

## Nevada District Office Quarterly News

### February 2008

### Building our communities one small business at a time...

#### February 2008 Issue #10

U.S. Small Business Administration Nevada District Office

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All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.

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#### Service Corps of Retired Executives

(SCORE) offers a monthly seminar entitled "How to Really Start Your Own Business." This four-hour seminar is for individuals considering starting a new business. Topics include business ideas, structuring the business, finding money, marketing, cash flow, and business plans. All seminars are held at City Centre Place, 400 South Fourth Street, Las Vegas. Call (702) 388-6104 to register.

- 9:00 A.M., Thursday, March 13, 2008
- 9:00 A.M., Saturday, March 22, 2008



SBA Nevada District Director, John E. Scott, Zainul Abedin, Ph.D., Chair of Region IX RegFair Board, and National Ombudsman, Nicholas N Owens.

# National Ombudsman Visits Nevada District Office

U.S. Small Business Administration National Ombudsman, Nicholas N. Owens visited the Nevada District Office on Thursday, February 7, 2008. He was greeted by small business owners, community leaders and federal executives, in a roundtable setting.

The National Ombudsman Commitment is as follows:

- Limiting unfair regulatory enforcement actions
- Waiving or reducing civil penalties
- Increasing compliance assistance
- Saving small businesses time and money

Ombudsman Owens acts as a "trouble shooter" between small business concerns and federal agencies. Help is available if you are a small business, small government entity, or small non-profit organization; have comments on federal regulations affecting small businesses; and are a small business or entity involved in federal compliance or enforcement.

Please contact the Office of the National Ombudsman at (888) 734-3247 or send an e-mail to <a href="mailto:ombudsman@sba.gov">ombudsman@sba.gov</a>.

### SBA & Resource Partners NEWS

### Nevada Small Business Development Center

Nevada Small Business
Development Center
(NSBDC) Business Start-Up
Orientation is designed
specifically for the first time
business owner. This class
allows participants to meet
with a business advisor and
prepares them to be
entrepreneurs. This class is
held every Thursday. Space
is limited. Call (702) 8954270 for times, location,
and to reserve a seat.



### Women's Business Center

#### Nevada Microenterprise Initiative (NMI) and Women's Business Center (WBC)

Loan Information & Orientation Sessions are held on the 2nd and 4th Thursday of each month at 4:00 p.m. "Ask The Experts" Workshops are held on the 3rd Wednesday of each month from 12:30 p.m.—5:00 p.m. NMI/WBC is dedicated to improving economic self-sufficiency of business owners.

### Get Your FREE 2008 IRS Tax Calendar for Small Businesses and the Self-Employed

The 2008 IRS Tax Calendar for Small Businesses and the Self-Employed (Pub 1518 and Pub 1518SP, Catalog 12350Z) is a ready resource to help small business owners meet their tax obligations. The 36 page, 12-month wall calendar, available in English (<a href="http://www.irs.gov/pub/irs-pdf/p1518.pdf">http://www.irs.gov/pub/irs-pdf/p1518.pdf</a>) and Spanish (<a href="http://www.irs.gov/pub/irs-pdf/p1518sp.pdf">http://www.irs.gov/pub/irs-pdf/p1518.pdf</a>) and Spanish (<a href="http://www.irs.gov/pub/irs-pdf/p1518sp.pdf">http://www.irs.gov/pub/irs-pdf/p1518sp.pdf</a>), is chocked full with useful information on general business taxes, electronic filing and paying options, retirement plans, business publications and forms, common tax filing-dates, and much more.

Each page highlights different tax issues and tips that may be relevant to small-business owners, with room on each month to add notes, state tax dates or business appointments. As an added feature for 2008, you can now import the tax calendar into Microsoft Outlook and iCal.

For an online version of the tax calendar, visit <a href="www.IRS.gov">www.IRS.gov</a>, keyword: tax calendar or go to: <a href="http://www.irs.gov/businesses/small/">http://www.irs.gov/businesses/small/</a> article/0,,id=176080,00.html. Copies of the tax calendar can also be ordered online at <a href="http://www.irs.gov/businesses/small/article/0">http://www.irs.gov/businesses/small/article/0</a>,id=101169,00.html or by calling the National Distribution Center at (800) 829-3676.

To learn about other IRS products and services, subscribe to e-News for Small Businesses. To view a representative sample and to start your FREE subscription to e-News, just go to <a href="IRS.gov">IRS.gov</a> at <a href="http://www.irs.gov/businesses/small/content/0..id=154826,00.html">http://www.irs.gov/businesses/small/content/0..id=154826,00.html</a>, type in your e-mail address and submit.



# PRESIDENT ANNOUNCES PROPOSED 2009 SBA BUDGET

The proposed budget would authorize more than \$28 billion in its primary small business financing programs, including a level of \$17.5 billion for 7(a) and \$7.5 billion for 504.

For more information, visit:

http://www.sba.gov/idc/groups/public/documents/sba\_program\_office/sba\_news\_08\_09.pdf

### ENTREPRENEUR WEEK

# NCET eWeek

eWeek - Entrepreneur Week - celebrates and encourages Nevada entrepreneurs

### Las Vegas eWeek > February 23 - March 2, 2008

- February 25 Microsoft Bus UNLV Campus
- February 25 Entrepreneur Week Kick-Off Event Palace Station
- February 27 NCET's Wi-Fi Wednesday
- February 28 SBA Resource Partners Mini-Expo
- March 1 NCET's Entrepreneur Expo Palace Station

### Greater Reno-Tahoe eWeek > March 8 - 16, 2008

- March 10 Entrepreneur Week Kick-Off Event Desert Research Institute
- March 11 NNDA eWeek Event Carson City
- March 11 NCET's Tech Tuesday
- March 12 NCET's Wi-Fi Wednesday
- March 13 EDAWN Business Buzz
- March 15 <u>NCET's Entrepreneur Expo</u> Reno Sparks Convention Center

### All events are free to the public... Exhibitor information is available through NCET.

For additional information, please contact Emily Lowe at 775-337-3328 or Emily@NCET.org



# "Jump Start Your Business"

### NCET | ENTREPRENEUR**EXPO**



Plan to join us on Thursday, February 28, from 10:00 to 3:00 at 1600 E. Desert Inn Rd. #203 as we continue the events of eWeek Nevada, a week-long celebration of Nevada's entrepreneurs and small businesses.

Our mid-week event features advisors from various agencies that can help you "Jump Start" your business and provide you with one-on-one counseling and training..

#### **NCET** Week

Location: 1600 E. Desert Inn Rd #203 Las Vegas, NV 89169 Phone: (702) 734-3555 WWW//4microbiz.org



Date. Thursday - February 28, 2007

Time: 10:00am -3:00pm

Where: 1600 E. Desert Inn

#203

Las Vegas, NV 89169

Advisors from:

NMI

**SCORE** 

**NSBDC** 

**SBA** 

**U.S. Small Business Administration** 





### FINANCIAL WATCH - FISCAL YEAR 2008 (OCTOBER 1 - FEBRUARY 19) SBA LOAN STATISTICS

FY	Lender Name	# of l	# of Loans Loan	
2008	London Harrio	<i>"</i> 01 1		Louir
1ST COMMER	CE BANK	1	\$80,000	
ACCESS NAT	IONAL BANK	1	\$150,000	
AMERICA FIR	ST FCU	3	\$150,000	
BANK OF AM	ERICA, NATIONAL ASSOCIATION	33	\$1,062,000	
BANK OF NO	RTH LAS VEGAS	1	\$750,000	
BLACK MOUN	NTAIN COMMUNITY BANK	1	\$40,000	
BORREGO SF	PRINGS BANK, N.A.	5	\$490,000	
BUSINESS LO	DAN CENTER, LLC	4	\$200,000	
CALIFORNIA	BANK & TRUST	2	\$472,000	
CAPITAL ONE	BANK	19	\$935,000	
CAPITAL ONE	E, NATIONAL ASSOCIATION	5	\$285,000	
CDC SMALL E	BUSINESS FINANCE CORPORATION	8	\$3,304,000	
CIT SMALL B	USINESS LENDING CORPORATION	10	\$5,176,000	
CITIBANK, N.	Α.	12	\$692,000	
COMERICA B	ANK	6	\$3,126,000	
COMMUNITY	BANK OF NEVADA	3	\$715,000	
DESERT COM	IMUNITY BANK	3	\$263,500	
EDF RESOUR	CE CAPITAL, INC.	5	\$3,611,000	
EXCEL NATIO	NAL BANK	1	\$500,000	
FIRST ASIAN	BANK	2	\$130,000	
FIRST NATIO	NAL BANK OF ARIZONA	1	\$265,000	
FIRST SAVING	GS BANK	2	\$300,000	
FULLERTON (	COMMUNITY BANK, FSB	4	\$1,583,200	
GREAT BASIN	N BANK OF NEVADA	4	\$152,000	
INNOVATIVE	BANK	15	\$590,000	
IRWIN FRANCHISE CAPITAL CORPORATION		1	\$475,000	
IRWIN UNION BANK AND TRUST COMPANY		1	\$100,000	
LA JOLLA BANK, FSB		2	\$350,000	
MORTGAGE CAPITAL DEVELOPMENT CORPORATION		12	\$6,370,000	
MOUNTAIN A	MERICA FCU	5	\$220,000	
<b>MOUNTAIN W</b>	EST SMALL BUSINESS FINANCE	8	\$6,944,000	
NARA BANK		2	\$565,000	
NATIVE AMER	RICAN BANK, NATIONAL ASSOCIATION	3	\$741,000	
NEVADA STA	TE BANK	3	\$381,500	
NEVADA STA	TE DEVELOPMENT CORPORATION	28	\$19,582,000	
NEW VENTUR	RES CAPITAL DEVELOPMENT COMPANY	3	\$1,622,000	
PACIFIC CITY	BANK	2	\$447,500	
PLUMAS BAN	IK	1	\$150,000	
RED ROCK C	OMMUNITY BANK	2	\$450,000	

### FINANCIAL WATCH - FISCAL YEAR 2008 (OCTOBER 1 - FEBRUARY 19) SBA LOAN STATISTICS

FY	Lender Name	# of Loans	Loan \$
2008			
	SECURITY PACIFIC BANK	1	\$512,200
	SILVER STATE BANK	10	\$1,813,500
	SOUTHWEST COMMUNITY FCU	1	\$416,500
	SUPERIOR FINANCIAL GROUP, LLC	4	\$42,500
	TEMECULA VALLEY BANK	2	\$1,395,700
	U.S. BANK NATIONAL ASSOCIATION	64	\$5,081,500
	UMPQUA BANK	1	\$769,400
	UNITED CENTRAL BANK	1	\$568,000
	WACHOVIA SBA LENDING, INC.	4	\$2,938,900
	WASHINGTON MUTUAL BANK	25	\$800,000
	WEBBANK	1	\$295,000
	WELLS FARGO BANK, NATIONAL ASSOCIATION	38	\$4,947,400
	ZIONS FIRST NATIONAL BANK	2	\$65,000
2008 Total		378	\$83,065,300