



THE BUSINESS ADVOCATE

SPRING 2015



A publication of the Nevada Department of Business and Industry



Workers' Compensation Insurance: *Who needs it and why you should have it*

Whether your business is small or large, managing the expense and meeting the statutory requirements of workers' compensation can be challenging. However, running a business without workers' compensation insurance is bad for business. The consequences of not following the law is not worth the risk.

Pay Attention Now or Pay Later

Workers' compensation insurance is a no-fault coverage for employees suffering a job-related injury or illness. Workers' compensation insurance is designed to help protect employers from personal liability and potential costs associated with job-related injuries. Because Nevada has "exclusive remedy," the injured workers' benefits are set forth in statute and generally an injured worker, cannot sue an employer for work related injuries if the employer has secured workers' compensation insurance as required by Nevada law.

The law requires employers operating in Nevada to secure and maintain workers' compensation insurance for their employees. There are few exceptions to this requirement.

Employers meet this requirement of the law by:

- Securing and maintaining a workers' compensation insurance policy with a

licensed insurer authorized by the Division of Insurance to write workers' compensation policies in Nevada; or

- Becoming self-insured for workers' compensation (A self-insured employer may administer its own workers' compensation claims or contract with a third party administrator (TPA) to provide these services); or
- Be legally exempt pursuant to statute to provide workers' compensation insurance.

Some exceptions are outlined in NRS 616.A110.

Myths and Realities

Employers need to be aware that there are many workers' compensation myths. It is imperative you operate your business based on the law; operating a business based on misconceptions can result in administrative sanctions, premium penalties, and criminal prosecution by the Nevada Attorney General's office.

Myth: I only have family members, few employees, or part-time employees working for me, so I don't benefit or need to purchase workers' compensation insurance.

Reality: In the State of Nevada if you employ one or more people you are required to secure and maintain a work-

ers' compensation policy. According to the law, most individuals who provide a service to a for-profit business will be deemed employees for the purposes of workers' compensation insurance.

Myth: I am a small employer with minimal revenue, so I will have my employees secure their own workers' compensation policy in order to save money.

Reality: A business cannot require their employees to obtain their own workers' compensation insurance policy. The cost of the workers' compensation policy must be paid entirely by the employer; no amount can be charged to employees.

Myth: I do not have employees because I only hire "1099s" or independent contractors, so I don't need to secure workers' compensation insurance.

Reality: It is important that each working relationship be thoroughly examined before an employer classifies an individual as an independent contractor and not an employee for the purposes of workers' compensation insurance. A "1099" does not always eliminate the employee-

Continued, page 2



P3 / Access to Capital
Accounts Receivable
Financing



P5/ Resource Partner
Nevada Industry
Excellence



P8 / Statewide Calendar
of Events



P10/ Business Resource
Directory

Workers' Compensation, continued

employer relationship. NRS 616B.603 pertains to Independent Enterprises and should be considered to determine if you could be deemed an employer under this provision.

In order to not be deemed the employer under the "independent enterprise exemption," 1) You must not be "in the same trade, business, profession or occupation" as the person or business with whom you contract, and 2) The person or business with whom you contract must be an independent enterprise. Otherwise, workers' compensation coverage is required.

Incorrectly deeming employees as independent contractors can lead to serious consequences. According to the Nevada Attorney General's office this misconception does not preclude employers from being criminally prosecuted. In addition, if an employer-employee relationship exists, the employer will pay a premium penalty for the time the employer was uninsured as well as any costs relating to an uninsured claim, which can be significant depending on the severity of the injury. The consequences for being uninsured could be catastrophic to some companies.

Myth: The subs that I hire should have their own coverage, so I won't worry about workers' compensation insurance.

Reality: If you are a licensed contractor, you should know that you may be determined to be the employer of independent contractors, subcontractors and their employees for purposes of providing workers compensation insurance coverage. This result stems from NRS 616A.210, which states: "...subcontractors, independent contractors and the employees of either shall be deemed to be employees of the principal contractor for purposes of [the Nevada Industrial Insurance Act (the "Act")]..." Licensed contractors need to be wary because the Act has a broad definition of principal contractor.

In addition, if an employee of a subcontractor or an independent contractor has a work-related injury and the employer has not secured industrial insurance, the principal contractor will be responsible for the actual cost of the claim, plus administrative fees. Please refer to NRS 616C.220.

Generally, unless excluded by statute, "...Every person, firm, voluntary association and private corporation...which has in service any person under a contract of hire," needs coverage.

Employers should consult with their attorney, insurance agent/broker, or carrier regarding the specifics of their situation and their options regarding workers' compensation.

Education and Enforcement

The Division of Industrial Relations, Workers' Compensation Section (WCS) is responsible for ensuring all employers are in compliance with the law. Employers who fail to secure and maintain a workers' compensation policy for their employees will be charged with an administrative fine up to \$15,000; premium penalties; may be ordered to cease operations until workers' compensation insurance has been obtained; and will be held financially responsible for all costs relating to an uninsured claim.

Please contact the Division of Industrial Relations, Workers' Compensation Section if you would like more information relating to this matter. Employers are invited to learn more regarding workers' compensation insurance by attending classes provided by the Workers' Compensation Section. You can also visit the Division of Industrial Relations' website to access information on employer coverage requirements for workers' compensation insurance- <http://dirweb.state.nv.us/WCS/wcs.htm>.



ACCESS TO CAPITAL CORNER:

Accounts Receivable Financing



Contributed by Interface Financial Group

One of the biggest challenges for small business owners in today's credit-restricted economy is accelerating cash flow. It is more important than ever that small business owners know there are alternatives for obtaining the working capital they need to speed up their cash flow. Small business owners were surveyed by The Interface Financial Group ("IFG") to find out how they financed their business.

What the surveyed group showed was a lack of detailed financial planning. Most assumed that if they could 'sell' their product or service they would easily survive and grow on the cash flow that those sales generated. They rarely recognized the fact that growth would always demand more capital. It is a fundamental cycle — the more a business grows, the more capital is required.

After using all other individual resources, the group finally turned to their bank for assistance. And then the shock set in — the bank turned down their application because *their business was too young, it lacked a solid balance sheet, there was insufficient cash flow to support debt service, the bank didn't finance that 'type' of business*, and so on.

Small business owners do have options other than 'the bank' but it is essential that they research alternative funding sources and connect with a suitable provider before they become desperate. Businesses do not usually fail because of a lack of finances — they fail because the owner neglected to investigate and obtain the appropriate financing at the appropriate time.

Accounts receivable financing is an alternative for securing fast working capital. Most small business owners have felt the constraints associated with waiting for payment of invoices. The wait can negatively impact a company's cash flow, making it hard to produce new orders, bid on new contracts, and/or provide their services to

their customers. This obstacle is removed by selling outstanding invoices at a discount.

Factoring is arguably the most well-known and oldest form of accounts receivable financing dating back over 4,000 years. In a factoring arrangement, the factor normally requires all receivables to be included in a lending arrangement and requires certain ongoing monthly minimum sales of all invoices, usually for a 12 – 24 month period. The factor also expects to undertake much or all of the accounts receivable administration work, including day-to-day contact and collections with the customers.

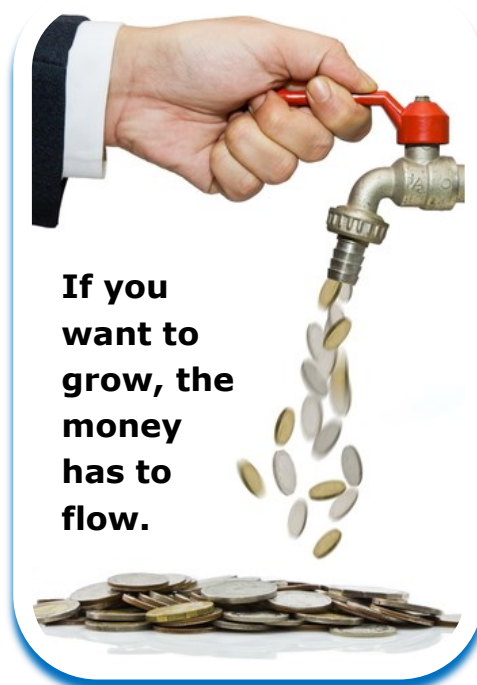
What sets invoice discounting apart from the more familiar *factoring* is that clients choose how and when to use the service, strictly according to their own cash flow needs. Clients are never obligated to

sell their receivables and there is no ongoing commitment associated with the service. Clients' use of invoice discounting depends solely on their self-determined cash flow requirements. Invoice discounting is a "use-it-as-you-need-it" arrangement, specifically designed to act as a bridge to meet the needs of small businesses during their formative and rapid growth periods without creating debt on the balance sheet.

The service is quick and straightforward with a minimum of paperwork. As goods or services are delivered or provided, an invoice is created. The invoice discounter purchases the invoice and releases

cash to the company, usually within a matter of hours.

One example of a local company benefiting from invoice discounting is LV HANGERS, a manufacturer of wire hangers for dry cleaners. In order to produce the product there are many expenses to ensure there is sufficient raw material to keep production moving.



Accounts Receivable cont'd

In manufacturing, payments for finished goods are set at net 30 days after the sale. This puts a heavy strain on cash flow. The long wait for funds and inability to purchase raw material sometimes stops production completely. "It is really hard to grow the business when you need to stay closed half the time," says owner, Dmitry Melnik.

"We were able to increase the cash flow and improve the supply of the raw material thus increasing our output and revenue."

Mr. Melnik believes invoice discounting "will greatly help my business grow. We will be able to increase our output and sales. The additional cash flow will allow us to buy new machinery and stock up on raw materials. "[Invoice discounting] has changed my business and provided me with higher hopes and opportunities."

There are several reasons for a business-to-business company to consider invoice discounting:

Speed. The relationship with an invoice discounter can be set up within days and once established, funding can happen within 48 hours. By receiving cash sooner, cash flow improves.

Credit History. Most of the funding decisions are based on the credit of the business' customer.

Available Funding. Invoice discount funding can grow in line with the receivables of the business.

Not a Loan. Invoice discounting is a simple buy/sell, off balance sheet transaction.

Cost. The cost is based on the number of days the invoice is outstanding; there are no long-term commitments, no extra fees or charges.

Growth. Having access to capital improves the financial position of a growing business. While invoice discounting is a short-term solution, it ultimately leads to conventional bank financing because the credit and trade history of the business is improved.

Growth will always demand more capital — the successful entrepreneur is the one who finds that all-important cash without going into debt or being restricted with burdensome service contracts.

ACCESS TO CAPITAL DIRECTORY

The **Access to Capital Directory** is a comprehensive listing of products and resources available to Nevada businesses.

View online at [http://business.nv.gov/Business/Access to Capital/Access to Capital/](http://business.nv.gov/Business/Access%20to%20Capital/Access%20to%20Capital/)

ask

an

EXPERT



Christine Footit
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Q: Why should I keep records?

A: Everyone in business must keep records. Keeping good records is very important and will help you do the following:

▪ **Monitor the progress of your business**

Records can show whether your business is improving, which items are selling, or what changes you need to make. Good records can increase the likelihood of business success.

▪ **Prepare your financial statements**

These include income (profit and loss) statements and balance sheets. These statements can help you in dealing with your bank or creditors and help you manage your business.

- An **income statement** shows the income and expenses of the business for a given period of time.

- A **balance sheet** shows the assets, liabilities, and your equity in the business on a given date.

▪ **Identify source of receipts**

You will receive money or property from many sources. Your records can identify the source of your receipts. You need this information to separate business from non-business receipts and taxable from non-taxable income.

▪ **Keep track of deductible expenses**

You may forget expenses when you prepare your tax return, unless you record them when they occur.

▪ **Prepare your tax return**

These records must support the income, expenses, and credits you report. Generally, these are the same records you use to monitor your business and prepare your financial statement.

▪ **Support items reported on tax returns**

You must keep your business records available at all times for inspection by the IRS. If the IRS examines any of your tax returns, you may be asked to explain the items reported. A complete set of records will speed up the examination.

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



RESOURCE ORGANIZATION SPOTLIGHT:



Nevada Industry Excellence (NVIE) is a fee-for-service industrial outreach program for the Nevada System of Higher Education (NSHE). NVIE provides business and technical consulting solutions to help Nevada's manufacturing, mining and construction companies become more profitable and globally competitive.

Nearly eighty percent of Nevada manufacturers have fewer than 20 employees. NVIE's private-industry experienced Project Managers assist these companies in the core areas of business growth, quality solutions, lean manufacturing, and energy solutions. The goal is to help companies to see past their problems and to the solution with an emphasis on measurable results and achieving economic impact for Nevada. NVIE also engages talent from within NSHE, and other experts from Nevada and throughout the nation.

NVIE is Nevada's Manufacturing Extension Partnership (MEP) Center. In order to remain in good standing with continued federal funding, an independent survey of NVIE clients is conducted after project and workshop completions to determine that clients benefitted with quantifiable success. Over the last 12 years, the NVIE program has generated over \$1.2 billion in economic impact with 6,225 jobs created and retained as measured by the survey.

NVIE also partners and works with state organizations such as the Governor's Office of Economic Development (GOED) assisting with expanding companies and companies looking to move to Nevada as well. In addition to helping companies grow through efficiency and growth services, NVIE helps GOED implement the effective & successful Train Employees Now (TEN) incentive program for companies who expand or move to Nevada.

ExporTech is one of NVIE's most successful programs in helping companies grow and expand here in Nevada. Within 3 months, ExporTech helps a company develop a strong export plan that targets a prime area of the world where the company can realize best success. Collaboration with UNLV, UNR and local, state and federal export experts insures that the plan will be successful upon implementation. Typically, companies realize significant sales increase within 6 months of operationalizing the plan.

Contact Us

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Las Vegas company finds growth opportunity in international markets

Axis International, a small Las Vegas-based business with 4 employees, manufactures complete plasma cutting systems for small metal fabrication job shops up to large production systems used in full size commercial shipyards.



Their CNC Plasma Cutting Systems began to generate considerable international interest with inquiries and quote requests. The company did not have the expertise needed to properly and efficiently handle international sales in order to satisfy foreign customer demand. Nevada Industry Excellence (NVIE) staff recommended participation in the ExporTech program to aid in growing their sales. In addition to international quoting and order processing, export financing was also needed.

NVIE aligned Axis with various exporting agencies and experts who were instrumental in pinpointing a target country, finding a distributor, and providing knowledge of how to use the Free Trade Agreements. NVIE also provided UNLV interns for target country research, and coaches for support and guidance. Axis identified a target country and was able to make significant contacts with key exporting banks.

Axis is currently engaging a foreign customer with a new \$120,000 order, and this customer is now also buying parts & accessories for their older machines averaging \$2,500 per month. In addition, over the past 3 months, Axis has quoted approximately \$1.5 million in machines to Canadian companies.

Jim Dill, President of Axis International explains, "Axis is now providing quotes to potential foreign buyers, and facilitating the financial aspects of exporting. Due to NVIE's ExporTech we are now able to identify the crucial components of exporting, and move forward with our international business goals. I feel more confident than ever that we will be able to quickly move forward in successfully exporting our products."

BRIEFLY

Accion Offers Business Financing Options

Accion has recently expanded the financing options available to business owners in Nevada. A nationally-recognized, nonprofit organization serving select states in the western U.S., Accion offers business credit from \$1,000 to \$750,000 to help fuel the growth of established businesses, as well as the start-up of new ventures. Offering an easy-to-navigate loan process and personalized assistance, Accion's financial products are designed to offer critical infusions of capital to a spectrum of entrepreneurs and enterprises – from business owners looking to purchase their storefront location to home-based entrepreneurs seeking to finance a short-term contract.

Since its founding in 1994, Accion has financed the start-up and/or growth of more than 5,120 businesses with loans totaling more than \$62 million. These businesses report creating or sustaining an estimated 9,440 jobs. To date, Accion has served entrepreneurs in 362 communities across New Mexico, Arizona, Colorado, and Nevada. Accion is certified by the U.S. Department of Treasury as a Community Development Financial Institution (CDFI), and is among only 12% of nonprofits to hold three consecutive four-star ratings from Charity Navigator.

During the first nine months in Nevada, more than 50 local businesses have fulfilled their credit needs with the organization, including a printing/shipping center, a food truck, and a pet store. To learn more about the credit resources Accion offers local entrepreneurs and business owners, please visit www.accionnv.org or contact Market Manager Erin McDermott at (702) 250-3372 or emcdermott@accionnv.org.

Construction Industry Alert: Fraudulent OSHA Cards Reported

A number of forged OSHA cards are turning up on job sites with actual trainer names being fraudulently used by the criminals selling them. Forgery of these cards, considered a government document, is a federal crime and can lead to fines, prison, or both. In addition, the purchase of an OSHA card without completing the training is a felony. The FBI is working hard to shut down this illegal activity.

The State of Nevada requires construction workers to have an OSHA 10- or an OSHA 30-hour card. During the State's construction boom, many workers were injured or died unnecessarily due to safety issues sometimes being ignored which prompted the Nevada Legislature to enact NRS 618.950-990. The law is an honest attempt to protect the health and safety of Nevada construction workers.

If you think someone is presenting a card that might be falsified, contact the OSHA Fraud Hotline at 847-725-7810, or the Department of Labor, Office of the Inspector General at 800-347-3456.

Nevada's business by the numbers



◆ **New business entity filings in 2014 increased 4.45 %** from 2013, according to the Nevada Secretary of State's Office. Business filings for both domestic and foreign entities rose from 56,160 in 2013 to 58,660 in 2014. Additionally, Nevada saw a 5.04% increase in annual list filing, rising from 296,356 in 2013 to 311,284 in 2014. As of December 31, 2014, a total of 357,519 registered businesses in Nevada were in good standing.

◆ According to the Department of Employment, Training and Rehabilitation, **firms with 50 or fewer employees added 15,166 jobs during fiscal year 2014**. The largest gain in job growth by establishment size over the last one year period was 5.8% at businesses with between 50-99 workers, which added a total of 7,331 jobs. Additionally, businesses with 20-49 workers added 5,678 workers. Businesses with 10-19 employees saw the smallest job growth on a percentage basis, although they still added 2,157 jobs.

◆ During FY 2014, there were 426 SBA loans made in Nevada, including 350 7(a) loans and 76 504 loans, totaling **\$224,746,457 million , an increase of more than \$31 million over the prior fiscal year.**

Department of Taxation Offers Training and Education for Business Taxpayers

The Department of Taxation offers a monthly class called "Ask the Advisors Basic Training Workshop". Topics covered during the class include: Sales and Use Tax, Modified Business Tax, Modified Business Tax Financial Institutions, Live Entertainment Tax, Sales Tax Permit Fees, Collection of Tax, Exemptions, Resale Certificates, Petition/Appeal Rights, Taxpayers' Bill of Rights, How to Complete Tax Returns and How to Amend/Correct Returns. Classes include information taxpayers need to know of how their account is handled within the Department of Taxation, the taxpayer's responsibilities, and will offer an opportunity to get answers to tax questions. Also included in the class agenda will be The Audit Process, which gives information about what to expect in case of an audit.

In addition to the Taxation presentations, our classes include presentations from the Internal Revenue Service (IRS) on forms and reporting requirements; also, SCORE, a non-profit organization sponsored by the Small Business Administration, will provide information on the free services and counseling they offer to businesses.

As an additional educational service to taxpayers, we have posted on our website information on various tax issues. The information is available as a Power Point presentation or a PDF file and either can be viewed or downloaded. The information is available at <http://tax.nv.gov>. Click on the "FAQ" tab and scroll down until you see "Helpful Tax PowerPoint's", click on "Tax PowerPoint's" and you will view PowerPoint's pertaining to Basic Training, Online Filing-Registration, Repairs & Delivery Charges, Medical, Construction, Modified Business Tax, Automotive, Other Tobacco Products, the Audit Process, Restaurants, Bars & Comps and Short-term Leases.

All classes are free of charge and held at the Henderson office of the Department of Taxation, located at 2550 Paseo Verde Parkway, Suite 180. Classes are held monthly and for the calendar year 2015, available through September 2015. Classes last approximately 3 hours and seating is limited, so reservations are recommended. Please call (702) 486-2354 to reserve your seat.

6 Ways to Save Some Cash

Cutting costs and saving money in your business is not just prudent; it makes good business sense. No need to overhaul your entire business to find savings. Just consider a few small, simple changes to the way you do things and the results may surprise you. Here are a few ideas to get you started on your way to savings:

Advertising and Marketing: Instead of mailers, use social media to advertise and interact with customers. Not only can you save money on postage and materials, but also reach customers wherever they are. Use platforms like Facebook to highlight products and specials and interact with and engage your customers. Do not be as concerned with the number of fans as much as the quality of interaction with them.

Negotiate with Suppliers: Ask suppliers for quantity and/or early payment discounts. Even if they do not have a current policy, you may be able to negotiate a deal just for you.

Home-based business: You may be able to deduct a portion of your rent, mortgage interest, repairs, insurance and other expenses, if you qualify. Check with your tax advisor for more information.

Go Digital: Save wear on your vehicle, gas, parking fees, and time by utilizing free web conferencing services to hold meetings. Use electronic invoicing to save on paper and postage. Request payment directly to your bank account.

Be Green: Utility companies have programs to help businesses save money. Take advantage of utility assessments conducted by local entities for no or low-cost to see ways to reduce expenses. Equipment like TV's, printers and even coffee makers continue to draw power when in stand-by mode. Something as simple as unplugging or turning off power to electronics when not in use can add up to meaningful savings.

Fire Your Customers: This sounds a bit unorthodox but sometimes it may be worth it in the end. Have you ever had a customer that you just could not please? Consider how much time and effort you put into trying to make them happy. Maybe they are just not the right customer for your business. You will be doing both of you a favor by allowing them to find another business that might be a better fit for their needs.

STATEWIDE CALENDAR OF EVENTS

LAS VEGAS

March 4, 11, 18, 25 9:30am to 10:30am	1 Million Cups Work in Progress 317 S. 6 th St., Las Vegas
March 4 11:45am to 12: 45pm	Social Media 102 Pahrump Valley Chamber of Commerce 1301 S. Hwy 160, Pahrump
March 4 6pm to 9pm	LVBNM Gone Green Expo 2015 Suncoast Hotel & Casino 9090 Alta Dr., Grand Ballroom, Las Vegas
March 4 6pm to 7pm	Water Street Rall-E The Gold Mine Tavern 23 S. Water St., Henderson
March 5 8am to 5pm	Green Chips Convene for Green 2015 The Rio All Suites Hotel 3700 W. Flamingo Rd., Las Vegas
March 6 8am to 10am	Success with Social Media Marketing Microsoft Store-Fashion Show Mall 3200 Las Vegas Blvd. Suite 1045, Las Vegas
March 9 9am to 4pm	American Supplier Initiative Matchmaker Mandalay Bay 3950 S. Las Vegas Blvd, Las Vegas
March 10 8:30am to 12pm	Introduction to GSA Schedules Embassy Suites 4315 Swenson St., Las Vegas
March 17 9:30am to 11:30am	Creating a Culture of Success Chicanos Por La Causa 3685 Pecos-McLeod, Las Vegas,
March 18 8:30am to 5pm	Nevada Facility Operator Certification for Utility Systems Desert Research Institute 755 E Flamingo Rd., Las Vegas
March 19 1pm to 3pm	Where's The Contract Washoe County School District Governor's University of Nevada Cooperative Extension 8050 Paradise Rd. Classroom A & D, Las Vegas
March 24 8:30am to 5pm	Lean Manufacturing Workshop Desert Research Institute 755 E Flamingo, Las Vegas
March 31 2:30pm to 4:30pm	2015 Jump Start Humana Guidance Center 8975 W. Charleston Blvd, Las Vegas
April 1, 8, 15, 22, 29 9:30am to 10:30am	1 Million Cups Work in Progress 317 S. 6 th St., Las Vegas
April 15 9am to 12pm	Institute for Supply Management Supplier Opportunity Brady Industries 7055 Lindell Rd., Las Vegas
April 16 1pm to 3pm	Where's the Contract? Doing Business with the Las Vegas Valley Water District Governor's University of Nevada Cooperative Extension 8050 Paradise Rd. Classroom A & D, Las Vegas

LAS VEGAS, continued

April 18 9am to 2:15pm	Women's Money Conference Texas Station 2101 Texas Star Lane, Las Vegas
April 30 9am to 4pm	City of Las Vegas Supplier Outreach Event Fifth Street School 400 S. Las Vegas Blvd, Las Vegas
May 6, 13, 20, 27 9:30am to 10:30am	1 Million Cups Work in Progress 317 S. 6 th St., Las Vegas

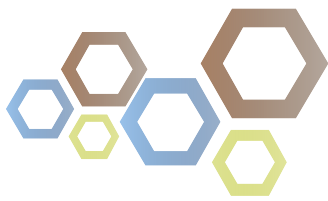
RENO/ NORTHERN NEVADA

March 4, 11, 18, 25 9:00am to 10:00am	1 Million Cups Swill Coffee and Wine 3366 Lakeside Court, Reno
March 19 1pm to 3pm	Where's the Contract? Washoe County School District GOED- 808 W. Nye Lane, Carson City TMCC- 7000 Dandini Blvd. Room Sierra 108, Reno
March 28-29	Nevada Women's Expo Reno Sparks Convention Center- 4590 S. Virginia St., Reno
April 1, 8, 15, 22, 29 9am to 10am	1 Million Cups Swill Coffee and Wine 3366 Lakeside Court, Reno
April 16 1pm to 3pm	Where's the Contract? Doing Business w/ LV Valley Water District GOED- 808 W. Nye Lane, Carson City TMCC- 7000 Dandini Blvd. Room Sierra 108, Reno
May 6, 13, 20, 27 9am to 10am	1 Million Cups Swill Coffee and Wine 3366 Lakeside Court, Reno
Various Dates, Locations, Times	Start Up Basics Redfield Campus- 18600 Wedge Pkwy, Bldg A., Rm 214- Reno <ul style="list-style-type: none"> ▪ 6:30- 8:30 pm: March 17, April 7 & 21, May 5 & 19, June 2 & 16 ▪ 9:30- 11:30 am: March 28, April 25, May 23, June 27 NNDA- 704 W. Nye Lane,- Carson City <ul style="list-style-type: none"> ▪ 6:30- 8:30 pm: April 16, May 14, June 11

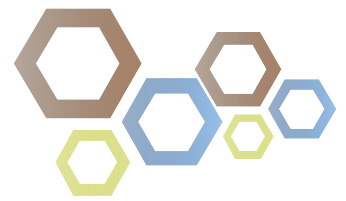
WEBINAR

March 11 2 pm to 3 pm	Nevada State and Local Government Vendor Registration Databases
April 8 2 pm to 3 pm	Wide Area Workflow (WAWF) for DoD Invoices & Reports
April 23 2 pm to 3 pm	Opportunities & Resources for Veteran-Owned Business
May 13 2 pm to 3 pm	Government Contracting Terminology

**For event details, registration instructions and cost, please
visit http://business.nv.gov/Business/Event_Calendar/Calendar_of_Events/**



NEVADA SMALL BUSINESS RESOURCE DIRECTORY



ACCESS TO CAPITAL

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

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

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

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

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

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

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

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

SBA
Multiple Locations
Web: www.sba.gov

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

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

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

Wells Fargo
Multiple Locations
Web: www.wellsfargo.com

EXPORTING

Governor's Office of Economic Development
See Government Contracts below

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

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

GOVERNMENT CONTRACTS

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

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

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

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

INSURANCE

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

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

State of Nevada, Division of Industrial Relations, Workers' Comp Section
1301 N. Green Valley Pkwy, Suite 200
Henderson, NV 89047
Phone: (702) 486-9000
Web: dirweb.state.nv.us/wcs/wcs.htm

LABOR LAWS

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

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

STATE BUSINESS LICENSE

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

SilverFlume Business Portal
Web: nvsilverflume.gov

TAXATION

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

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

TRAINING OPPORTUNITIES

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

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

SBA
Multiple Locations
Web: www.sba.gov

SCORE
Multiple Locations
Web: www.score.org

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

VETERANS SERVICES

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

WORKPLACE SAFETY

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

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

OTHER

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

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

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

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

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

Nevada Department of Employment,
Training and Rehabilitation
2800 E. St. Louis Ave.
Las Vegas, NV. 89104
Web: www.detr.state.nv.us

Nevada Department of Employment,
Training and Rehabilitation
500 E. Third St.
Carson City, NV. 89713
Web: www.detr.state.nv.us

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

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

The CUBE
800 Haskell St.
Reno, NV. 89509
Phone: (775) 622-9900
www.c4cube.com

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



Wanted: Your story!

This publication is about you, our state's small businesses and entrepreneurs. In future editions, we'd like to incorporate a feature highlighting a small Nevada-based business, like yours, that is vital to our state's ongoing employment and economic growth. If you have a unique story to tell or have invaluable experience with specific aspects of business ownership or management that would be beneficial to other small business owners, we would like to hear from you!

We want to hear about how you served an unmet need in the marketplace, revolutionized a process, overcame challenges to launch a new venture or adapted your business to survive and/or grow during the recession. If you're an entrepreneur, we want to hear about how you developed your business concept, how you obtained capital to launch your endeavor or if your business grew out of a hobby or personal interest.

Your business must currently be licensed and in good standing with the State. To submit your information for consideration and potential inclusion in a future newsletter, please complete a Small Business Spotlight form, which can be found on our website: <http://business.nv.gov> or request the form via email: cfoley@business.nv.gov.

Completed forms should be **received by our office no later than April 15, 2015**. The selected business will be notified by a member of our newsletter staff who will work with you to develop the content for the feature.



SAVE THE DATE!



GOVERNOR'S CONFERENCE ON SMALL BUSINESS 2015

August 25, 2015
Atlantis Hotel, Grand Ballroom
Reno



State of Nevada Department of Business & Industry

Bruce Breslow, Director
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