but John Pefley, the company's vice president, said employers also take advantage of the service through a benefit called "My Secure Advantage."

Both firms are regulated by the State Bar of Nevada, said David Clark, assistant bar counsel of the State Bar of Nevada.

Larry Hahn, co-owner of Hahn's World of Surplus Inc. in North Las Vegas, said he is a member of Pre-Paid Legal Services, because of the ongoing need to have affordable legal services and the ever-present potential for lawsuits. He said he has since used the pro-

gram for minor services but nothing major.

"You could have people slip and fall," Hahn said. "There are a dozen things you could use legal services for. Knock on wood, I've never had to use it. It's worth a few dollars a month."

Hahn said before joining Pre-Paid, he was sued as an officer of a non-profit mining operation after one of the volunteer miners died in 1990. The suit was eventually dismissed against the company, Explorations Incorporated of Nevada, but was costly and prompted him to join Pre-Paid Legal Services in 1995.

"What happened is I had to hire a lawyer," Hahn said. "That cost me \$10,000 up front. That's the big retainer fee. With Pre-Paid Legal Services you don't have to raise this big money up front. It's worth the few dollars investment."



**Ted Burke**

**FINANCING** FROM PAGE 4A

"We will make up the difference," Brown said. "That doesn't exclude the borrower. That guarantee is between SBA and the bank. If they (the small business borrower) have a \$100,000 loan they default on, we would pay \$85,000; but the bank has to go through the liquidation, if the building has any assets."

Brown said it's important for borrowers to be aware of the risks in the case of a default when getting into a loan. He said if a borrower finds him or herself having difficulty repaying a loan, they should alert the bank and SBA early instead of trying to hide from the debt.

"I tell people, 'Don't treat me like a credit card collector.' We're not there to destroy you or anything like that. Be up front. We can work with you; but the more you try to hide, you force us to do what we have to do."

Anna Siefert, operations manager for the Nevada Micro-enterprise Initiative, said the organization provides funding for small businesses that need up to \$35,000. She also said the program is geared toward business leaders who can't obtain financing from traditional sources. Siefert said the organization provides technical assistance to help strengthen micro-businesses so they're able to obtain financing from

traditional sources.

"We take them however they come," she said. "If they don't have the credit history that is good enough, we work with them. If they come to us and they have collections, bankruptcy; we don't look at it as a taboo. We sit down and say, 'Okay let's look at everything, not just your credit. Let's look at your business plan, let's look at your management skills.'"

Roger Dunivan, vice chair for SCORE "Counselors to America's Small Business Southern Nevada Chapter," said his organization just started offering another SBA loan program. This program allows businesses to obtain between \$5,000 and \$50,000 unsecured loans.

"You don't have to pledge your assets, all you have to have is good credit," Dunivan said.

Michael Graham, deputy state director of the Nevada Small Business Development Center (NSBDC), said there are other alternatives to traditional funding sources. Those include venture capitalists and angel investors, he said. Further, it's important for entrepreneurs to educate themselves on alternative financing sources.

"Access to capital can be a real problem," Graham said. "Most people know to go to their bank. Well, that's great if their bank has always delivered for them; but, if you ask them to go outside of that bank or to another

bank, then you're starting on a learning curve that can be quite steep."

One alternative is the Business Consortium Fund Inc. BCF is available to members of the Nevada Minority Business Council (NMBC), which acts as a guarantor with the cooperation of participating banks, to help minority businesses obtain contracts with its member corporations. BCF is a non-profit financial services program created by the National Minority Supplier Development Council (NMSDC), the parent organization of the NMBC.

The loans are to be used to help minority businesses secure contracts with NMSDC corporate members. The group has raised \$27 million from NMSDC corporate members during the 20 years the fund has been around, according to Michael Synn, regional director of BCF.

"It was developed to assist and help grow minority companies who had trouble getting financing," added Dianne Fontes, president of the NMBC. "The corporations that are members contribute to it. Let's say you don't have a perfect (credit) score. Let's say it is 500, which is pretty low. Most banks will turn you down flat. BCF may not."

**DIVERSITY** FROM PAGE 5A

The opportunities are there, business leaders say. But, in order for minority, women and disadvantaged business enterprises to really grow, they need to obtain certification. Corporations like MGM Mirage, as well as government agencies, often require companies to prove their ownership through certification.

Organizations like the Nevada Minority Business Council and the Women's Business Enterprise National Council offer certifications. Further, certifications for a socially or economically disadvantaged-owned business can be obtained through Cynthia Cicero, diversity liaison for McCarran International Airport. That certification allows disadvantaged business enterprises to perform work for government agencies in the transporta-

tion industry.

The certifications prove a business is at least 51 percent owned by ethnic minorities, women or socially and economically disadvantaged individuals, Fontes said. She said the growth in opportunities has led some imposters to try to take advantage. Government agencies and corporations look to the certifications to protect themselves.



**Dianne Fontes**

"Certification is that fire wall, it's as much protection as they can hope to get," Fontes said. "That's why corporations are leaning toward it. I'll tell you; in my 11 years here (with the National Minority Business Council) we've caught a lot of companies."

Hank Pinto is the disadvantaged business enterprise program manager at the Nevada Small Business Development Center. He said businesses should obtain the certification before attempting to partner with large corporations or government agencies, because the certification process takes time. Fontes added, it takes her organization between 30 and 90 days to complete a certification, but other groups may take longer.

Pinto said another group that is beginning to find business opportunities are service-connected disabled veterans. He said the federal government has placed an emphasis on including participation by businesses

owned by veterans who have suffered a disability in the line of duty. But, not a lot of state and local agencies and private corporations have begun to push programs geared toward that group.

"This is still a fresh program," Pinto said. "The (federal) government cares about it. It's only happened within the last two or three years. The government has established that 3 percent of federal contracting would be allocated to service-connected vets."

Mendoza said as a minority woman, she probably wouldn't have been able to grow her business without the certification.

"There's so much going on, people need to be aware of the opportunities," she said. "It's important for people to get certified as a minority business. It really helped me."



## Exporter of the Year

From operating out of a garage in the late 1980s to recently demonstrating his company's field oxygen analyzer to wildlife biologists and physiologists, John Lighton and Sable Systems International Inc. have both come a long way.

"The scientific community is a global village now," said Lighton, the company's owner and president. "And, we bring a new prospective to our customers."

Working with the U.S. Commercial Service since 2001, Sable Systems International Inc. (SSI) utilized programs to increase agent representation and sales and developed international business in various countries including Canada, Chile and South Africa. Serving academic, industrial and biomedical research science professionals, the company also exhibits in Europe, Africa, Canada, Australia and New Zealand.

The U.S. Small Business Administration Nevada District Office recently honored Lighton and Sable with the Small Business Exporter of the Year award for its success and international commitment.

Co-founded in 1987 by Lighton, the company expanded its product line from software to include hardware and established markets worldwide during the last 19 years. Lighton and the company moved to Las Vegas in 1995 and now have a 6,000-square-foot office at South Sandhill Road near Sunset Road.

Sable's respirometry systems provide metabolic information to biological re-

searchers, namely principal investigators at university or health science research labs. Its systems also serve the industrial control, pharmaceutical, geological and atmospheric research communities.

Sable instruments also measure and control relative humidity, dew point and temperature thus monitoring vehicle emissions for air quality control.

A member of the Las Vegas Chamber of Commerce, the company continues to grow. It has more than doubling its staff since 2001, and increased its sales by nearly 70 percent since 2003. SSI now exports to 20 countries – accounting for 39 percent of its total sales.

Lighton credits some of his company's international success to the Las Vegas office of the U.S. Export Assistance Center. SSI also contributes to the environment. Teaming with the USEAC, Sable Systems parlayed its expertise in the industry to assist Waste Electrical and Electronic Equipment (WEEE) and Reduction of Hazardous Waste (RoHs) with European Union compliance issues.



**John Lighton**  
Sable Systems  
International, Inc.

## Family-Owned Small Business of the Year

Hospitality is their business — their family business.

"That's all we've ever done," said principle owner Paul DePatta, a 25-year Las Vegas area resident. "I attended culinary school and worked in several San Francisco-area restaurants before coming here and opening up our business."

The DePatta family — Paul, Kathy, Dominic, Joey and Rosie — started At Your Service Catering in 1990 and grew it to handle corporate events of up to 4,000 attendees. With annual sales nearing \$1.5 million, the family-run business also gives back to the community including catering a local middle school 8th grade graduation ceremony every year.

"The community has supported us, and we're successful beyond our wildest dreams," DePatta said. "We want to give back. That's important to us."

For DePattas' efforts, the U.S. Small Business Administration (SBA) — Nevada District Office named At Your Service Catering the Family-Owned Small Business of the Year.

"I can't believe it," DePatta said. "There is some payoff for the years of hard work."

DePatta also assists a back-to-school pro-

gram and was named City of Las Vegas Citizen of the Month in March 2001.

Operating a full-service catering company out of its North Decatur Boulevard office, At Your Service focuses on quality, service and price — a successful recipe for 15 years.

Nominated by Kara Kelley from the Las Vegas Chamber of Commerce, At Your Service expanded from three employees in 1990 to a staff of 70 full- and part-time employees in 2005.

At Your Service's civic involvement includes multiple charities including the boys and girls clubs and Hope for the Homeless Ministries. Affiliated with several organizations including YMCA and Summerlin Children's Forum, the DePattas are members of both the Latin and Las Vegas chambers of commerce.

DePatta also credits both the Las Vegas Chamber of Commerce and the SBA, from which he secured a small business loan to buy the business property, for helping his business expand.

"(Both organizations) are tremendous resources. They made it possible," he said. "We never could have done it without them."



**Paul DePatta**  
At Your Service Catering



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ZIONS SMALL BUSINESS FINANCE  
A Division of California Bank & Trust



## Financial Services Champion of the Year

**A** 25-year veteran as a financial advisor, Hugh Anderson knows small business inside and out.

From small business owners' highs and lows to managing their finances and maximizing assets, he's advised several hundred Las Vegas Valley entrepreneurs from a bevy of industries how to start, grow and sell their business.

"Business is the engine that drives employment that drives everything else that makes this valley great," said Anderson, vice president and senior partner at ABD&F Group at Merrill Lynch.

Anderson has also nurtured the growth of financial service alternatives now commonplace among small business interests.

A past Chairman of the Board of Trustees for the Las Vegas Chamber of Commerce (LVCC), Anderson also assists small businesses secure appropriate financing packages to best suit their unique needs. He also provided comprehensive corporate services to small businesses including stock option and 401(k) contribution plans along with cash and liability management.

For Anderson's efforts, the U.S. Small Business Administration Nevada District Office named him Financial Services Champion of the Year.

He was also a former member of a venture capital organization – Las Vegas Valley Angels – that provides investment capital

to promising small projects around the Las Vegas community. He served on several boards fostering business relationships including the St. Rose Dominican Health Foundation Board and the Southern Nevada Society of Financial Analysts Board.

A LVCC member for more than a decade, Anderson worked alongside other chamber affiliates to lobby state and federal governing bodies for legislative and regulatory relief promoting a healthy growth of small business.

After moving to Las Vegas 22 years ago, Anderson said he recognized the valley's small business appeal and since has developed a strong advocate for pro-business policies to drive economic growth and help small businesses thrive.

"I've always been amazed at how entrepreneurial this valley is," he said. "If you have the passion and work ethic, this town is there for (entrepreneurs)."



**Hugh Anderson**  
The ABD&F Group  
at Merrill Lynch

## Home-Based Business Champion of the Year

**S**he's been invited to meet Gov. Kenny Guinn.

She's been honored by the Sierra Nevada Republican Women as Entrepreneur of the Year and named Outstanding Citizen by the Tahoe Daily Tribune.

Quiet, soft-spoken Debra Jane Bacchi had an entrepreneurial dream to own and operate her own pain treatment business. Denied the opportunity to open her home business after years of trying in South Lake Tahoe, Calif., she left behind a massage therapist position in February 2005 and moved to Gardnerville, Nev. just outside of Carson City to start her home-based business.

"I was basically forced to do it on my own, so I left (California)," said Bacchi. "Nevada allowed me to work out of my home."

The business involved a non-traditional form of pain healing called Myopathic Muscular Therapy (MMT) – a type of massage therapy to assist patients suffering from a variety of ailments including arthritis, carpal tunnel, headaches, personal and sports injuries, whiplash and any muscle tissue discomfort. MMT is designed to reduce residual tension and restore normal blood and nerve supply. The discipline requires continued train-

ing to maximize effectiveness.

For Bacchi's efforts and small business success, the U.S. Small Business Administration Nevada District Office recently recognized her as Home-Based Business Champion of the Year.

"My purpose is to help people to be pain free and live life to its fullest," said Bacchi, who is legally blind from battling brain cancer as a child.

From a legislative side, Bacchi has met with politicians about women's issues and even applied to be on the governor's board – knowing the difficulty and cost of health care licensing. Bacchi joined the Myopathic Muscular Therapy Association to teach women Myopathy.

"(MMT) is not well known and I wanted people to learn about it," said Bacchi, who continues to assist women interested in beginning their own Myopathy business and even speaks at pain treatment seminars.

Giving back to the community is important to Bacchi, a Cherokee Indian decedent. Her charity work produced more than 1,000 pounds of food for the Carson Valley Food Closet. Additionally, she raised money for local children's charities and service clubs.



**Debra Jane Bacchi**  
The Muscle Manipulator



## Small Business Journalist of the Year

**G**rowing up in Kansas City, Kan., Michelle Swafford always wanted to make a difference. Now, as a respected journalist, she is the difference-maker for scores of entrepreneurs and small businesses throughout the Las Vegas Valley.

"I always wanted to be a reporter since the fourth grade," said Swafford, who honed her skills in the Phoenix area working for three years covering small business.

After moving to Las Vegas in August 2003, she joined the reporting staff at the Las Vegas Sun covering healthcare and small business. She also worked for its sister publication – In Business Las

Vegas – writing small-business columns touching on an array of key components and issues.

Through her writings, she told the stories of entrepreneurs of all backgrounds and ages and their quest for success along with their fears, frustrations and accomplishments. She also covered a variety of business topics including community small-business resources, financing and procurement.



**Michelle Swafford**  
Las Vegas Sun/  
In Business Las Vegas

She also helped spearhead a small business resource guide including a calendar of small-business events, a list of small-business resources and stories about the various stages of operating a business.

"The Las Vegas Valley is fueled by small business, but they are sometimes shadowed," said Swafford, who gains small business insight by attending various business organization events and meetings. "I wanted to provide a comprehensive resource that brings together the various components of succeeding as a small business."

For her continued coverage of valley entrepreneurs and their businesses, the U.S. Small Business Administration Nevada District Office named Swafford the Small Business Journalist of the Year.

Swafford also won a first place Nevada Press Association business writing award in 2004.

The range of her work includes pieces on wage and employment trends, workforce education, difficulties of providing health care, retirement and paid time off. Swafford also covers proposed and enacted legislation and its potential ramifications to valley small businesses.

In addition, she's educated the public through her articles about the benefits of the Small Business Administration, its resource partners and associated small-business programs.

Swafford recently accepted the position of director of marketing for Spring Valley Hospital.

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**Hannah Brown**  
Urban Chamber of Commerce

## Minority Small Business Champion of the Year

**H**annah Brown assumed the reigns as president of a struggling Las Vegas Urban Chamber of Commerce in 1999. With roughly 50 members and a tarnished image, the chamber needed someone to jump-start its community presence.

Seven years after taking office, Brown has

lifted the chamber to new heights through hard work, countless hours of dedication and desire. She helped the chamber grow its membership to more than 400 members.

"I was raised in this community and am a product of this community," said Brown, who also serves the community by using the chamber as an incubator location for startup businesses. "I wanted to give something back and that motivated me. I just wanted to reach out to community and corporate partners." The U.S. Small Business Administra-

tion Nevada District Office recently honored Brown for her efforts and dedication to small business with the Minority Small Business Champion of the Year award.

While at the helm, Brown also raised funds to develop a permanent facility to house the chamber's operations and established a small business mentor program. Set to break ground in the first quarter of this year, the new facility will open by late 2006.

Brown also spearheaded a new annual joint luncheon in 2004 between the Asian, Latin and Urban chambers. The event now attracts more than 1,100 attendees with past speakers including

Nevada Gov. Kenny Guinn and Las Vegas Mayor Oscar Goodman.

"I'm extremely proud of the collaboration (between the chambers)," she said. "We're definitely stronger working together."

Brown said she hopes to continue acting as a liaison between minority small business owners and larger corporations. "We need to continue doing what we're doing and reach out more to the community," she said.

Impacting local youths pursuing higher education has also been one of Brown's passions. In fact, she helped raise annual sponsorship funds for the Urban Chamber to award nearly \$100,000 in scholarships to 52 students.

## Veteran Small Business Champion of the Year

**H**onored for his combat bravery in the Vietnam War with the Bronze Star, Capt. Eddie "Q" Hicks is one of just a few African-Americans to receive an officer's commission in the fully integrated U.S. Marine Corp. After retired from military in 1972, he wasn't positive where life would take him.

He finished college at the University of North Carolina and became an educator teaching physical education for a short time before finding his passion – owning his own business.

In the mid-1970s, he started the Eddie "Q" Hicks Insurance Service, which specializes in life insurance and investment strategy for seniors and veterans. Hicks moved the business from California to the Las Vegas Valley in 1997 and opened an office on East Flamingo Road.

"I wanted to help minorities who were struggling with life," he said.

Now with more than three decades of experience, Hicks said he estimates his company has assisted hundreds of customers and currently handles about 200 clients – mostly veterans. "About 65 to 70

percent of my clients are war veterans," he said. "Most of my clients are military along with their extended families."

The U.S. Small Business Administration Nevada District Office recently recognized Hicks as Veteran Small Business Champion of the Year for his commitment to assisting the valley's veteran population.

Affiliated with the Las Vegas Urban Chamber of Commerce since 1999, Hicks is a founding member and president of the Southern Nevada Disenfranchised

Veterans Consortium (SNDVC). The group consists of active veterans who help provide educational opportunities for homeless veterans.

"We work in conjunction with other veteran's organizations to help disenfranchised veterans," said Hicks of the SNDVC. "We help them find jobs, find housing and educate them about their benefits."



**Eddie "Q" Hicks**  
Hicks Insurance Service



**Micheal Waters**  
Phase 1 Sports

## Microenterprise Initiative Business Person of the Year

**A**s a former college athlete, Michael Waters realizes the importance of assisting high school athletes in obtaining college sports scholarships.

Waters' company trains and tests young athletes and helps develop scholarship application materials, such as videos, to be sent to college coaches and recruiters. The company, which has three employees, has assisted more than 100 high school athletes in the college scholarship application process. Twenty of those athletes have been awarded scholarships.

Further, Waters launched a magazine, Phase1Sports Southern Nevada Prep Magazine. The magazine provides funding for his clients who can't afford to pay for the company's services.

In recognition of Waters' efforts the Nevada District Office of the U.S. Small Business Administration has named him Microenterprise Initiative Business Person of the

Waters, the owner of Phase 1 Sports, formed his Las Vegas company in 2003 with memories of his own successful efforts in obtaining scholarships. He played football at Mt. San Antonio College and later transferred to the University of Nevada, Las Vegas, where he graduated in 2001.

Without those scholarships, Waters said he may never have had the opportunity to go to college and he knew other youngsters faced similar challenges.

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## Women in Business Champion of the Year

**B**eauty may be in the eye of the beholder, but it's also in the eye of Gwen Braimoh – co-owner of Expertise School of Beauty.

Braimoh's business and community involvement earned her the U.S. Small Business Administration Nevada District Office's Women in Business Champion of the Year award.

"I've worked hard to get to this point with a mission to recruit and train students to be individual business owners," said Braimoh, whose business is located in downtown Las Vegas on West Owens Avenue.

A licensed cosmetologist for more than two decades, Braimoh managed her first salon in mid-1980s and purchased the company a year later. After years in the industry, she and co-owner Willia Chaney started their own non-profit beauty school in 2001. Since then, the company transitioned to open a limited liability corporation arm and now educates students on all aspects of practice and academic cosmetology.

Several Las Vegas Valley business dignitaries acknowledged Braimoh for her teaching and business management efforts. "She has made her business very successful," said Hannah Brown, president of the Las Vegas Urban Chamber of Commerce, who nominated Braimoh. "I admire her for her ambition and drive. She's grown into a terrific businesswoman."

The Expertise School of Beauty has

graduated more than 100 cosmetology students including both men and women in just four years, said Braimoh.

"I saw a lack of diversity in different salons around the city," said the life-long valley resident. "We needed more diversification teaching multicultural instruction, so students can work with all textures of hair."

Working alongside the City of North Las Vegas, Braimoh recently gained ownership of a parcel of land to build a new school – a multicultural training facility complete with innovative training techniques for those interested in cosmetology.

Measuring 11,000 square feet, the new structure is in the construction process and should break ground by mid-February. Braimoh secured both a bank loan and a Small Business Association 504 loan for under \$200,000 to finance the project located on Stella Lake Street near Martin Luther King and Lake Meade boulevards.

"We expect to move into the new building in May," Braimoh said.

A member of the Urban, Latin and North Las Vegas chambers of commerce, Braimoh is active legislatively, working with the Board of Cosmetology to remove obstacles that have limited women from owning salons.



**Gwen Braimoh**  
Expertise School of Beauty

## Young Entrepreneur of the Year

**J**onathan Fine had an idea to improve the surveillance industry. After presenting his plan to several companies and receiving little interest, Fine decided his idea was innovative enough to go it alone as an entrepreneur.

Fine, 29, founded STING Surveillance in February 2003 with a goal of providing a better surveillance product — setting himself apart from his local and national competitors. He also introduced software technology that increased response time and effectiveness.

Several high-profile valley clients later, STING Surveillance is revolutionizing the industry.

"We are trying to create a brand," he said. "We different than other security companies. We market differently and it's working."

Integrating new technologies into an antiquated industry is the company's main objective. Fine, whose company was recently acknowledged for its help in catching a criminal showcased on television's "America's Most Wanted," focuses his company on innovative security technology and top-notch customer-driven satisfaction.

"We're very pro-active with our approach to security," he said. "We make sure everything is installed to perfection."

The U.S. Small Business Administration Nevada District Office recently recognized Fine for his efforts with the Young Entrepreneur of the Year award.

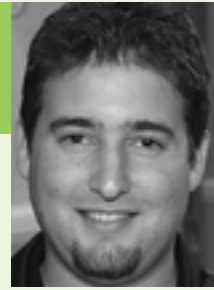
Now as one the Nevada's premiere security solutions companies, the Henderson-based business ranks as one of Nevada's largest security firms. STING is able to provide clients with an integrated technology in the form of cameras, alarms, access control, Point of Sale and other management systems.

The company has grown from just three employees in 2004 to more than 40. Sales jumped from around \$150,000 its first year to an estimated \$6 million to close out 2005. "Our key is efficient, immediate response times," Fine said.

A member of both the Las Vegas and Henderson chambers of commerce, the company has assisted in more than 300 successful criminal prosecutions, Fine said.

Now occupying more than 13,000 square feet of office space, STING Surveillance expansion is crossing state lines. Fine incorporated in California and Arizona and said he hopes to be licensed in 48 states by year's end.

The entrepreneur's rapid expansion hasn't prevented him from showing his charitable side. Fine donated to various area charities including The Ronald McDonald House, Nevada Community Foundation and Lied Animal Shelter.



**Jonathan Fine**  
STING Surveillance



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