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From the Editor

Dear readers,



So, it's your dream to be your own boss. You'd like the option to work when you want and for how long you choose. You crave the freedom. Well, blow those stereotypes out of the water because owning a successful small business is less about free time and more about old-fashioned hard work.

There are huge rewards, however, for toiling those long hours. One reward is the annual U.S. Small Business Administration's awards program that honors business owners across the 50 states. In this publication, we profile this year's Nevada honorees and the seven winners tell amazing stories. These small-business owners can relate just how tough running a small business can be and the hours of hard work — the blood, sweat and tears — that go into being successful.

This year's winner of the Nevada Small Business Person of the Year award is Jade Anderson, owner of Capstone Brokerage, who was recently honored during SBA's national Small Business Week Expo in Washington, D.C.

Additionally, Carolyn Stephens, managing partner of Jerolyn Enterprises, was selected as SBA's Region 9 (Guam, Hawaii, California, Arizona and Nevada) Women in Business Champion of the Year.

A special thank you goes out to EMBARQ, the Business Resource Guide's presenting sponsor for the second consecutive year. The company's partnership is invaluable and greatly appreciated.

Also in this publication you'll find smart tips about starting and running a successful small business as well as words to the wise on how to avoid human resource debacles and 401(k) goofs. All small-business owners will benefit from the feature on business coaches and the inside information on time management.

Again this year, we compiled a helpful resource directory that you'll find on the back pages. It's filled with contact information for various 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.

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From the Presenting Sponsor



Dear In Business Las Vegas readers,

It is my honor as the local EMBARQ Business Markets executive to congratulate the 2008 Small Business Award winners. It is the small-business owners that have contributed to the dynamic growth of the Las Vegas community. Small businesses are the heart of commerce in Las Vegas and the entrepreneurial spirit of small-business owners drives innovation and excellence throughout the business community.

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If you are interested in experiencing our commitment to your business, please call our local office at 244-7771 to schedule a free consultation.

Again, I wish each of you the very best with continued success in your business endeavors.

Richard G. Twilley
Regional Vice President of Business Sales
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From the Sponsor

Dear In Business Las Vegas readers,

On behalf of Sun West Bank, I would like to congratulate all of this year's 2008 Small Business Award winners. It is an honor to be included in this group of small businesses who share our commitment to excellence.

Celebrating 10 years of serving Nevada's businesses, at Sun West Bank we take great pride in our community and support it in a number of ways including helping nonprofit organizations and especially small businesses "expand their kingdoms." We believe that small businesses are instrumental in building our community. Sun West Bank is particularly committed to serving small businesses and offers customized lending and a wide array of commercial and cash-management deposit services, designed to bring banking to your place of business. It is our goal to embrace what makes your small business unique. We aspire to share your vision so we can help find ways to make it a reality.

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Once again, congratulations to this year's award winners.

Sincerely,

Jackie DeLaney
President and Chief Executive Officer
Sun West Bank



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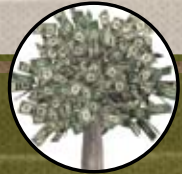
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**NEVADA SMALL
BUSINESS PERSON
OF THE YEAR**

Jade Anderson
Capstone Brokerage

Capstone CEO stresses education

By Brian Sodoma

Special Publications writer

Jade Anderson is a lifelong learner. In the tough insurance brokerage industry, Anderson, CEO of Capstone Brokerage Inc., knows he's only as good as his employees and admits he wants to learn as much as he can about being a successful leader so he can keep his company growing. "You have to get the right people on the bus, then figure out where they're going to sit," he said.

For Anderson, his company is his classroom laboratory. He tinkers to make sure his "workplace culture," a phrase he uses frequently, is in line with his company vision and allows his employees to prosper and succeed. "Is it right for the client, the company? Is it something you're willing to take responsibility for? Then let's do it," says the quietly confident CEO about his approach to empowering employees.

Empowering employees has helped Anderson succeed. He started Capstone in 1997 after graduating from UNLV with a degree in business administration. After running Capstone as a part-time venture for about five years, he shifted gears in 2002, deciding to put all of his energy into growing it into the company it is today. Since 2003, Capstone has increased revenues by 700 percent and now employs 25 people. Anderson's company also serves as a connection to other successful entrepreneurs and business minds around the globe, a connection that has brought him many unique and helpful insights into the way to run a thriving business.

Anderson is a member of the Las Vegas chapter of the Entrepreneurs Organization (EO). Through EO, he has been able to apply to MIT (Massachusetts Institute of Technology)'s entrepreneurs masters program where he meets annually for one week with other CEOs and entrepreneurs like him and listens to business leaders and professors speak on issues related to running their own business. He, along with his 60 fellow program enrollees, are allowed to ask questions and seek further counsel from these experts. "It's been a three-year journey of intense business learning. It's been a lot of work and a lot of fun. I have relationships from every part of the world. I can talk to one of the largest cookie manufacturers in Malaysia. A Colombian entrepreneur can give me insight into what it's like running a company in a Third World country run by drug lords and gorilla groups. It's truly a one-of-a-kind experience."

As practical as the advice is, sometimes he admits it doesn't work the best when applied to his own business. But that doesn't keep him from trying it out. "I take stuff I've learned from this experience and try to implement it into my company. Some things work, some things don't. Sometimes, you have to modify it for your situation. Business is kind of like a big experiment," Anderson added.

Being involved in MIT's masters program as

well as EO helps Anderson connect to people who are also dealing with the challenges of growing a company. "It can be really overwhelming and it's nice to talk to people with the same challenges," he said.

One of the most useful pieces of advice he received through his educational experiences in the past few years came from author and business consultant, Michael Gerber, who stated that it's important for business owners to work "on" the business not "for" it. One example of this approach is in the simple decision not to handle any clients himself. "I don't manage my own book of business. It comes in the door and I hand it to others," he said. "It keeps employees from feeling like they're in competition with you."

Handing over responsibilities to employees speaks to the level of trust he has in his staff, which here refers to a group of "thinkers" capable of making their own decisions for the company's

“ There’s an open communication channel between the executives and employees. I don’t want to be a roadblock in my business. This business is not about me. I built this company to be about the company so that if you remove me it can still work well. ”

greater good. "There's an open communication channel between the executives and employees. I don't want to be a roadblock in my business. This business is not about me. I built this company to be about the company so that if you remove me it can still work well," he added. "Most successful companies outgrow their founder."

Despite a tough economy and limited access to expansion capital, Anderson still eyes expansion into Arizona and California and hopes for a five-state operation someday. He likely sees his expansion into other states being done through acquisition rather than starting a new Capstone branch. "I've grown it from the ground up and I don't want to do it that way again," he said with a laugh, referring to the days he started his company, living on a friend's couch and maxing out credit cards to keep the business afloat.

Anderson is not above delegating duties and even sees himself as being quite expendable. "Check your ego at the door. There's no room for it here. There are times when I have to ask myself 'is my skill set sufficient for running this company, or can someone else do it better?'"

Today, Anderson is focused on making sure operations are smooth, and employees are happy. His company has gone paperless and he tirelessly looks for ways to add new technology.

He is also committed to making sure his company gives back to the community. About a third of his time is spent with Olive Crest, a nonprofit that supports the prevention and treatment of child abuse. Anderson serves on the board of directors and helps lead fundraising and volunteer efforts. As in his business, Anderson said he is learning to delegate some of his responsibilities with the nonprofit.

Ironically, Anderson says his greatest challenge is not really on the business side of his life. As a father of two with another child on the way,



learning about business has triggered a desire to pass along what he's learned to his children as well as other entrepreneurs. "One of my passions is definitely mentoring," he said. But he openly admits mentoring his children brings challenges. "I would have to say my biggest challenge is passing along the values I've learned," he said. "You can't just hand money to your children."

2008 Women in Business Champion of the Year: Carolyn Stephens

By Jeannette Green Davies
Special Publications writer

One cup of coffee at a time is how Carolyn Stephens networks. Over coffee, she brews business and introduces small-business owners to each other. She champions small-business owners throughout the Las Vegas Valley and after 30 years she continues to pour her heart into her business.

The U.S. Small Business Administration honored Stephens as the Region 9 2008 Women in Business Champion of the Year not only for her success as a small-business owner but for the enthusiasm she generates in the local business community through local associations and on the legislative front. The SBA's Region 9 area covers Arizona, California, Guam, Hawaii and Nevada.

The SBA defines small-business champions as those who promote small businesses by volunteering time and services to small-business interests and groups and advocating the cause of small business in the legislative process.

Stephens' business, Jerolyn Enterprises LLC, is a computer consulting firm specializing in database management, marketing and Internet consulting. Jerolyn Enterprises is a home-based, two-person operation that assists small-business owners in effective, low-cost advertising including, but not limited to, direct mail, e-mail, marketing and search engine optimization. Her business caters to convention services, associations, doctors' offices and other small businesses like her own since "everyone needs help with their database," she said.

"What I appreciate about my home-based business is the time it saves not driving to an office, the convenience to work into the night, if I choose, and the lack of overhead," Stephens said.

Originally from Georgia, this Southern belle moved to Las Vegas armed with a Bachelor of Arts in sociology from the University of Georgia and found herself a displaced homemaker who needed to get down to business and earn a living. She used her volunteer experience to land a job as director of the health care division for Manpower Temporary Services. Stephens' hard work eventually paid off and she was able to work herself into a business of her own called Information Products Inc. where she supplied computer and copy paper and other products to local businesses.

Throughout her career, Gerald (Jerry) Stephens, her business partner and husband, has stood by her side as the business' computer guru. He handles all of Jerolyn Enterprises' computer-related functions, while her expertise includes business management, marketing and the copywriting part of the business.

The Stephens opened Lazer Graphics in 1985 with Carolyn at the helm as company president. Together, as pioneers in the digital prepress industry, they put Lazer Graphics on the cutting edge of digital technology as the first company in Las Vegas to turn computer graphics into high-resolution, output film for countless local businesses.



An established businesswoman, in the mid 90s Stephens took a look around the Las Vegas Valley and discovered a personal need to connect with other local women business owners. With a dual purpose to meet and help business women connect, Stephens published the Women's Yellow Pages of Southern Nevada from 1993-1995.

"Las Vegas Valley has a tight-knit group of business owners today," Stephens said. "There are thousands of innovative businesswomen in our backyard."

Stephens knows it can be a grind to keep a small business afloat. She offers business advice to countless women who need business or moral support to keep business brewing on a daily basis. Stephens is known as a hands-on businesswoman who's not afraid to work in the trenches to help a client.

When her client in the convention furniture-rental business found herself short two delivery employees on the day before a big convention, Stephens stepped in, at no charge, to handle telephone calls at the rental office while the clients scrambled to hire temporary workers to assemble and deliver furniture.

"As small-business owners, especially women, that's just what we do for each other," Stephens said. "That's the nature of business. We all need a helping hand from time to time."

Stephens often offers a helping hand. Another example is when she introduced Lisa Johnson to an important contact who would help get her home-made, prepackaged food on the shelves of Trader Joe's markets up and down the California coast and in the Nevada desert. Later, over cups of coffee with Stephens, Johnson was able to pass on the favor by helping another woman get her line of chocolate candy on Trader Joe's shelves. That's the kind of networking Stephens talks and writes about in her yet-to-be-published book on the power of networking.

Stephens' positive business attitude is one reason

former Senator Richard Bryan appointed her as a delegate to the 1995 White House Conference on Small Business. She was one of 2,000 small-business owners invited to participate along with 200 other women from the Southern Nevada Chapter of the National Association of Women Business Owners, which Stephens helped organize nearly 19 years ago. Stephens currently serves on the Clark County Business Development Advisory Council and the Regional Business Development Advisory Council.

Stephens says small-business owners should plan for growth and success, look out for the big orders and not bite off more than they can chew. She encourages women and other small-business owners to think big when growing their business.

"All small-business owners, especially women, need to think past the kitchen table," Stephens said. "A successful home-based business, over time, can grow by leaps and bounds. You can't argue with success, but you can be ready when it happens."

First in a series of community board member and chair positions, Stephens was a board member for Las Vegas Chamber of Commerce Women's Council, now disbanded. Based on comments from women frustrated about not meeting other women within the chamber and the council, Stephens made it her business to create a networking chairperson position. Next, she began to teach chamber members how to network and reap benefits from chamber involvement. The effort honed her skills as a local networking expert and she's now a much sought-after speaker on the subject.

Stephens appreciates the recognition she's received, especially being the first person to receive the Las Vegas Chamber of Commerce Circle of Excellence Award. Her other awards include the American Red Cross Clara Barton Medal of Excellence, the American Heart Association Heart of Gold, the Soroptimist International Women Helping Women Award and the SBA's Women Business Advocate Award.

Stephens' community business sense came full circle last year when she created her Web site and monthly newsletter called Here's to the Girls. The newsletter has more than 800 subscribers and focuses on issues and activities important to Southern Nevada women. Stephens also maintains an online blog of Las Vegas Valley shopping tips and is an independent consultant for Barefoot Parties, a member of the Moms In Business Network and belongs to the Direct Selling Women's Alliance and the Glazer-Kennedy Inner Circle.

Networking is all about being aware of the needs business people have, according to Stephens, and putting the right people together at the right time. For Stephens, strong cups of java and successful communications are all in a good day's work.

2008 SBA
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WOMEN IN
BUSINESS CHAMPION
OF THE YEAR

Carolyn Stephens
Jerolyn Enterprises LLC

Financial Services Champion of the Year: Jackie DeLaney, President and CEO Sun West Bank

By Lisa McQuerrey
Special Publications writer

In turbulent economic times, when small-business owners have growing concerns about their ability to secure the financing they need, Sun West Bank president and CEO, Jackie DeLaney, helps customers see opportunities. "I'm not saying it's going to be easy, but there's still opportunity for those who are alert and watching," DeLaney said.



As the only female bank president and CEO in Nevada, DeLaney is credited with establishing Sun West Bank in 1998 with one of the largest capital investments of any bank in the state. She pulled together

a strong board of directors and raised nearly \$12 million in capital and opened as the only local bank owned by Nevada business professionals. "We were founded with a community slant," explained DeLaney. "Our business model is small- to middle-market-sized businesses."

The full-service bank offers an array of business products and services, including SBA and small-business commercial loans as well as expansion financing. The bank saw substantial growth during the past several years and will continue to grow this year, although, said DeLaney, it's more likely to be in the 5 to 10 percent range than in the 25 percent range it had been previously. DeLaney acknowledges that the slowdown in the economic environment is leading to reduced consumer spending which impacts service providers and business owners across the board. "But I do believe things will spring back," said DeLaney.

Sun West works with the Nevada Small Business Development Center and other agencies to help entrepreneurs and prospective business owners examine how to assess their business models and understand the market. "Many people are extremely talented but don't always have the business savvy to be financially successful," said DeLaney. "We introduce them to programs to help them develop those skills."

Prior to her Sun West role, DeLaney was founder

of the Nevada Community Reinvestment Corp. (NCRC). In that role, DeLaney generated commitments to create a more than \$40 million loan pool, which allowed the NCRC to build more than 800 affordable housing units in Nevada for people who would otherwise not have been able to afford a home.

DeLaney has applied her devotion to community support in her role at Sun West which has achieved national recognition for its dedication to America's Promise, which strives to improve the health and well being of America's youth. The bank has also raised funds for organizations including Boys & Girls Clubs of Las Vegas, Big Brothers Big Sisters of Nevada, the Shade Tree Shelter and Classroom on Wheels.

In terms of what lies ahead for community business banking, DeLaney said that small businesses may see their loan applications scrutinized a bit more closely than in the past. "There are so many great businesses out there that have done well, and we're proud to be part of it," said DeLaney. "We're a banking partner. We want to see people succeed."

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**FINANCIAL SERVICES
CHAMPION OF THE YEAR**

**Jackie DeLaney
President & CEO
Sun West Bank**

**“What I would prefer is
a main street location with
a balcony view of the art festival,
and realistic rent rates.
If I'm not overstepping,
may I also request gas lamp
walkways and a new sign
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Home-based Business Champion of the Year: RJ Communication Concepts

By Brian Sodoma

Special Publications writer

It can sometimes be tough to pin down what Bob and Judy Alvarez do. The bigger question may be what don't they do? With their company, RJ Communication Concepts LLC, the couple provides value-added communications solutions for some of the largest companies in the world, both



as a supplier and consultant. But that's only the beginning. "We're small but mighty," Judy Alvarez said. Since 1995, at first operating as a telecommunications consulting firm, RJ Communication Concepts was a culmination of the couple's combined 60-plus years of working for large telecommunications companies — Judy in sales and Bob in operations. After retiring, the couple found consulting a natural next step. Then in 2002, the company took on a distributorship role for some

of its consulting clients, expanding beyond its home-based office and adding nine employees.

Bob explained the company's transition from a consulting group to much more. One of his clients told him, "Put your markup on it and order it." Today, about 50 percent of their business comes from distributing electronic components and testing equipment and 30 percent from providing clients with information technology supplies. The rest is a combination of consulting, training and business supply offerings. Additionally, the company can provide maintenance services to telecommunications towers around the nation and provide military apparel to government agencies in addition to technical hardware. Some of RJ's customers include major corporations like Lockheed Martin, L-3 Communications, Rockwell Collins and General Dynamics.

Adding the supplier role, RJ's revenues exploded. In 2005, the company generated \$1.2 million in sales. In 2006, the number swelled to \$4.1 million, then \$7.2 million in 2007, and in economically challenged 2008, the mighty little company projects \$20 million in revenues. "A big reason our business has taken off the way it has is all the different credentials we have," Judy said.

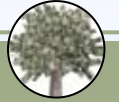
On the distribution side, when a purchase order

is placed, Bob puts his years of operations experience into practice to make sure the orders are completed on time and with great accuracy. "I tell people once a purchase order comes through, it's follow up, follow up, follow up," he said. "No surprises."

RJ also does its part for the community, helping various local nonprofits like the North Las Vegas Boys and Girls Club, Nathan Adelson Hospice and Sunrise Children's Foundation among others. "It's one of our goals, this year, to do more community work," Judy said. "We feel a level of social responsibility. Even if you're small, you can still do something." The couple also likes to help out at Nellis Air Force Base in November, where more than 500 Air Force families are fed at Thanksgiving.

Bob highlights the company's ability to create jobs through its many arms of business that reach around the country. "That's probably one of the things I'm most proud of," he said.

**2008 SBA
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**HOME-BASED
BUSINESS CHAMPION
OF THE YEAR**

**Robert & Judy Alvarez
RJ Communication
Concepts LLC**

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Micro-enterprise Small Business Person of the Year: Jerry Guederian

By Jeannette Green Davies
Special Publications writer

If your Escada shoe's broken, fix it. If your Louis Vuitton purse strap rips, sew it. There's no need to throw out your favorite shoes or purse, according to Jerry Guederian, whose "fix it" philosophy has taken him and his company, Shoe Lab, all the way to the bank. The Shoe Lab's where this modern-day cobbler does his work, trains his staff, and insists on quality work and complete customer satisfaction.

The Shoe Lab specializes in all areas of shoe repair, from stitches to the shoe's leather uppers and customized heel enhancements to wedding or prom shoe fabric dyeing. Repairable leather items include: purses, belts, luggage and furniture.

The Nevada district office of the U.S. Small Business Administration (SBA) recognized Guederian as the 2008 Micro-enterprise Small Business Person of the Year. The micro-enterprise award is given to a businessperson who has at least a two-year track record of \$500 thousand in sales and has been in business for less than 10 years.

Nominees are judged by an independent panel of small-business leaders on a variety of criteria including staying power, growth in the number of employees, increase in sales, current and past financial records, innovations of product or service, response to adversity and evidence of contributions to community-oriented projects.

Guederian refers to his business as the "Starbucks of shoe repair." He has made a conscious effort to change the image of typical shoe shops that smell of glue and toxic fumes. Industrial-sized, suction fans in work areas eliminate fumes and dust to keep employees safe on the job. He offers safety training to his employees on a regular basis.

"We've changed the image of your typical shoe repair shop," Guederian said. "We protect both the employees and the customers by providing a comfortable environment where the customer can wait while we do the work."

Guederian defines his business as an old-school type of business where craftspeople learn on the job. He hires people with a basic shoemaking foundation and trains them to his standards. His youngest employee is 40 years old but he hopes to bring young people into the business in order to keep the art of shoemaking alive.

Slow and steady growth is how Guederian built his business. Shoe Lab customers at four locations in the Las Vegas Valley are invited to stick around the shop (if they have the time), enjoy a cup of coffee and watch Guederian's well-trained cobblers repair their shoes, purse or luggage. The Shoe Lab's viewing window invites customers to watch their items being repaired on the Lab's Pepto-Bismol-colored equipment.

In addition to entertainment, The Shoe Lab on the Strip offers convenience for tourists who may have broken a heel or a luggage strap while visiting

Las Vegas. Shoe Labs in Henderson, Summerlin and the corporate office/warehouse on Highland Dr. offer convenient locations for locals.

Not one to overlook the obvious, Guederian has tapped into the bread and butter of Las Vegas's tourism industry. As Nevada's largest shoe, boot and luggage repair company, much of his business comes from Strip performers from shows like La Reve at Wynn Las Vegas and Jubilee! at Bally's; exclusive hotels including Mandalay Bay and Wynn Las Vegas; high-end department stores like Barneys New York at The Shoppes at the Palazzo and other department stores in the Fashion Show Mall.

"As they say, the show must go on," Guederian said. "So, we have repaired as many as 100

As a young man, Guederian studied in Italy with a professional shoe designer to learn the shoe making/repair business. That's where he developed a passion for leatherworking.

He is a graduate of the Ars Sutoria Institute in Milan, Italy with a bachelor's degree in shoe design.

Guederian worked in Italy and Switzerland before coming to the United States. His first American stop was Pasadena, Calif. where he owned and managed Roxanne Shoe Repair. Next,

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MICRO-ENTERPRISE
BUSINESS PERSON
OF THE YEAR

Jerry Guederian
The Shoe Lab



pairs of shoes a day! The dancers' shoes must be in good shape for them to perform night after night."

Guederian offers a pickup service to guests who stay at Strip hotels such as the Bellegio, and the Mandalay Bay Hotel and Spa Resort. The resorts' guest services departments rely on the Shoe Lab to take care of their customers who may have shoes, belts or luggage in need of repair while staying at the hotel. "Word of mouth, referrals and our reputation have made us successful," Guederian said, adding that 70 percent of his customers are women and the other 30 percent are men.

he went to Los Angeles where for 16 years he was owner and president of Campus Shoe Repair. At Campus Shoe Repair, Guederian employed 10 people and repaired shoes for celebrities as well as UCLA students. It was in Los Angeles that he added luggage repair to his business line.

The first Shoe Lab opened in Los Angeles in 1989 and shortly after he began franchising Shoe Lab that resulted in a chain of stores throughout Southern California. In 1995, he packed up his business and moved to Las Vegas and has repaired shoes all across the Las Vegas Valley ever since.

Minority Small Business Champion of the Year: Shaundell Newsome

By Jeannette Green Davies
Special Publications writer

While Shaundell Newsome says he's grateful to be recognized as the 2008 Small Business Administration's Minority Small Business Champion of the Year, it's not awards that drive him. Said Newsome, "I believe it's something everyone should do on a regular basis. Give something back. Make it work."

As president and CEO of Newsome Marketing Enterprises, Newsome began his career in marketing at the age of 14 while attending the High School of Graphic Communication Arts. He went on to serve 10 years in the United States Air Force where he enhanced his communication skills by becoming the Morale

Welfare and Recreation Coordinator.

Following his stint in the military, Newsome joined Station Casinos' marketing department. As rewards center manager, he worked with the Boarding Pass launch team to develop the popular rewards program. As the resort's first marketing director, he branded the property's newly acquired Santa Fe Station.

Looking for a way to focus his attention on providing practical, yet "outside the box" marketing solutions for small businesses, Newsome Marketing Enterprises was founded in 2006. The company started with 12 clients with Newsome and a single assistant handling the entire workload.

While working to develop his own career path, Newsome endeavored to create opportunities for others, particularly in the minority-business community. As a board member for the 100 Black Men of Las Vegas, Newsome focused on creating new opportunities for the nonprofit organization. He also worked with Valley Center Opportunity Zone (VCOZ) to assist small minority businesses within the enterprise zone by presenting workshops, including his well-known Marketers Anonymous — A 12-Step Plan, as well as providing private consultations. "I've tried to help small businesses understand how to market themselves, giving them tools they can utilize on a shoestring budget," said Newsome. "Small business is the backbone of this country and the reason we're having serious economic issues right now is because small business is not as vibrant as it once was." Added Newsome, "When I started my business I said to myself, small business is the most important part of the business community, but they just don't have the resources for these types of services."

Newsome works closely with organizations including the Urban Chamber of Commerce and the North Las Vegas Chamber of Commerce. Not only does he offer his expertise to the membership in the

form of workshops and seminars, he also works with the organizations themselves. Newsome aided the Urban Chamber's re-branding efforts and helped them identify new ways to connect African-American and minority-owned businesses with commerce opportunities. Said Newsome, "It's all about connecting people with resources."

"People think they need to always look out for themselves these days," said Newsome. "I believe when you look out for others, God will take care of the rest."



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MINORITY SMALL
BUSINESS CHAMPION
OF THE YEAR

Shaundell Newsome
President & CEO
Newsome Marketing

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Small Business Journalist of the Year: Stephanie Tavares, In Business Las Vegas

By Jeannette Green Davies
Special Publications writer

In Business Las Vegas writer Stephanie Tavares grew up in a small town that didn't have access to many big-city newspapers, but when she was in high school, she identified with a local television news anchor who made her wonder



if she, too, could pursue a career in journalism. By the time she was a news clerk for her college paper, she was hooked. "That really launched my love for writing, editing, news and newspapers," said Tavares.

Tavares has reported on small-business issues for In Business for nearly three years. She not only covers business issues but advocates for small business as well, learning their perspectives, positions and needs. Tavares knows how to make complex issues understandable and provides readers with tools to be successful in today's market.

"Getting to know so many small-business people has been fascinating," said Tavares. "And there's so much community involvement from the small-business community that people just don't hear enough about. They're out there just chugging along, trying to make it all work, and yet they also make time for community support."

Tavares recently took on the challenge of covering utilities and environmental issues for In Business. At first glance, those subjects might not seem exciting, but Tavares couldn't be more enthusiastic. "From renewables to new technologies to ever-changing legal issues ... there are so many moving pieces that it's just a really fascinating time to be covering these industries," said Tavares.

Tavares plans to continue her role as a business writer with a goal of delivering news and information in a way that offers real value for small-business readers. One of her ongoing missions is

to keep business owners up to speed on the wide and varied resources available. Noted Tavares, "The Small Business Administration, SCORE (Senior Core of Retired Executives), Nevada Small Business Development Center ... there are so many incredible resources out there for people to take advantage of."

In addition to her work, Tavares donates time to the National Association of Business Journalists, the National Association of Hispanic Journalists and the International Studies Association. Additionally, she served on a panel of the 2007 Women of Color Conference and on the local level, Tavares supports Adoption Exchange, Henderson Libraries and Henderson Parks & Recreation.

Tavares said she feels fortunate to be part of the Greenspun Media Group family. "In Business is a great newsroom to work in," said Tavares. "We all feel appreciated, which is something you don't often get in this field. They're flexible and they listen to story ideas. I felt valued right from the beginning."

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Stephanie Tavares
In Business Las Vegas



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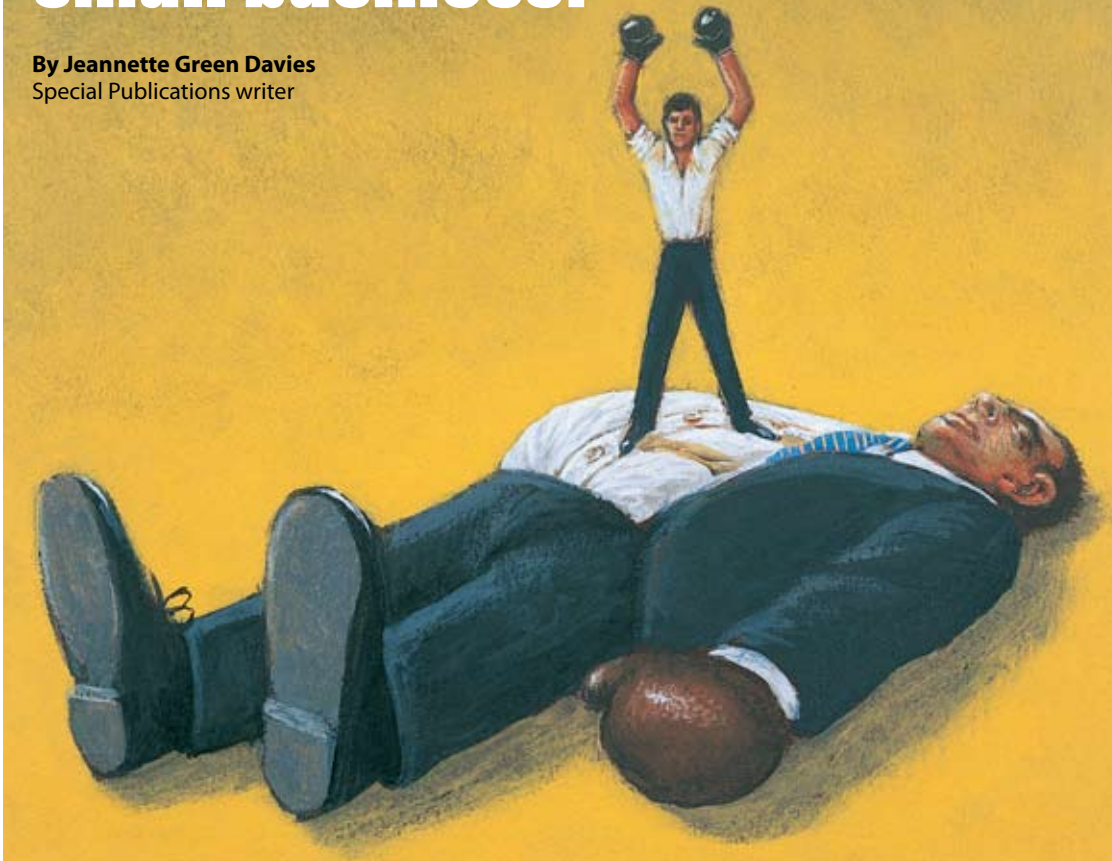
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How small is a small business?

By Jeannette Green Davies
Special Publications writer



In the course of doing business, consumers, business professionals and even the average Joe, seem confused about what constitutes a small business. How small is a small business anyway?

The SBA adheres to the Federal Small Business Act, which states that a small business concern is "one that is independently owned and operated and which is not dominant in its field of operation." The act also states that to determine a small business, the definition will vary from industry to industry. The SBA's small-business size regulations are implemented by the Small Business Act's mandate to the SBA.

When the U.S. Congress first established the SBA in 1953, Nanette Randolph, public information officer for the Nevada arm of the SBA, said the fundamental question was just what numerical definition should the SBA use to define businesses, industry by industry, to determine which were eligible for SBA programs. Over the years, the SBA established and revised numerical definitions for all for-profit industries and this numerical definition is called a "size standard."

According to Randolph, a small business is almost always ranked either by the number of employees or average annual receipts. All federal agencies must use SBA's size standards to identify a small business for federal governmental contracts. Agencies use SBA size standards for other programs and regulations as well, unless they are authorized by federal statute to use a different protocol.

The SBA develops and recommends size standards to the policy board and to the SBA administrator. These include recommendations on small business definitions that other federal agencies propose. Under the Small Business Act, federal agencies must obtain the approval of the SBA administrator before adopting a size standard different from the SBA size standard.

The office of government contracting makes formal size determinations on whether a business qualifies as an eligible small business for SBA programs. The office of hearings and appeal's (OHA) role is to review appeals of formal size determinations. The office of general counsel interprets size standard regulations for the agency and intervenes in OHA size determination appeal cases if necessary. These offices coordinate on all size standardization issues.

SBA recognizes a small business as one with a small number of employees, yet, the legal definition of "small" varies by country and industry, but usually means a business under 100 employees in the United States. However, other methods are also used to classify small companies such as annual sales (turnover), assets value or net profit (balance sheet), alone or in a mixed definition.

The SBA is an independent agency of the executive branch of the federal government. It is charged with the responsibility of providing four primary areas of assistance to American small businesses. These are: advocacy, management, procurement and financial assistance. Financial assistance is de-

livered primarily through SBA's investment programs, business loan programs, disaster loan programs and bonding for contractors.

UNLV is home of the Nevada Small Business Development Center (NSBDC) a statewide resource for business assistance that provides a unique array of services, expertise and training in all areas including start up, growth, and development of a business. The NSBDC offers information and guidance in understanding and complying with environmental regulations. In addition, the NSBDC provides useful information and analyses of the economy, environment and demographic data to help businesses, government and other organizations promote economic growth.

Typical examples of small businesses include: convenience stores, delicatessens and hair-dressers in addition to accountants, photographers, small-scale manufacturing concerns and more. The smallest businesses, often located in private homes, are called micro-businesses. The term "mom and pop business" is a colloquialism for a single, family-operated business with few (or no) employees other than the owner themselves. When judged by the number of employees, the American definition is under 10 employees.

The SBA provides a huge service to people who need funding to start a small business and to the nation as a whole since those small businesses, in aggregate, bolster the entire U.S. economy. The SBA's Web site makes this powerful mission statement: "The SBA was created in 1953 as an independent agency of the federal government to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of the nation. We recognize that small business is critical to the country's economic recovery and strength, to building America's future, and to helping the United States compete in today's global marketplace." It's a big job but one that has been well handled by the dedicated people of the SBA.

Although the SBA has grown and evolved in the years since it was established, the mission remains the same: The SBA helps Americans start, build and grow businesses. Through an extensive network of field offices and partnerships with public and private organizations, SBA delivers its services to people throughout the United States, Puerto Rico, the U.S. Virgin Islands and Guam.

To answer the question of how small a small business is, look to the SBA size regulations mandated by federal law. While the term "small business" varies by the type of industry, the bottom line is that the SBA assures that small businesses of various sizes in specific industries all have an equal opportunity to benefit from SBA funding and resources.

The Accomplishment Journal for Moms

By Jeannette Green Davies
Special Publications writer

Mom entrepreneurs, Gina Robison-Billups and Brenda Prinzavalli, are co-authors of the Accomplishment Journal for Moms, a booklet that offers women, those who work at home or the office, the opportunity to document daily accomplishments, outline goals and evaluate business progress. More than the average day planner, the Accomplishment Journal for Moms includes motivational quotes and timesaver tips.

"It has been said that you can make more money, but you can't make more time," Robison-Billups said. "As a working mom, time is my number one priority because once it's gone, it's gone."

Robison-Billups is president and founder of the Moms in Business Network and the local International Association of Working Mothers (IAWM). Robison-Billups has a marketing background and Prinzavalli is the CEO of Balanced Organizing Solutions.

"Accomplishment journals are for working moms who want balance, enrichment, growth and wisdom to guide them through the day," Robison-Billups said. "Journals [the Accomplishment Journal for Moms] can be purchased on our Web site at www.mibn.org."

Prinzavalli and Robison-Billups plan to expand the line of accomplishment journals to other professions like accountants, managers and business owners. They will also customize accomplishment journals and include a company logo and/or motto for in-house training seminars. According to Prinzavalli and Robison-Billups, many companies purchase them to commemorate anniversaries or specific campaigns.

In addition to the accomplishment journal, Robison-Billups offers women the opportunity to join the Effectiveness Club, a group that offers support and encouragement. Women in the club act as a sounding board for new ideas or to discuss and explore business and parenting challenges. "We all need support and coaching, but why do we seek that from people who don't understand what it's like to be a working mom or business owner?" Robison-Billups questioned.

Mom-to-mom and one businesswoman to another is how Robison-Billups views the exchange between women within the Moms in Business Network, the IAWM and the Effectiveness Club. Armed with an Accomplishment Journal for Moms and an entire network of women, all women can move forward into the business world bound for success.

Business coaches help improve the bottom line

By Jeannette Green Davies
Special Publications writer

Flora Jackson is a business coach who doesn't stand on the sidelines. She's a team player who offers business owners the opportunity to strengthen their business through her company BusinessCoach.com.

Jackson places all of a company's tools, from the mission statement to the strategic plan, on the table before she starts the coaching process. Next, she explains the three phases of business coaching that include assessment, implementation and maintenance. "True business coaching is about changing the bottom line," Jackson said. "A business coach's ability to evoke effective conversations within the company is a talent that serves companies well."

During the initial assessment, Jackson observes the organization's business culture and determines the organization's overall health. Through a series of assessments and questions, Jackson discovers what works, what doesn't and what's missing from the company's work environment. At the implementation phase, Jackson monitors and measures action that the organization has taken to meet their goals, such as a new sales pitch. The maintenance phase addresses the organization's immediate needs or concerns and can occur at any time during coaching. The process usually lasts a year and includes a follow-up contact.

Jackson takes a holistic approach to cure business woes. She's a certified business coach with a Bachelor of Science in business management and a Master of Arts in communication from UNLV. Jackson also has a Master of Boardmanship certification from the California School Boards Association from her stint as an elected trustee in California. She's also been an adjunct professor in communication at UNLV.

"Passion, commitment and planning are what make a business successful," Jackson said. "Being passionate about what you are selling [product] or providing [service] takes the work out of the business and replaces it with the challenge of success." BusinessCoach.com's founder, Gary Henson, has a passion for business. Henson, who is also Jackson's mentor, felt unfulfilled as a successful real estate professional and decided he'd rather teach businesses how to put their best face forward. Now, he offers his business name, management sensibilities and training materials to affiliates across the country that have individualized contracts with BusinessCoach.com.



Henson has a strong commitment to his business coaches. Each week, he communicates ideas and practices via conference calls with coaches across the country. "As business coaches, we must practice what we preach," Henson said. "Monday morning pep talks are mandatory because they motivate us to walk through the door of companies all over the United States armed with the latest in business practices."

Jackson said business coaches take the pressure off decision makers and help manage company and employee expectations. Jackson trains people to recognize commitment and planning as essential elements that require them to take a close look at their company's strengths and challenges. A team that shares and expresses the company's vision, mission and core values is critical, according to Jackson, who offers the ability to develop and implement tools to measure success. She follows businessman Simon T. Bailey's philosophy who said, "Failure is not final, it's feedback."

Feedback and accountability are two reasons to hire a business coach. Jackson, who has extensive engineering knowledge, has clients that include architectural and construction firms.

Time management is another coaching area where Jackson offers ideas and tools to help balance work and personal life. Jackson says organization is the key to manage the balance.

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www.aiccn.com

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www.lasvegaslatincc.com

North Las Vegas Chamber of Commerce

(702) 642-9595
www.nlvchamber.org

Sin City Chamber of Commerce

(702) 450-7222
www.sincitychamberofcommerce.com

Las Vegas Urban Chamber of Commerce

(702) 648-6222
www.urbanchamberlv.org

Women's Chamber of Commerce of Nevada

(702) 733-3955
www.womenschamberofnevada.org

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www.stats.bls.gov

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(702) 267-1730
www.cityofhenderson.com/buslicense/php/buslicensebody.php

Clark County Assessor's office

(702) 455-3882
www.co.clark.nv.us/assessor

Clark County Business License

(702) 455-4252
www.co.clark.nv.us/business_license

Community Development Programs Center of Nevada

(702) 873-8882
www.expand2nevada.com/atoz/bus_entrepreneurial/

Economic Development of Western Nevada

www.edawn.org
(775) 829-3700

Federal Grant Resources

(702) 388-6611 (SBA Nevada District office)
www.sba.gov/expanding/grants.html

Henderson Economic Development Office

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www.hendersonmeansbusiness.com

Internal Revenue Service

(702) 868-5005
www.irs.gov

Las Vegas Business Services Division

(702) 229-6281
www.lasvegasnevada.gov

Las Vegas Office of Business Development

(702) 229-6551
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

Nevada Commission on Economic Development

(702) 486-2700
www.expand2nevada.com

Nevada Department of Business and Industry

(702) 486-2750
www.dbi.state.nv.us

Nevada Department of Employment, Training and Rehabilitation

(775) 684-3800
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

Nevada Department of Taxation

(702) 486-2300
www.tax.state.nv.us

Nevada Department of Transportation

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www.dirweb.state.nv.us/OSHA/osha.htm

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www.cityofnorthlasvegas.com

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www.rndcnv.org

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Small Business Administration Business Law

www.business.gov/topics/business_laws

SBA Small Disadvantaged Business

(202) 619-1850
www.sba.gov/sdb

SBA Nevada District Office

(702) 388-6611
www.sba.gov/nv

SBA Office of Advocacy, Regional Advocate

(602) 745-7237
www.sba.gov/advo/regional.html#RIX

SBA Women's Business Center

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www.onlinewbc.gov

Social Security Administration

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www.ssa.gov

Southern Nevada Workforce Investment Board

(702) 638-8750
www.snwib.org

U.S. Business Advisor

www.business.gov

U.S. Citizenship and Immigration Services

(800) 375-5283
www.uscis.gov

U.S. Copyright Office

(202) 707-5959
www.copyright.gov

U.S. Department of Labor

(866) 487-2365
www.dol.gov

U.S. General Services Administration (Office of Small Business Utilization)

(202) 501-1021
www.gsa.gov

U.S. Patent and Trademark Office

800-786-9199
www.uspto.gov

Business Environmental Program

(part of the Nevada Small Business Development Center)
(702) 866-2390
www.nsbdcnep.org

Disadvantaged Business Enterprise Outreach Program

(part of NSBDC) (702) 895-4270
www.nsbdc.org

Geographic Information Services (demographic research)

(part of the NSBDC) (702) 895-4270
www.nsbdc.org

Henderson Business Resource Center

(702) 992-7200
www.hendersonbizcenter.com

National Federation of Independent Business

(800) NFIB-NOW
www.nfib.com/page/homeNV

Nevada Development Authority

(702) 791-0000
www.nevadadevelopment.org

Nevada Microenterprise Initiative

(702) 734-3555
www.4microbiz.org

Nevada Minority Business Council

(702) 894-4477
www.nvmbc.org

Nevada Small Business Development Center

(702) 895-0852
www.nsbdc.org

Safety Assistance Service

(part of NSBDC)
(702) 866-5985
www.unlv.edu/centers/nsbdcas/

Service Corps of Retired Executives, Henderson

(702) 992-7207
www.scorelv.org

Service Corps of Retired Executives, Las Vegas

(702) 388-6104
www.scorelv.org

Service Corps of Retired Executives, North Las Vegas (inside North Las Vegas Chamber)

(702) 642-9595
www.scorelv.org

Service Corps of Retired Executives, Pahrump

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www.scorelv.org

University of Nevada, Las Vegas

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Better Business Bureau of Southern Nevada

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www.vegasbbb.org

Entrepreneurs Organization

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www.eonetwork.org

International Franchise Association

(202) 628-8000
www.franchise.org

IRS Small Business and Self Employed One-Stop Resource

www.irs.gov/businesses/small/index.html

Moms In Business Network, Las Vegas chapter

(702) 310-3202
www.mibn.org

National Association of Women Business Owners Southern Nevada Chapter

(702) 571-0462
www.nawbo.org

Southern Nevada Human Resources Association

(702) 362-0388
www.snhra.org

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HR disasters and 401(k) blunders

By Brian Sodoma

Special Publications writer

It's a step in a businesses' growth that is as nerve-racking as it is necessary. Hiring employees, whether the first or 50th, is too often a painful trial-and-error learning process. Howard Winters, CEO and founder of Payroll Solutions Group Ltd., which offers personnel management services, payroll and tax administration and other administrative services to busy business owners, said the biggest risk facing



Howard Winters

businesses comes when the owner hires the first employee. "Chances are, if you're in business you're good at something. ... But you're exceptionally ill-equipped to deal with laws and compliance issues," Winters said. With this in mind, the human resources expert offers guidance for

businesses taking on new staff as well as those offering 401(k) plans.

Leaving out word of mouth

Winters cautions against relying on word-of-mouth to find a new hire. "Don't hire someone because the receptionist knows someone who knows someone," he said, adding that jobs should be posted both within the company as well as externally. In employment ads, it's also important to avoid any terms that refer to what Winters calls "protected characteristics." These can be references to gender, age or other more specific criteria.

Stick to the facts

It's common for small talk to surface in job interviews, added Winters, but keeping the conversation to the requirements needed for the position is key to avoiding legal problems. "If I don't need to know it, I don't ask," he said. "Avoid age-related questions, gender-related questions, medical, religion, just don't go there. You have to ask yourself 'What do I need to ask the applicant about their skills for this position?'"

If an applicant talks about his or her personal life in an interview, it's important to avoid any follow-up questions about the topic.

Avoiding culture clash

Winters encourages every employer to have a company vision or a set of core values, coupled with a plan on how to achieve goals set by those values. Having a vision and mission that is shared by everyone in the company helps to create a company culture. Then, when looking at an applicant, an employer can assess whether the applicant's personal goals and overall personality are a match for his or her company's culture. "You can end up hiring someone who is very technically competent but who is a complete mismatch for the culture of the company," he added.

Don't believe that résumé

"Once you've found that someone that is perfectly in alignment with your company culture, the next thing you need to do is not believe anything on the résumé," Winters advised. He said for sales positions candidates who make big claims about past experience should be willing to back up their top sales performance with a W-2. Background checks can also be used and checking references is a must. "You have to think 'What are the costs of hiring that person?' All the salary and benefits, training ... and if it's a salesperson, that impacts the relation-

ship with customers," Winters added.

401(k) education

While Winters is first to admit any 401(k) is better than no 401(k), he also said employers should be aware of the best options available for both them and their employees. Winters asserts that it is the employer's responsibility to educate employees on the importance of saving. "Personally, I really feel as an employer I have the responsibility to encourage saving," he said. "Simply by offering a 401(k) and giving them the incentive to participate. That's a great start."

Hidden 401(k) fees

In perhaps his most important piece of advice, Winters purports, "Every 401(k) is broken. And the reason is that dirty little secret called 'revenue-sharing.'" Winters said there is an estimated 1 to 2 percent of "pure unadulterated excess" in the \$4 trillion worth of 401(k)s currently in place.

He gives the example of a plan administrator agreeing to charge 180 basis points, or 1.8 percent, for a plan started by an employer. The agreed upon commission, however, never changes, but subsequently, the amount in fees collected increases through the years with every employee's and employer's contribution. "As assets grow, there is not a disproportionate growth of work to administrate that plan in order to command this fee," he said. "It costs no more to run a plan if it has a hundred thousand dollars in it than it does to run it with two million dollars in it."

Citing a Fidelity study, Winters said simply trimming a fee schedule by 50 basis points, or one-half of a percent, can increase an investor's final balance by 25 percent over a 20-year span. He said business owners should look at getting commission charges in the 100-basis point range, and as the size of the plan increases, the percentage should decrease.

New business owner? Five mistakes to avoid

By Brian Sodoma

Special Publications writer

There are many paths to success when target marketing a great idea. But universally, all business owners who achieve their goals do so through ample planning, trial and error, and above all, a keen sense for knowing when to take a 'grow at all costs' position.

Build it and they won't care syndrome

The "build it and they will come" mentality is great for film, but lousy for business, says Henry DeVries, co-author of the book "Pain Killer Marketing." DeVries said too often new business owners don't invest enough time marketing, both from a lead generation and a lead conversion standpoint. DeVries said that when new business owners start out, they don't put enough time into converting leads into sales. Essentially, he says have your steps for closing the deal in place before working with a prospective client.

Systems paranoia sets in

DeVries said next comes pounding the pavement for customers, but some fear they might start mar-

keting too early, a fear he calls unfounded. "Without a customer it's all conjecture and theory," he said. "You need to get a general sense of how things are going to go and then get going in that direction."

Too much success too quickly

While over-planning can keep some on the sidelines, not planning for growth is also known to derail more than a few businesses, said Brenda Prinzavalli, owner of Balanced Organizing Solutions, a Henderson-based firm that helps business owners get organized. "Unfortunately, not planning for growth is one of the mistakes I see. Things are going well and all of a sudden they hit this mass that puts them into a crisis," she said.

Prinzavalli recommends getting as many systems in place as they can, whether it's tracking orders, referrals, marketing operations or anything else. "The sooner you can recognize a process that can be duplicated by support staff, you can delegate those things down the road when you grow," she added.

Getting your Web out

Not having a Web site, more specifically, not having a good Web site, could be the kiss of death. "One of the biggest mistakes I see people make is to turn

their Web site into a glorified brochure," said the expert. "Your site should be chock-full of how-to articles and information a consumer can use," said DeVries. Professionalism is key. "People go to a Web site to sniff you out. If they see a crude site with typos and material not updated, they're going to think this must be how this person runs their business." DeVries calls the Internet "the great equalizer," because it allows a business to have a professional, virtual storefront even on a shoestring budget.

Taking the next step with technology

"One of the things I generally help most business owners with is to increase their use of technology by at least one level," added Prinzavalli, who teaches her clients how to get full use of their software and also tries to computerize at least one process in a client's business that isn't already computerized. She also encourages business owners to keep learning by picking up a software book or taking a class on a technology needed to run their business. "One single little component of software can unlock so many saved hours," she said.



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