It is my distinct honor to present the 2012-2013 annual report for the New Mexico Small Business Development Centers (NMSBDC) Network. The NMSBDC is now in its 24th year of service. As the program has grown from eight service centers initially to twenty, plus the International Business Accelerator (IBA) and the Procurement Technical Assistance Program (PTAP), our focus remains on providing the best possible service to the clients we serve throughout New Mexico. A recent independent study of the NMSBDC reported that the return on investment to the state of New Mexico is $1.84 to $1, and the financial leverage created through our various services to the small business community is $15.6 to $1. Since we initially began tracking our outcomes in January of 1992, the NMSBDC has assisted businesses in securing more than $683,721,658.00 in equity and debt capital investment and has assisted clients in the creation of 24,849 jobs in New Mexico. We have done this one small business at a time.

I invite you to browse through our annual report, review the impressive statistics and read about a few of the small business owners that were selected to be our NMSBDC Network Success Clients for this year. Perhaps you know them. Stop in their place of business and congratulate them on their success. On the back page of this report you will find contact information for all of the Small Business Development Centers in New Mexico as well as the IBA and the PTAP program. My invitation extends for you to visit those service centers. Their doors are always open to you and I know they would be happy to hear from you, listen to your suggestions and answer any question you may have.

The NMSBDC has a long list of individuals and stakeholders that support our program. The New Mexico State Legislature has provided the necessary resources to allow us to continually improve our outreach and impact across the state. Our Host Educational Institutions have always provided invaluable support. The U.S. Small Business Administration is more than an overseer of the NMSBDC program under the federal charter but is also a valuable partner in our efforts.

Thank you for your support of the NMSBDC Network. Our mission is to provide quality assistance, education and resources to potential and existing small businesses to strengthen the economy of New Mexico. We are continually working to improve the quality of services and our economic impact, that’s our commitment to you.

Michael N. Mykris  
Interim State Director, NMSBDC
New Mexico Small Business Development Center Network
6401 Richards Avenue
Santa Fe, NM 87508-4887
800.281.7232 or 505.428.1362
www.nmsbdc.org

**Our Vision**
To be the support provider of choice and the leader in economic development throughout New Mexico.

**Experience**
Established in 1989, the 20 NMSBDC centers are strategically located throughout the state of New Mexico. The highly skilled NMSBDC staff is comprised of 70 business professionals with over 823 years of combined small business management and ownership expertise. The pride and dedication of the consultants shines through with over 545 combined years of service with the NMSBDC Network. The International Business Accelerator, located in Santa Teresa, NM, is a one-stop shop of resources for New Mexican businesses and individuals wishing to introduce their product or service into the global market. The Procurement Technical Assistance Program is dedicated to counsel, train and assist New Mexico business owners to obtain government contracts, thereby advancing both entrepreneurship and economic growth in New Mexico.

**Education**
The consultants of the NMSBDC have earned over 51 Bachelor’s Degrees, 26 Masters Degrees and 2 Doctoral Degrees from colleges and universities all over the nation, from the University of New Mexico to the University of Notre Dame.

**Areas of Expertise**

<table>
<thead>
<tr>
<th>Accounting</th>
<th>Business Plan Development</th>
<th>Feasibility Studies</th>
<th>Legal/Contractual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Finance</td>
<td>Economic Development</td>
<td>International Trade</td>
<td>Capital Formation</td>
</tr>
<tr>
<td>Technology</td>
<td>Gov’t Procurement</td>
<td>Quality Management</td>
<td>Strategic Planning</td>
</tr>
<tr>
<td>Training</td>
<td>Human Resources</td>
<td>Manufacturing</td>
<td>Real Estate</td>
</tr>
<tr>
<td>Wholesale</td>
<td>E-Commerce/Websites</td>
<td>Franchising</td>
<td>Career Planning</td>
</tr>
<tr>
<td>Marketing</td>
<td>Retail / Sales /Analysis</td>
<td>Social Media</td>
<td>Research</td>
</tr>
</tbody>
</table>

**Achievements**
The NMSBDC is nationally accredited by the Association of Small Business Development Centers. The ASBDC represent the collective interest of all members through a comprehensive accreditation process, which delivers nationwide educational assistance to strengthen small business management, thereby contributing to the growth of local, state, and national economies.

The U.S. Small Business Administration recognized the University of New Mexico – Los Alamos – Sandoval County SBDC with the 2013 Service of Excellence and Innovation Award.

The ASBDC recognized Carmen Martinez, NMSBDC Director of the San Juan College SBDC, at the National Convention in Orlando, FL, as the 2013 New Mexico State Star.

All of our clients throughout the state of New Mexico sustained or expanded their businesses and those that started small businesses this year with our help and assistance.

With the support of the New Mexico Legislature, U.S. Small Business Administration, U.S. Department of Defense, our post-secondary host institutions and all of our economic development partners, the NMSBDC has achieved all of the goals set out for this fiscal year.
### NMSBDC Area of Assistance Provided

<table>
<thead>
<tr>
<th>Area of Counseling</th>
<th>Total FY 13</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Accounting/Budget</td>
<td>152</td>
</tr>
<tr>
<td>Business Plan</td>
<td>703</td>
</tr>
<tr>
<td>Buy/Sell Business</td>
<td>136</td>
</tr>
<tr>
<td>Cash Flow Management</td>
<td>53</td>
</tr>
<tr>
<td>Customer Relations</td>
<td>36</td>
</tr>
<tr>
<td>eCommerce</td>
<td>15</td>
</tr>
<tr>
<td>Engineering R&amp;D</td>
<td>19</td>
</tr>
<tr>
<td>Financing/Capital</td>
<td>485</td>
</tr>
<tr>
<td>Franchising</td>
<td>5</td>
</tr>
<tr>
<td>Government Contracting</td>
<td>45</td>
</tr>
<tr>
<td>Human Resources/Employee Mg’t</td>
<td>45</td>
</tr>
<tr>
<td>International Trade</td>
<td>73</td>
</tr>
<tr>
<td>Legal Issues</td>
<td>198</td>
</tr>
<tr>
<td>Managing a Business</td>
<td>621</td>
</tr>
<tr>
<td>Marketing/Sales</td>
<td>410</td>
</tr>
<tr>
<td>Start-up Assistance</td>
<td>1,538</td>
</tr>
<tr>
<td>Tax Planning</td>
<td>164</td>
</tr>
<tr>
<td>Technology/Computers</td>
<td>36</td>
</tr>
<tr>
<td>Other</td>
<td>10</td>
</tr>
<tr>
<td><strong>Total Counseling Sessions</strong></td>
<td><strong>4744</strong></td>
</tr>
</tbody>
</table>

### One-on-One Assistance

Clients come into the Small Business Development Center (SBDC) for assistance with a variety of needs. Our Certified Business Advisors often discover additional opportunities to assist during one-on-one counseling sessions.
JOBS CREATED AND RETAINED 2013*

*Includes SBDC, PTAP and IBA Performance

<table>
<thead>
<tr>
<th>Time Period</th>
<th>Total Jobs</th>
<th>Created</th>
<th>Retained</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total FY 12/13</td>
<td>2,250</td>
<td>1,780</td>
<td>470</td>
</tr>
<tr>
<td>July 1989-June 2013</td>
<td>24,849</td>
<td>20,064</td>
<td>4,785</td>
</tr>
</tbody>
</table>

CAPITAL FORMATION

<table>
<thead>
<tr>
<th>Time Period</th>
<th>Amount</th>
<th>No. of Bus.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total FY 13</td>
<td>$36,387,946</td>
<td>231</td>
</tr>
<tr>
<td>July 1992-June 2013</td>
<td>$683,721,658</td>
<td>4,904</td>
</tr>
</tbody>
</table>

NEW BUSINESSES CREATED

<table>
<thead>
<tr>
<th>Time Period</th>
<th>No. of Bus.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total FY 13</td>
<td>217</td>
</tr>
<tr>
<td>July 1991-June 2013</td>
<td>8,129</td>
</tr>
</tbody>
</table>

CLIENTS ACTIVITY 2013

<table>
<thead>
<tr>
<th>Program</th>
<th>Clients Served</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBDC</td>
<td>3,215</td>
</tr>
<tr>
<td>PTAP</td>
<td>960</td>
</tr>
<tr>
<td>IBA</td>
<td>97</td>
</tr>
</tbody>
</table>
**BUSINESS OWNERSHIP**

<table>
<thead>
<tr>
<th>Business Ownership</th>
<th>Total FY 13</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male Owned</td>
<td>1,566</td>
<td>38%</td>
</tr>
<tr>
<td>Female Owned</td>
<td>1,172</td>
<td>28%</td>
</tr>
<tr>
<td>Joint Ownership</td>
<td>1,380</td>
<td>34%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>4,118</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

**INTERNATIONAL BUSINESS ACCELERATOR**

2006 TO PRESENT

- Exports: $26,000,994
- Imports: $4,413,439
- Businesses Started: 69
- Jobs Created & Retained: 673
- Equity Investments: $37,638,376

**PROCUREMENT TECHNICAL ASSISTANCE PROGRAM**

2009 TO PRESENT

- Number of Verified Contracts: 704
- Amount of Verified Contracts: $104,000,000
- Jobs Created & Retained: 1,454
- Number of Clients Served: 1,766
## Industries Served

<table>
<thead>
<tr>
<th>Type</th>
<th>Total FY 13</th>
<th>Clients Served</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail</td>
<td>475</td>
<td>12%</td>
</tr>
<tr>
<td>Service</td>
<td>1,130</td>
<td>27%</td>
</tr>
<tr>
<td>Wholesale</td>
<td>41</td>
<td>1%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>251</td>
<td>6%</td>
</tr>
<tr>
<td>Construction</td>
<td>361</td>
<td>9%</td>
</tr>
<tr>
<td>Other</td>
<td>1,860</td>
<td>45%</td>
</tr>
<tr>
<td>Total Clients Served</td>
<td>4118</td>
<td>100%</td>
</tr>
</tbody>
</table>

## Clients Served

<table>
<thead>
<tr>
<th>Type</th>
<th>Total FY 13</th>
</tr>
</thead>
<tbody>
<tr>
<td>Veterans</td>
<td>391</td>
</tr>
<tr>
<td>Hispanic</td>
<td>1,453</td>
</tr>
<tr>
<td>Caucasian</td>
<td>3,403</td>
</tr>
<tr>
<td>African American</td>
<td>141</td>
</tr>
<tr>
<td>Native American</td>
<td>247</td>
</tr>
</tbody>
</table>

## Seminars and Workshops

<table>
<thead>
<tr>
<th>Program</th>
<th>Total FY 13</th>
<th>Attendees</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBDC</td>
<td>546</td>
<td>6,104</td>
</tr>
<tr>
<td>PTAP</td>
<td>59</td>
<td>3,517</td>
</tr>
<tr>
<td>IBA</td>
<td>8</td>
<td>723</td>
</tr>
</tbody>
</table>

## Attendees

![Pie chart showing the distribution of attendees by program]
Southwest Steel Coil

OWNER: Ed Camden  
TYPE OF BUSINESS: Steel Processing Center  
YEARS IN BUSINESS: 12  
NUMBER OF EMPLOYEES: 60  
SBDC: International Business Accelerator

The International Business Accelerator (IBA), a unique export-import program of the New Mexico SBDC Network, assists businesses with their efforts to enter the global market. Since its inception in 2003, the IBA has worked with more than 1,000 companies that have sought assistance in imports, exports, and foreign contacts.

Ed Camden has been the President of Southwest Steel Coil for two years, and during this time the Santa Teresa company has experienced rapid sales and export growth. Mr. Camden was very interested in growing his company’s foreign market and expanding the business, so he came to the IBA asking for help to achieve those goals. The IBA assisted Mr. Camden in identifying new potential buyers in the U.S. and Mexico, and helped with the paperwork and information needed for exporting to Mexico.

With IBA support, Southwest Steel Coil expanded its production plant by 20,000 s.f. in 2012. Because of its increased business, it expanded its plant by another 35,000 s.f., which was completed in September 2013. Its sales growth during the past two years has enabled the company to increase its workforce from 13 to 60 employees. Because of its export successes, Southwest Steel Coil was named by the SBA as the exporter of the year not only for New Mexico, but for District VI, which includes New Mexico, Texas, Louisiana, Arkansas, and Oklahoma.

According to Ed Camden, “I would like to thank the IBA for all their support in finding new clients to grow our market in the U.S. and Mexico. The IBA team has been an invaluable partner in helping us grow our business and to create new jobs.”

Mis Estrellitas Hierberia Y Botánica

OWNER: Maria Lidia Bustillos  
TYPE OF BUSINESS: Retail Store  
YEARS IN BUSINESS: 8  
NUMBER OF EMPLOYEES: 1  
SBDC: Albuquerque South Valley SBDC

Mis Estrellitas Hierberia Y Botánica is a retail store that sells natural herbs, candles, incense, religious artifacts, spiritual baths, home remedies and much more. Owned and operated by Maria Lidia Bustillos since 2005. Mrs. Bustillos came to the Albuquerque South Valley SBDC in 2005 seeking assistance in starting a small retail shop in the South Valley. The SBDC was able to assist her in writing a business plan and obtaining financing to build her inventory. Mrs. Bustillos was approved for $3,000 from West and was able to start her business in a small 100sq ft. location. Her business became very successful and grew fast. Mrs. Bustillos was receiving request from clients for different products and was soon outgrowing her location. In less than two years Maria Lidia came back to the SBDC for assistance in purchasing a retail store. In 2007 she was able to get financing for a location with the assistance of the SBDC. She is currently located in this building. She improved the facility by using vibrant colors and decorating it with stars. She started with a retail shop space of 200 sq. ft., and is currently using about 1000 sq. ft. of retail space to sell her products.

Mrs. Bustillos continues to grow her business by offering a variety of products and her knowledge of natural herb remedies. Over the years we continue to help her in different areas of a business such as, wholesale purchasing, flyers, and marketing.

Mrs. Bustillos said, “I’m grateful for the assistance the Albuquerque South SBDC has given me and I truly feel that the Albuquerque South Valley SBDC has been the basis of my business success.”

Visit her store at 918 Old Coors Dr. SW, Albuquerque, NM 87105 505-203-3436.
Pajarito Brewpub & Grill

Owners: Cathy Mockler, Patrick Mockler-Wood, Pawel and Dorota Listwan
Type of Business: Brewpub & Grill
Years in Business: 1
Number of Employees: 49
SBDC: UNM – Los Alamos

The Pajarito Brewpub & Grill has quickly become a hotspot for Los Alamos and the surrounding communities of the Atomic City. The restaurant offers a great assortment of 30 world-class brews on tap and 45 bottled beers, as well as a menu ranging from burgers and fish and chips to steaks and other tasty entrees. With convenient hours for lunch and dinner, seven days a week, patrons can enjoy a nice, relaxing dining experience any day of the week.

The owners of the Pajarito Brewpub & Grill are mother and son Cathy Mockler and Patrick Mockler-Wood and the husband and wife team of Pawel and Dorota Listwan. Cathy and Patrick are long-time Los Alamos entrepreneurs who have owned and operated the North Road Inn Bed and Breakfast for 20 years. Patrick is a proud Los Alamos native whose dream of opening this restaurant was four years in the making. Pawel is a scientist at the Los Alamos National Laboratory and Dorota has previous restaurant management experience.

When the restaurant first opened, the owners were hoping for 100 customers a day and anticipated needing a staff of 16 employees. Since then, the restaurant has been so successful that it averages about 450 customers per day and employs a staff of 49. Some days, they have served over 700 customers.

Patrick always makes a point to let everyone know that the restaurant would not have opened without the efforts of each member of the management team. He contributes the success of the Pajarito Brewpub & Grill to the team effort, hard work and sweat equity of each of the owners.

Patrick also gives credit to Katie Stavert and the Los Alamos SBDC by stating that, “she assisted us with accounting, business planning, marketing and licensing. The SBDC’s help was invaluable in helping us in the early stages of starting our business.”
Lectra Tech, LLC

OWNERS: Arlin Nightingale and Tristan Schmidt
TYPE OF BUSINESS: Electrical Contractor
YEARS IN BUSINESS: 4
NUMBER OF EMPLOYEES: 5
SBDC: Clovis Community College

Arlin Nightingale and Tristan Schmidt own and operate Lectra Tech, LLC, an electrical contractor and service business in Eastern New Mexico and West Texas. Formerly Lectra Tech, Inc., the business had a long history in the community. Arlin Nightingale, then a key employee, began planning to buy the business when the son of the original owner decided to sell, and he met with the Clovis SBDC in 2009 to begin working on his business plan. Arlin acquired a parcel of land on US Highway 60-70-84 just east of Clovis and applied for an SBA loan at the Bank of Clovis prior to submitting his business plan Christmas Eve of 2009. The loan was approved and a new metal building was built to house the operation the following spring. Lectra Tech, LLC was formed in February 2011. Tristan Schmidt, also a former employee, purchased an interest in the company in January 2013.

Arlin increased Lectra Tech’s customer-base through networking, leads and personal contacts. The transition to new ownership went smoothly as a majority of previous customers knew Arlin and Tristan. The company added several significant customers including The Rose Point Subdivision and The College Park Subdivision. They are now performing maintenance and new installations for two large customers in Clovis - Quality Liquid Feeds Inc. and Southwest Cheese LLC. Arlin has established contacts with developers of alternative energy projects in New Mexico and West Texas, and the company is expecting a surge in activity with the Tres Amigas, LLC power superstation building in Clovis.

Arlin recognized what they needed to accomplish in order to move the business forward. He stated, “One of the most significant items in the process was the strategic plan. I didn’t want to just take over the business; I wanted to see it expand.” Arlin also said, “The SBDC [Clovis] explained the process in detail and provided me with guidelines. I started meeting with Gordon Smith and over several sessions we wrote a very comprehensive business plan. I was able to get an SBA guaranteed loan. The SBDC [Clovis] has been very instrumental in the success of our business.”

Future successes will continue for Lectra Tech, LLC as the owners build its reputation by being the premier provider of electrical service for irrigation wells and sprinkler systems. Arlin continues to develop that aspect of the business and is expanding its reach as evidenced by the completion a large water line project near Pecos, Texas. The company is considering opening a branch in West Texas where irrigation service work as well as electrical services for the oil and gas industry are in high demand.

Stone Oilfield Service, Inc.

OWNER: W.H. Stone
TYPE OF BUSINESS: Oilfield Service
YEARS IN BUSINESS: 9
NUMBER OF EMPLOYEES: 75
SBDC: New Mexico Junior College

Stone Oilfield Service, Inc. was established in 2004 by W.H. Stone with just two trucks and two employees. In nine short years, the business has grown to include more than 50 trucks and over 75 employees. Mr. Stone attributes the success and incredible growth of the business to its commitment to excellence and quality service. The business, a long-term client of the Small Business Development Center located at New Mexico Junior College, has demonstrated continued success and longevity.

Initially specializing in kill trucks, hot oilers, and vacuum truck services for the oilfield industry, Stone Oilfield Service ensures proper gas and oil production, pre and post oil and gas production services, and the disposal of oilfield byproducts. The business has now grown to incorporate additional oilfield support operations including frac tank rentals, a winch truck, pipe racks, and environmental shields.

After having worked in the oil industry for over 14 years, Mr. Stone began the process of developing his business idea in 2003 and took advantage of the services offered by the New Mexico Junior College SBDC, to include workshops and business counseling services. With hard work and determination, Mr. Stone established Stone Oilfield Service and has continued to grow and expand his business to this day.
Double Eagle Restoration, LLC

OWNERS: Becky and Robert Lee
TYPE OF BUSINESS: Cleaning Services
YEARS IN BUSINESS: 5
NUMBER OF EMPLOYEES: 7 plus 6 independent contractors
SBDC: NMSU – Alamogordo

Owners, Becky and Robert Lee, started Double Eagle Restoration, LLC, in 2008 and now have 5 employees. This woman-owned company specializes in cleaning hard surfaces and carpet for commercial and residential customers.

Double Eagle Restoration has quickly built a professional reputation, have a strong customer base, and have contracts to clean facilities at Holloman Air Force Base and regional Wal-Mart stores. In 2009, they were honored by the Alamogordo Chamber of Commerce as “Business of the Year.”

The Lee’s second company, Gum-B-Gone, manufactures a steam machine that is used by Double Eagle in their cleaning and is made in the USA. They sell the machine and help others to realize their dreams of self-employment as well.

The Lee’s received assistance from the Alamogordo Small Business Development Center in the areas of business planning, recordkeeping and manufacturing research. According to Becky, “the SBDC trainings have been very helpful.” They also credit much of their success to Elke Mosholder and the New Mexico Procurement Technical Assistance Program for helping them pursue contracts with Holloman Air Force Base and other prime contractors.

Robert and Becky enjoy being self-employed and wish to leave behind a company legacy.

Digital Network Services, LLC

OWNER: James Holbrook
TYPE OF BUSINESS: Installation of Telecommunication Systems
YEARS IN BUSINESS: 2 and 9 months
NUMBER OF EMPLOYEES: 14 plus 10 independent contractors
SBDC: UNM – Valencia

Digital Network Services (DNS) was started in December, 2010 by James Holbrook and is located at 715 B South Main St. Belen, NM. Its primary service is the installation of telecommunication infrastructures which include fiber optic central office, data center, cell sites, and power related equipment for the major communication providers throughout the United States. In addition, DNS has teamed with UNM – Valencia to provide a Certified Fiber Optics Technician program. This program to date has graduated over 100 trainees, many of which are employed through DNS.

The company has grown from the 2010 beginning with James as the sole employee to a present staff of 14 full-time employees and 10 individual contractors. The 2013 revenue is projected to be $1.5 million which is derived from contracts in 12 states.

James has said that the information and advice he has received from the SBDC Valencia has been most valuable in terms of his identifying the internal strengths and weaknesses of his company as well as offering alternatives to problems encountered with clients and pointing out marketing opportunities that may have been missed. A specific benefit is the on-going education and advice regarding financial operations and business management.

DNS prides itself in delivering consistently excellent technical services and personal commitment to the highest quality of client communication and responsiveness.
Randy Jones
Carpet Cleaning and Stretching, LLC

OWNERS: Randy and Donna Jones
TYPE OF BUSINESS: Services
YEARS IN BUSINESS: 14
NUMBER OF EMPLOYEES: 2
SBDC: NMSU — Carlsbad

The Small Business Development Center at New Mexico State University in Carlsbad has chosen Randy Jones Carpet Cleaning and Stretching as their 2013 Success Client. Randy and Donna Jones, owners of Randy Jones Carpet Cleaning and Stretching, LLC, have been in business serving Carlsbad and the surrounding communities since 2001. Randy is a member of the Carlsbad Chamber of Commerce.

This full-service business is for anyone requiring carpet cleaning, steam cleaning, upholstery cleaning or carpet stretching. The business started with 10 clients per month and is now servicing 6 clients per day. Randy stated, “Adding the carpet stretching service met a need that my clients had been asking for.” Randy also says that most of his customers come by word of mouth. “People trust their friends’ opinions, and more often than not, my customers have referred me to their friends because they like our work.”

At one point, Randy considered taking on a partner, but visited with the Small Business Development Center to discuss the pros and cons. Randy stated, “Ms. Chávez helped us make the right decision, giving us invaluable advice. If it wasn’t for her help, I may not be in business today.”

Curl Up & Dye

OWNER: Kelly Trinkle-Thai
TYPE OF BUSINESS: Full service salon, massage-tanning-spa services
YEARS IN BUSINESS: 4
NUMBER OF EMPLOYEES: 1
plus 5 independent contractors
SBDC: Western New Mexico University

The pressures of running a full service salon can be high. First is the competition. It’s hard for a customer to leave her long time stylist and try someone new. Second is the labor. Finding licensed stylists in a small community is a challenge. Third is the demand. Times have been economically tough in Southwest New Mexico.

All this and the average salon owner might want to curl up and die. Kelly Trinkle-Thai is not your average salon owner.

In 2009, Trinkle-Thai was employed at a Silver City salon. She had the desire to open a place of her own so she reached out to the Small Business Development Center at Western New Mexico University. “It would have taken longer to open without the Small Business Development Center,” Trinkle-Thai said. “They helped me out in planning out the business not only financially but everything else from start to finish.”

With a helping hand a strong desire to achieve her dreams, Trinkle-Thai opened her doors in historic Downtown Silver City on December 3, 2009. From the beginning, Curl Up & Dye has set itself apart from the competition.

From it’s unique name to the graffiti style art on the salon walls, the salon gives the essence of a modern, chic and cutting edge place.

“We regularly travel to hair shows,” says Trinkle-Thai about her team’s professional development. “Our team is modern in their look and styles.”

Trinkle-Thai is also connected to the community. Her salon participates in university events, arts council programs, and downtown socials. Charities benefit from Curl Up & Dye’s community outreach as well. The business was recently involved in the American Cancer Society’s “Look Good, Feel Better” program where women undergoing cancer treatment were treated to a day at the salon.

Her unique style and successful networking have lead to consistent growth in the last three years.

On day one, Trinkle-Thai was a team of just one herself. Today, her salon is busy with six hair cutting chairs consistently full. Her salon offers manicures and pedicures, full body waxes, tanning, spray tan, massages, facials and a sauna. What’s next for Curl Up & Dye? With its large palette of colors and accents, the business has decided to go green. Plans are in the works to install solar panels and to integrate the use of locally made products as well as a larger effort to increase recycling within the store.
ALBUQUERQUE

The Wright Choice Learning Center

OWNER: Sandra Lee Baca  
TYPE OF BUSINESS: Childcare/Learning Center  
YEARS IN BUSINESS: 28  
NUMBER OF EMPLOYEES: 12  
SBDC: Central New Mexico Community College

Sandra Lee Baca opened the Wright Choice Learning Center in August of 1985 in Belen, New Mexico when, as a single mother, she recognized a need for quality day care in the Middle Rio Grande valley. Her clientele grew rapidly, and she soon moved her business to a 2,100 square foot building where she provided care for more than 30 children. Wright Choice Learning Center’s reputation spread, and by 1995, the business had outgrown the building. Ms. Baca then realized that she would have to buy or build a larger facility to accommodate her growing clientele.

It was at that time that Sandra sought the assistance of the New Mexico Small Business Development Center. She began working with Ray Garcia at the UNM-Valencia SBDC and continued to work with him when he moved centers and became the director of the Albuquerque SBDC at CNM. Together Ms. Baca and Mr. Garcia worked on a business plan that addressed the growth of her child-care center. They prepared a ‘Pre-Qualified Women’s Loan Program Application’ and submitted the package to the SBA in the spring of 1996. It was approved and construction of the new child-care facility soon followed! Sandra still keeps the loan package in her office as a memento, including the approval letter sent to Mr. Garcia by Murray G. Saunders on July 3, 1996.

Sandra Baca’s 3-Star facility now encompasses 6,230 square feet and sits on an acre of land far away from noise, traffic and dust. It includes a large playground with equipment that fits the developmental needs of different age groups. Her clientele range from six weeks old to twelve years. The facility is equipped with twenty video cameras that continually monitor the classrooms and outdoor areas. The staff prepares home-style nutritious meals in a fully-equipped kitchen.

Ms. Baca believes that her center serves as a vital extension of today’s families. She stated, “Our goal is to create an environment of imagination and creativity by providing a variety of learning and exploratory experiences in a warm, nurturing, and responsive environment where the child will feel safe and free to experiment, test, and discover. We strive to foster intellectual, emotional, social, and physical development. We believe that children learn best from staff that are warm, nurturing, and well trained. In addition, an important part of our program is to support the family; therefore, we encourage and appreciate parental input, observations, and participation.”

Wright Choice Learning Center has twelve well-trained, exceptional employees that help Ms. Baca accomplish her goals. Her business has flourished for 28 years. Wright Choice Learning Center demonstrates how the NMSBDC network can provide long-term assistance to clients.

GALLUP

Silent Hawk Environmental, LLC

Namjoo and Jayden Hastiin-Nez founded Silent Hawk Environmental LLC in 2012. Their mission is to contract with companies that manage Unexploded Ordnance (UXO) which poses risks to personnel and property. UXO is the term used to describe military munitions such as bombs, rockets, missiles, grenades, and landmines that have been deployed or launched but have not functioned or detonated as intended. Unexploded Ordnance exists worldwide in all conflict regions, and in the United States, can date back as far as the Civil War. The heaviest concentrations are found on both active and inactive bases that include ammunition depots, firing and training ranges.

Although there is rapid growth in Munitions Response programs worldwide, Silent Hawk Environmental is presently focusing on UXO and munitions debris in New Mexico, with plans to expand nationwide. Silent Hawk Environmental is currently subcontracting with a major contractor to remove UXO and munitions debris from the Fort Wingate Army Depot at Gallup, New Mexico. After cleanup is complete, the land will be returned to the previous owner followed by a transfer designated to the Navajo Nation and the Pueblo of Zuni.

Silent Hawk Environmental faces risks both in the field and in the business world; however, the training, experience and certifications achieved by Jayden have helped him to navigate the risks associated in dealing with UXO material in the field. Jayden states that, “handling the risks in planning and starting this business project would not have been possible if it weren’t for the help, guidance and leadership of the Gallup SBDC and Dan Sanchez. He helped us plan, prepare and manage our business from a dream into reality. Mr. Sanchez basically helped us each and every step of the way, right up to the bombing range gates, and that’s where he steps back!”
Higgins Environmental Solutions Growing and Giving

**OWNER:** Florence Higgins  
**TYPE OF BUSINESS:** Environmental Safety  
**YEARS IN BUSINESS:** 5  
**NUMBER OF EMPLOYEES:** 1  
**SBDC:** Luna Community College

Florence Higgins considered starting her own business for several years prior to retiring from the Environmental Health Department. Florence has been a resident in Raton, NM for over 35 years and it seemed like a natural next step to start and provide a much needed service for the community. Florence had saved $10,000 to start her business and also set up a brief set of guidelines to help her stay on task with her business. Florence says the toughest part has been to start from scratch with everything. She had to certify as an instructor in nationally recognized groups so that her classes would have credibility. Higgins Environmental Solutions was formed to offer food safety trainings and pool certifications.

Florence knew that starting a business would not be easy and that having a set of skills and knowledge in the field of environmental safety would not make her a success in itself. She knew she needed to have more knowledge in running and managing a business and sought out resources to help her. She met with the LCC SBDC for help with planning and starting her new business. Florence also took classes through the SBDC and she says the networking with others as well as the knowledge is key and soon Florence gained the confidence to pursue clients and hold trainings in her community.

Higgins Environmental has been operating for 5 years now and has tripled its business since 2008 and is forecasting more growth for 2014. Her market has grown to various parts of the state and Florence finds herself very busy traveling and teaching her food safety courses and pool certifications. The one thing that Florence has done to give back is she has implemented a faith based volunteer program for food safety as she feels that every person, regardless of their status in life, is entitled to safe meals served by confident well trained food handlers. She has also developed a presentation called Food Safety for Fundraisers and is working with NM State University to develop the program into a complete package that can be used by other trainers. Florence continues to call on the SBDC anytime she has questions in her small business and to receive guidance and advice as well as taking the small business classes they offer. “When I found the small business center that came up here to meet with me; well that was the best day!!” says Florence. “They are patient and prodding in the right measures and I would not have succeeded without them. Thank you!”

Spear Enterprises LLC, dba Thunderbird Fence

**OWNER:** Charlie Spear  
**TYPE OF BUSINESS:** Wholesale/ Retail  
**YEARS IN BUSINESS:** 1  
**NUMBER OF EMPLOYEES:** 3  
**SBDC:** ENMU-Roswell

Charlie Spear, serial entrepreneur, started his first business when he was a teenager. Even throughout a 12-year career with the state highway department, he had numerous sideline enterprises that kept him busy weekends and evenings. One of these businesses brought Charlie to the SBDC early in 2010, when he was considering moving to fulltime employment in his building and remodeling company, Hunters Custom Solutions, LLC. At that time he decided to keep his day job.

Some time later, while picking up supplies at Thunderbird Fence Supply, Charlie learned that the owner would soon be retiring, and the business would be going on the market. Since 1976, Thunderbird Fence Company had been supplying fencing materials to commercial customers throughout southern New Mexico. Charlie was quick to see opportunities to grow this business, particularly in renting fence partitions and expanding the product lines for the residential/retail market. He returned to the SBDC for assistance.

Charlie was able to secure financing, including an SBA 7(a) loan guarantee, and completed his acquisition in February 2013.

Charlie immediately added a variety of fencing products, such as cedar pickets and fence stains, to give his residential customers a wider selection of products.

He expanded the “Rent-A-Fence” segment of the business and now has 1,800 chain link fence panels—3 ½ miles of fencing—that are rented to enclose construction and oilfield sites, as well as for crowd control at public events and animal safety control during residential construction.

Charlie also relocated Hunters Custom Solutions from his home to Thunderbird’s site.

“Carl and the SBDC staff were, and continue to be, extremely helpful and supportive,” says Charlie—and the Roswell SBDC looks forward to working with Charlie for many years to come.
Pico Bravo, an enchilada sauce and salsa manufacturer, owned by Vince Bluth and his wife Mindy, is located in La Mesa, New Mexico. Their tradition started many years ago when chile harvesting on the farm of Rancho Los Apaches was in full swing. Every year, the Bluth family gathered to make salsas and sauces from their home grown chile peppers. Their Mommita, the master chef, was devoted to creating a large assortment of chile blends with rich powerful flavors. The family recipes grew in popularity among family and friends because of the unique homemade taste.

With the help of the DACC Small Business Development Center, Vince and Mindy created Pico Bravo in the fall of 2011 and have been growing their business ever since. Vince commented that, “The SBDC was fundamental in helping us start Pico Bravo and obtain compliant nutritional labeling. They assisted us with a marketing strategy and gave us sound management advice for our business.”

Pico Bravo first started selling their sauces at the Las Cruces Farmers Market and was featured on the shelves of the Toucan Market by December of 2011. Within a year, they were distributing their products to over 150 grocery stores in 6 states, to include Albertson’s and Pro’s Ranch Market. Most of the local grocery stores now carry their products and have contributed to the continued success and growth of the company.

Pico Bravo was founded on the rich authenticity of Mexican culture and tradition. They specialize in red “Enchilada Style” chile sauce used for popular Mexican dishes like enchiladas, chile Colorado, huevos rancheros, tamales, and menudo. They are constantly developing new chile blends and will be adding several new products soon. With an increased demand for freshness and healthy eating, Pico Bravo continues to meet the needs of their customers by using fresh red chile peppers and other wholesome ingredients to create homemade-style sauces with a taste of Mexican tradition.

Most producers in the chile sauce industry use a process of dehydration which causes a loss of taste and quality. However, Pico Bravo uses only fresh picked chile which preserves the flavor and the richness of the chile pods, thereby creating a product with superior taste and appeal. Pico Bravo’s products are made with fresh ingredients, contain no preservatives and are gluten free. They take no shortcuts when it comes to quality. Fresh red and green chile is hard to find throughout the country, and it is the goal of Pico Bravo to make their products more available to chile lovers and to all of those who don’t know what they’re missing!

New Mexico Video Services

OWNER: Dennis Chavez
TYPE OF BUSINESS: Video Production, Audio/Visual, Digital Media
YEARS IN BUSINESS: 6
NUMBER OF EMPLOYEES: 1 plus 6 independent contractors
SBDC: Northern New Mexico College

“After almost a decade, I left a financially rewarding government video career in pursuit of becoming a better father and husband,” says Owner of New Mexico Video Services Dennis Chavez. “Since I had already been in the world of video technology for 17 years, the possibility of self-employment presented itself. We then determined that the only way to achieve a better family life was to “jump off the cliff” and go into business full time! I turned to Julianna Barbee Director of the Espanola’s Small Business Development Center for guidance, and I am forever grateful to Julianna and her staff, Ida and Rita, not only for helping us make this dream into a reality but making us feel like family!”

New Mexico Video Services is a multi-service, production and digital editing company, offering personal, commercial and corporate video services. NM video Services offers “personal video services” such as family and home movie transfers, weddings, video and photo montages, family legacy videos, video wills, professional actor reels, family reunions, HD music videos, sports highlight reels for high school, college and pro athletes and transferring of old 8mm film to DVD. NM video Services also offers “commercial and corporate video services” that includes corporate training videos, sales presentations, commercial applications, documentaries, real estate, legal, video conference system design and support, event multi camera live switching, business internet videos and commercials.

“Julianna continues to help me with her vast knowledge of broadcast media, marketing, her local, state, national and international resources and the technical ins and outs about how to grow a business,” says owner Dennis Chavez. “The SBDC is such a valuable and important element to the success of New Mexico Video Services.”

The opportunity to team up with Julianna Barbee’s training of “Your YouTube Video Promo at the America’s SBDC national convention in Orlando will open up new doors, says Chavez. “Julianna has also scheduled interviews with national and international companies such as Google, Microsoft, Intuit, Franklin Covey, and Go Global.
Pet Food Gone Wild, LLC

OWNERS: Susana Vasquez and Roberto Holness  
TYPE OF BUSINESS: Gourmet Pet Food  
YEARS IN BUSINESS: 2  
NUMBER OF EMPLOYEES: 2 plus 2 part time  
SBDC: UNM — Los Alamos — Sandoval County

2008 was a disaster for many small businesses across the nation! The poor business economy in Illinois was a path to positive change for Susana Vasquez and Roberto Holness, owners of PET FOOD GONE WILD, LLC.

Susana and Roberto considered New Mexico as the place they wished to relocate to when their business in Illinois slowed down. They liked the people and the climate and made the move to New Mexico in early 2009. They both were looking for a business venture where their passion was and that was with their pet. After much research, Roberto and Susana found a $60 billion dollar industry and they both envisioned a tremendous opportunity: selling gourmet pet food and unique specialty items. They also wanted to have a place where washing their dogs would be hassle free. Susana and Roberto decided that they would open a retail store offering gourmet pet food, specialty pet items and height adjustable, custom designed dog wash stations. Little did they realize that the wash tubs would be an immediate success!

The couple found the Sandoval County Small Business Development Center in Rio Rancho and met with Aaron Lundquist, Certified Business Analyst. Aaron provided assistance with the basics of setting up the business, advice on where to obtain licenses and discussed funding sources. After Aaron’s review of lending levels and sources, Susana and Roberto utilized The Loan Fund to fund the PET FOOD GONE WILD start up. Roberto and Aaron also spent time discussing business plans and the need to set goals for the business.

The couple’s three year goal of doubling the store size was achieved within 16 months of opening and Roberto had to rewrite that business plan. The couple self-funded the store expansion. Customer service and their involvement in the community in addition to their business acumen are two reasons that PET FOOD GONE WILD has been so successful. Susana and Roberto actively support pet rescue groups and groups that train service dogs for Veteran’s and others with disabilities by providing the pet owners with a free bag of pet food and gift pet wash certificate.

The Sandoval County SBDC wishes continued success to Susana and Roberto and they have created a business for the dogs...literally!

Ravens Ridge Bed and Breakfast

OWNERS: Judge & Phyllis Johnson  
TYPE OF BUSINESS: Bed & Breakfast  
YEARS IN BUSINESS: 16  
NUMBER OF EMPLOYEES: 2 part time  
SBDC: Santa Fe Community College

“I want to be adopted by this couple!”  
“Beautiful house and gardens, delightful hosts, delicious breakfasts, and we can’t wait to return!”

These are only 2 of over 150 Five-Star reviews of RAVENS RIDGE Bed and Breakfast; an award-winning and popular B and B hosting visitors from as far away as Beijing, China, and from as close by as Albuquerque and even from Santa Fe itself.

Ravens Ridge has been the Number One Bed and Breakfast in Santa Fe for two years running the business has received two certificates of Excellence from Trip Advisor, the Premier internet hospitality rating website geared to providing travelers with unbiased reviews of hotels and Inns world wide.

Over the 16 years Judge and Phyllis Johnson have owned their home, they have worked to develop a wonderful hide-a-way with water-wise gardens, 3 beautiful guest rooms, a garden hot tub and hummingbird sanctuary. Their “green” retreat utilizes xeric plantings, an extensive water collection system and solar and energy-wise utilities.

They bring a wide range of experience both in the hospitality and remodeling business and have owned and operated both a restaurant and a plant nursery. Phyllis’s interest in decorating and the couple’s cooking skills have served them very well in designing and creating a unique and delightful vacation destination for visitors to our City Different.

Phyllis’s sculptures appear throughout the landscape, and Judge utilizes his expert knowledge of Astronomy to provide an awe-inspiring star-show for guests with telescope viewing of the planets, stars and distant galaxies and nebulae.

The Johnsons went to the Santa Fe SBDC for guidance in launching their business. “We couldn’t have done it without SBDC” says Phyllis. SBDC provided expert advice on everything from the initial business plan to the information and contacts needed to navigate the very demanding and complex rezoning process necessary to operate in their neighborhood. “SBDC stuck by us the whole way,” says Judge. “We were pretty overwhelmed when we first walked into their office!”

Besides Judge and Phyllis, the business now has 2 part-time employees, a 90% occupancy rate during high season, and a professional website with thousands of hits per month during high season months. They have more reservation requests than they can fill and have to “block out” days if they want a night off! They have hosted more than 800 couples and have an expanding and loyal “returning guest” following.

“Thanks to the SBDC”, Phyllis said. “We have a thriving business: one that we love, one that our clients love, and one that promises good retirement possibilities if we ever decide we would rather be guests than service providers!”
Hodi’shooh Specialty Cleaning Services, LLC

OWNER: Abiegail Yazzie
TYPE OF BUSINESS: Janitorial Services
YEARS IN BUSINESS: 3
NUMBER OF EMPLOYEES: 15
SBDC: San Juan College

Abiegail Yazzie was sent to the Lake Valley Boarding School at the age of 5. She cried every day until she was given her duty, cleaning the floors. Running the floor buffer when she was in kindergarten, she took to her task with the same vigor and determination that she brings to her business. To this day, Abiegail notices floors wherever she goes and she has a very exacting standard of cleanliness. So, when an opportunity arose to bid on the janitorial contract at Arizona Public Service’s power plant in Fruitland, N. M. she decided it was her moment.

Abiegail met Certified SBDC Counselor, Alicia Corbell, at the APS Navajo Business Day workshop in July. While continuing her career as a social worker helping children in need at Indian Health Services in Shiprock, she actively worked the bid with the assistance of the SBDC. Meeting every Wednesday afternoon until the bid deadline, strategies were defined, pay scales were set and the response was formulated.

Within a few short weeks Abiegail established the LLC, obtained Certified Navajo Business status, registered on CCR and tailored a plan to meet the needs of APS that even included their preferred products. In November, Hodi’shooh Specialty Cleaning Services was awarded the first of two annual contracts; most recently, they negotiated a 3-year contract with escalators.

Originally conceived as a plan for what to do in retirement, Hodi’shooh Specialty Cleaning Services has become much more. No longer practicing at Indian Health Services, growth and development of the company is Abiegail’s professional focus. “The SBDC has been everything for me. If it wasn’t for their assistance, I would not have my business.”

Always seeking betterment, Abiegail is a graduate of the SBA e200 Emerging Leaders Program and the NxLevel Entrepreneurs Series. Future plans for the business include obtaining additional certifications as well as expansion into other large corporations and government contracting. Hodi’shooh Specialty Cleaning Services is positioned for a future that shines.

La Tinaja Restaurant and Trading Post

OWNER: Ira Vandever
TYPE OF BUSINESS: Restaurant and more
YEARS IN BUSINESS: 1 and 6 months
NUMBER OF EMPLOYEES: 4 plus 6 part time
SBDC: NMSU Grants

The La Tinaja Restaurant and Trading Post was reinvented and opened for business by Ira Vandever just over a year ago. Located south of Grants, New Mexico, on the Trail of the Ancients between the Ice Caves and El Morro National Monument, La Tinaja is a Navajo restaurant, community center and a one-time drinking haunt for Billy the Kid. At La Tinaja, which means “the watering hole”, the Vandevers also grow and serve fresh organic produce, along with locally raised poultry and meats.

In service to their community, La Tinaja is much more than a restaurant. Their community garden produces freshly-picked vegetables that are cooked and served to their customers. They purchase a large amount of produce from local farmers, hoping to revive a culture rich in agriculture and sustainable living. Local textiles and artwork are also offered for sale or trade. La Tinaja’s outdoor amphitheater is a regular site where free “Music Is Medicine” music lessons are taught to the youth of the community. There is also a ceremonial arena where traditional tribal performances, dances and bonfires take place.

Tourists and locals alike are treated to the traditional stories and foods of the Navajo, the largest remaining indigenous tribe in the world.

Ira Vandever and his mother Mary went to the Small Business Development Center at NMSU Grants for help in all aspects of opening and operating their business. Clemente Sanchez and Gerrie Ortiz were instrumental in helping launch the restaurant while offering advice and technical support throughout the first year of operation. With no prior business experience, Ira and Mary relied on the expertise of the SBDC staff to keep them on course during their first year of start-up challenges.

Since then, La Tinaja has opened a second site, Tinaja Express, in Grants. Their plan is to expand and hopefully franchise the “Express” concept of a limited-service restaurant or sandwich shop in communities near and far. La Tinaja Restaurant and Trading Post has been ranked as a five-star experience on Trip Advisor and Yelp, and CNN Travel Magazine recently featured La Tinaja as a top destination where travelers can experience authentic Navajo culture and cuisine. They have been featured in the Gallup Independent and the Cibola County Beacon as a “must visit” New Mexico destination.
ShreeYoga

OWNERS: Suki Dalury and Genivieve Oswald
TYPE OF BUSINESS: Yoga Studio
YEARS IN BUSINESS: 4
NUMBER OF EMPLOYEES: 3 plus 10 part time
SBDC: UNM — Taos

The Taos Small Business Development Center (SBDC), affiliated with the University of New Mexico, has named Shree Yoga as its outstanding client of the year. Suki Dalury and Genevieve Oswald are owner and operators of Shree Yoga. The business is a Yoga Studio and small retail space for yoga accessories. Items such as yoga mats and clothing can be found in the studio. Shree Yoga is located in a beautiful space in downtown Taos NM. Classes are held every day of the week and cover all aspects of the Yoga discipline.

Suki and Genevieve spent many sessions with the Taos UNM/SBDC office working on restructuring a business partnership, to updating and keeping accurate financial records. Both Suki and Genevieve teach yoga at the studio, but they also have other teachers working there as well. Some who even have studios of their own. The two have worked very hard to make it an enjoyable and profitable business in Taos.

New Mexico’s Small Business Development Centers provide existing and new small businesses with expert counseling in planning, marketing, financing, licensing, accounting, government contracting and many more areas.

To contact the UNM-Taos Small Business Development Center call (575) 737-6214

Chinea Dental Clinic, LLC

OWNER: Susana Chinea
TYPE OF BUSINESS: Full Service Dental Practice
YEARS IN BUSINESS: 9 months
NUMBER OF EMPLOYEES: 2
SBDC: Mesalands Community College

Rural communities struggle to maintain critical basic services for their residents. Tucumcari, New Mexico, relies heavily on medical care from distant communities. To attract sufficient medical services to the area is a full-time endeavor!

Susana Chinea recognized the need in Tucumcari for professional dental care. She had carefully studied many rural communities in New Mexico and chose the northeastern corner of the state. Ms. Chinea has a strong personal passion for providing service to her community.

In January 2013, the Chinea Dental Clinic, LLC opened to receive its first patients. The clinic employs Harlen D. Hobbs, D.D.S., who brings 15-years of experience, specialized credentials and a commitment to this rural area.

The list of patients continues to expand in response to the availability of additional local dental services. Services span from basic care to crowns and dentures. Hours are very flexible to meet the special needs of family and work schedules. Dr. Hobbs caters to emergency cases with immediate response.

The success in this first year of operations has allowed the opening of a second location. Another rural town with no local dental care is Clayton, New Mexico. The first day this new clinic opened, ten patients were in line to arrange for care! These residents will no longer have to miss work or take children out of school to travel over 60-miles to the nearest dentist!

When asked about the role played by SBDC, Ms. Chinea offered: “Where to begin? Vicki Watson from SBDC has done so much for us that we are truly blessed to have met such a good person. Vicki checked out buildings for us and made plenty of phone calls to see who could help us with grants or loans. She also took the time to sit down and help us come up with a business plan and she always made sure to stay on top of things.”

Future goals for Chinea Dental Clinic, LLC include increasing hours of operation, adding at least three employees over the next year, and adding more opetories. An ongoing goal is to welcome many new patients.
YOUR LOCAL, NATIONAL AND GLOBAL BUSINESS RESOURCE

• No-Cost confidential business consulting
• Low-cost business training workshops
• Certified business professionals

www.NMSBDC.org

Funded in part through a cooperative agreement with the U.S. Small Business Administration. All opinions, conclusions or recommendations expressed are those of the author(s) and do not necessarily reflect the views of the SBA. Reasonable accommodations for persons with disabilities will be made if requested at least two weeks in advance.