

## AND THE AWARD GOES TO...

Congratulations to the following businesses on their recent TSB financial loan awards:

### FEBRUARY 2009

**Lynell & Darnell Stewart** (DBA "NellyVille's Hair Salon & Barber Shop) – Des Moines, \$29,000.

### MARCH 2009

**Kathleen McClendon** (DBA New You Permanent Cosmetics) – Wilton, \$8,950.

**Oluwafemi Mark Lijadu** (DBA Jasmine Bowl) – Des Moines, \$45,000.

**Ediltrudis Gonzalez** (DBA El Angel Mexican Grocery) – Des Moines, \$36,000.

**Luis Guzman & Elizabeth Zamora** (DBA Tortilleria Iowa Mexico, Inc) – Des Moines \$47,000.

**Irma & Raul Dominguez** (DBA Eclipse Joyeria Novedades) – Des Moines, \$28,000.

**Shari L Hampton** (DBA Animal Answers Petshoppe Ltd) – Clear Lake, \$50,000.

**Irma Amezcua** (DBA G3s Corporation) – Des Moines, \$43,000.

## CHECK HERE FOR UPCOMING EVENTS

[www.iowalifechanging.com/  
business/tsb.html](http://www.iowalifechanging.com/business/tsb.html)



**Donna Lowery** Program Manager  
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## Becoming a Vendor with the State of Iowa

There's nothing complicated about becoming a registered vendor with the State of Iowa. If you're a certified TSB, follow these additional steps and it's as easy as 1-2-3! (Your TSB certification does not automatically register you as a vendor with the State of Iowa.)

### COMPLETE THE FORMS:

Using any computer with Internet access and a printer, go to: [www.das.gse.iowa.gov/procurement](http://www.das.gse.iowa.gov/procurement). Click on the Vendor Registration Form link, complete and print the form. You can also print the blank form and complete it by hand. You will then need to mail or FAX the form to the number listed below.

Also, complete the Federal ID W-9 form. This form requires your signature, so you will need to print, sign, and return via FAX or mail.

If your company chooses to receive payment electronically, be sure to complete the EFT form on the same page.

You also have the option of specifying which commodities your company sells by including the appropriate three digit codes in item #8 on the Vendor Registration Form.

### SUBMIT THE FORMS

You can mail or FAX all forms to the Iowa Department of Administrative Services (DAS), Procurement Services.

### Iowa Department of Administrative Services Procurement Services

Vendor Registration Coordinator  
Hoover State Office Bldg, Level A  
Des Moines, IA 50319-0105  
Phone: 515-281-6355  
FAX: 515-242-5974

Be sure to include all documents and forms.

### CHECK THE WEBSITE

Once you have submitted all materials, check the DAS website regularly for bidding opportunities. Visit [www.bidopportunities.iowa.gov](http://www.bidopportunities.iowa.gov).

The View Hosted Bids link will take you to a comprehensive listing of bid opportunities

## 48-HOUR PROCUREMENT WEBSITE FOR TSBs

One benefit of being a certified targeted small business (TSB) is being able to view job bids by many state agencies a full 48 hours BEFORE the jobs are posted to the comprehensive bid opportunity list.

Jobs greater than \$10,000 must be placed on the 48-hour procurement Website. To access the 48 hours Procurement website for TSBs, you must be a certified TSB and have a password. To receive your password, send an email to: [smallbusiness@iowalifechanging.com](mailto:smallbusiness@iowalifechanging.com).

managed by DAS. Below this are links to further opportunities within other areas of state government, including the Department of Transportation and regents institutions.

With so many bidding opportunities and a long list of vendors qualified in a wide array of commodities, it's not possible to notify qualified vendors when new bidding opportunities arise. However, once your company is listed as a vendor, you aren't required to do anything further except check the bid opportunity listings and respond to those in which you are interested.

The Iowa Department of Administrative Services-Procurement is dedicated to providing access to any company wanting to do business with the State of Iowa. Any business can go online to register as a vendor or check on current bidding opportunities at any time. No more special trips. No waiting. Within a few minutes and just a few clicks, you'll be doing business with the state of Iowa!

# Pencil This In

## April

April 15 – 17, 2009 - Women's Leadership Conference 2009

“Choosing to Lead” – Coralville Marriot Hotel & Conference Center.

This is Iowa's premier women's leadership conference. Engage in three days of networking, education, dynamic speakers, informative workshops, exhibitors and lots of inspiration. For more information, visit [www.iowawomensconference.com](http://www.iowawomensconference.com) now.

## May

May 12 – June 30, 2009 (Tuesday evenings) – “Get Down to Business”

**business planning workshop – Des Moines, IA.** Presented by ISED (Iowans for Social & Economic Development). Learn to create a well-done business plan, create marketing strategies, prepare financial statements, apply for business loans and understand legalities & tax code for small business owners. Call 515-283-0940 to pre-register or visit [www.isedventures.org](http://www.isedventures.org).

May 21, 2009 – 8:30 am – 12:00 pm. “Doing Business with The State of Iowa” – Free workshop sponsored by the Targeted Small Business Program at the DMACC – Ankeny Campus. For more info call 1.800.532.1215.

Pre-registration is required – deadline for registration is May 13, 2009.

- Learn how to become a registered vendor with the State of Iowa
- Hear from actual state procurement (purchasing) agents with some of Iowa's larger state agencies on their bid process and buying needs (Iowa Board of Regents, Department of Transportation, Department of Administrative Services)
- Understand the process and requirements to apply for a targeted small business low-interest loan

**“With the Recovery Act  
(aka stimulus bill) federal contracting  
is a great opportunity right now.”**

— Mike Tramontina, Director, Iowa  
Department of Economic Development

### CONSIDER ATTENDING THE

**Quad Cities Regional Government Small Business Symposium**

May 6 – 8, 2009

Quad Cities Waterfront Convention Center  
Bettendorf, IA.

Receive small business training for government contracting and find out about opportunities for government contracting for small business. Exhibit space is also available on a first-come, first-paid basis. Please visit [www.regonline.com/rgsbs](http://www.regonline.com/rgsbs) for more information or to register.

# Does Your Business Accept the Pcard?

## IT COULD MAKE YOU EASIER TO DO BUSINESS WITH

In this tight market, you can differentiate yourself by being a business that's “easy to do business with”. When businesses and consumers make purchases, they have come to demand flexible and

modern payment choices such as credit and debit cards. The State of Iowa is no different. Many State agencies in Iowa use the Pcard to improve and expedite their purchasing and payment process. A Pcard is a Purchasing (commercial/business) credit card.



## WHAT ARE THE TERMS OF THE CARD?

This credit card is used for State of Iowa business only. The Pcard works just like a personal credit card, except the State of Iowa pays for all authorized charges. The Pcard can be used to purchase from any Master Agreement (contract) created and bid by the Iowa Department of Administrative Services, Procurement Services. **The card may also be used for purchases to certified Targeted Small Businesses (TSB's) up to \$10,000 directly (without additional bids).**

## WHAT ARE THE ADVANTAGES AND DISADVANTAGES OF ACCEPTING THE PCARD?

**Advantages:** When vendors accept the Pcard for payment of goods for business purchases, vendors will receive payment for these purchases very quickly—within 24 to 36 hours vs. a regular (invoice) payment that may take up to 60 days for payment processing. Some of our State agencies use Pcards for all their purchases which results in much quicker payment to TSBs. The vendor must provide a receipt showing the purchase made and the amount charged (this may be the credit card processing receipt or an invoice showing detail of the purchase). Pcards are tax-exempt from State of Iowa sales, city, and use taxes (Iowa Code, Section 422.45(5)).

**Disadvantages:** For each credit card transaction processed a 2-3% processing fee will be charged to the vendor from the credit card company (see your bank for additional information on this charge).

## HOW DOES A TSB GET SETUP TO ACCEPT CREDIT CARDS (AND PCARDS)?

See your bank to complete paperwork to accept credit cards as a form of payment for the goods you provide.

For more information or questions call 515-281-5922 or email [Barbara.Sullivan@iowa.gov](mailto:Barbara.Sullivan@iowa.gov).

# SBA SMALL BUSINESS BENEFITS FROM THE AMERICAN RECOVERY AND REINVESTMENT ACT

The American Recovery and Reinvestment Act of 2009 provides billions of dollars to state and local governments, highway departments, police departments, home buyers, car buyers, appliance buyers, the unemployed and many others. But what does the bill offer to small businesses directly through the U.S. Small Business Administration (SBA)?

The Recovery Act is a comprehensive package of tax breaks, financial assistance and market enhancements designed to help foster entrepreneurship and job creation. For small businesses, the bill reduces borrower costs. For lenders, the bill will reduce costs and improve liquidity so they can resume making loans to small businesses.

The recovery act helps borrowers by:

- Eliminating borrower fees on SBA loans and increasing the SBA guarantee – up to 90 percent for certain loans. SBA implemented this provision on March 16th, and it is retroactive on loans made since the Recovery Act bill was signed on February 17th.
- Expanding lending by SBA-backed Microlenders by an additional \$50 million. This program is immediately available through the Iowa Foundation for Microenterprise and Community Vitality at [www.iowamicroloan.org](http://www.iowamicroloan.org) or 515.212.0182.
- Creating new loan program offering deferred-payment loans of up to \$35,000 to viable small businesses that need funds to make up to six months worth of payments on existing, qualifying debt. These loans will be 100 percent guaranteed by SBA.

- Allowing small businesses to use SBA's 504 program to refinance existing fixed asset loans as part of an expansion project.

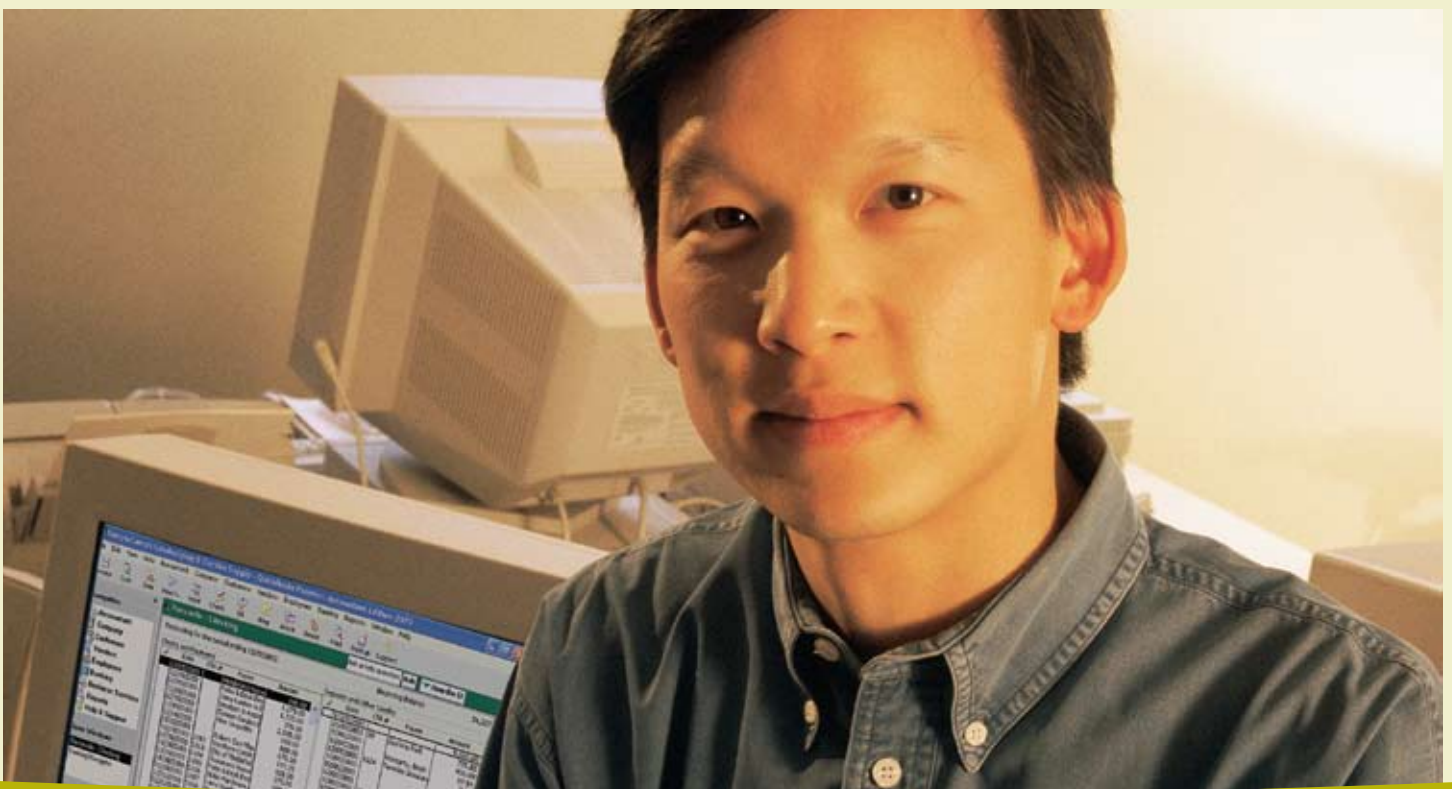
The bill addresses broader market challenges by:

- Creating a temporary, guaranteed secondary market for bank loans made under the 504 loan program.
- Helping unlock the secondary market for purchasers of 7(a) loans making more capital available for relending.

Beyond small business lending, the recovery act helps improve access to capital by increasing the leverage that SBA-licensed small business investment companies can use for venture capital investments and by raising the current maximum surety bond guarantee limit so that businesses can get help with bonding for contracts up to \$5 million and sometimes \$10 million.

SBA's goal is to put these new elements in place quickly and effectively so they have the broadest possible effect on small business credit markets in as short a time as possible, while still being transparent. You can keep track of most up-to-date information on these changes at [www.sba.gov/recovery/index.html](http://www.sba.gov/recovery/index.html).

The SBA of Iowa has offices in Des Moines and Cedar Rapids, as well as Small Business Development Centers around the state. Visit <http://www.sba.gov/localresources/district/ia/> for more information on SBA.



# The Five Biggest Mistakes Women Make in Business

I've been a successful entrepreneur for the past 20 years and that experience has led me to formulate what I believe are the Five Biggest Mistakes Women Make in Business. Here they are:

**Flighty Networking.** Some women have the mistaken notion that networking means attending as many events as possible and pitching their business. There are two problems with this approach: First, it's crazy to spend all your time flitting between functions unless you feel confident that your target audience will be there. Rather than attending lots of events, analyze who will be at each one and then determine if it is smart for you to invest your time and money to be there. Second, when you do identify an individual as a potential prospect, describe yourself and your business in a short, interesting way. Then focus on asking questions and really listening to what they say. Remember the old adage: Be *Interested* rather than *Interesting*.

**Being too busy to volunteer.** Always be ready to volunteer. Regardless of the organizations to which you belong, always be ready to offer service. I have found that every hour I invest in volunteer work comes back to me ten-fold.

**Inflexibility.** Today's world is one of constant



change and requires creative, out-of-the-norm approaches to business problems and opportunities. You can't run a 2009 Business playing with a 1999 handbook. It just won't work. Always be open to listening, observing and trying new things. Always be thinking, "What will my customers want five years from now?" And be sure your business is heading in that direction.

**Showing your strength by bullying others.** I know so many women who have had to be "tough" in order to survive in a male-dominated industry. But the really smart ones

have taken a different approach. They have developed a cooperative, consensus-building approach in dealing with others, and this wins out every time.

**Working from a position of scarcity.** Too many businesswomen have a "Scarcity Mentality." They believe there is not enough time, not enough money, not enough customers, not enough qualified employees, and on and on. Of course there is enough of everything in the world, you just have to look at situations from a slightly different perspective to be able to see it all. It is up to you to share and keep the cycle of success alive not only for your own organization, but for every other woman in business. Pass on what you've learned through trial and error, and share your time, energy, and encouragement with others. This is the mark of a truly successful entrepreneur!

These winning sales ideas come from Mary Cantando's newest book, *The Woman's Advantage: 20 Women Entrepreneurs Show You What it Takes to Grow Your Business*, available at [www.WomansAdvantage.biz](http://www.WomansAdvantage.biz). Mary Cantando is the Growth Expert of WomanBusinessOwner.com, a speaking and consulting firm that helps women grow their businesses.

## Need help marketing your business without a big investment?

Grabbing the attention of over 2.7 million potential customers is as simple as partnering with the Greater Des Moines Convention and Visitors Bureau (GDMCVB). The GDMCVB's new marketing program allows businesses to create their own marketing plan with the help of the GDMCVB marketing team for as little as \$350 per year.

"Our Strategic Marketing Partners Program is a great opportunity for small businesses to make an impact on millions of visitors and locals while helping the local economy," says GDMCVB President & CEO Greg Edwards. "We can even create a customized plan specifically for your business."

The Greater Des Moines Convention and Visitors Bureau (GDMCVB) markets Greater Des Moines locally, nationally and world-wide. The

GDMCVB promotes Greater Des Moines as an attractive, vibrant and affordable destination, therefore increasing visitors to the community through meetings, conventions, events, sports, leisure travel, and group tours.

In 2007, visitors spent \$1.6 billion in Polk and Dallas Counties. Many of those visitors gave business to GDMCVB Marketing Partners, thanks to GDMCVB recommendations and marketing opportunities.

For more information on this marketing program, contact Lane Till, Strategic Marketing Sales Manager, [ltill@desmoinescvb.com](mailto:ltill@desmoinescvb.com) or 515.699.3445.

