

The Mark of Approval!



DEPARTMENT OF INSPECTIONS AND APPEALS

We are happy to announce the Certified TSB brand mark has been refreshed and updated. The new look is colorful and contemporary and is being rolled out on State TSB marketing materials. The logo will eventually replace the old logo on the 48-hour TSB Procurement Web site and the Web page of the TSB Online Directory.

The new brand mark is a registered mark, and brand standards have been developed that will be required for Certified TSBs to follow when incorporating the brand into their own marketing materials. Contact the TSB Coordinator at smallbusiness@iowalifechanging.com for information on using the Certified TSB brand mark either on printed materials or Web site.

CHECK HERE FOR UPCOMING EVENTS

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



Donna Lowery Program Manager

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800.532.1215

WHY BECOME A CERTIFIED TARGETED SMALL BUSINESS?

Certified TSBs:

- Qualify to apply for low-interest loan of up to \$50,000.
- Gain early access to view bids for jobs with the state of Iowa government agencies 48 hours before other commercial vendors. Opportunities change daily on the 48-hour early Web site, but as an example, one day in June there were 68 bid opportunities listed on the 48-hour Web site.
- Enjoy marketing exposure by having your company's name and profile listed in the TSB Online Directory, frequented by many state of Iowa purchasing agents and even private sector companies such as Principal Financial Group.
- Have access to technical assistance from an experienced business professional who will mentor and guide you through any business ownership issues you may be facing, at no cost to you.

For more information on becoming certified visit: www.dia.iowa.gov

The Award Goes To...

The Targeted Small Business program is designed to assist in the creation and expansion of Iowa small businesses that meet all of the following criteria:

- Operating for a profit
- Annual gross sales of less than \$4 million
- At least 51 percent owned, operated and actively managed by women, minorities or persons with a disability

Becoming a Certified TSB offers financial assistance opportunities! Please join us in congratulating the following businesses awarded financial assistance through the TSB Program during April/May 2009:

April 2009

Anthony Castellano d/b/a Castle Concrete Services – Des Moines, IA - \$50,000

Aurora Alejandre d/b/a Suenos Felices – Des Moines - \$36,000

Christen Duvel d/b/a Duvel Photography – Cedar Falls - \$6,000

Alicia LeGrand d/b/a LeGrand Productions – Dubuque - \$11,000

Luis Leon d/b/a Leon Associates – Des Moines - \$33,000

Dr. Jennifer J Hinschberger d/b/a Hinschberger Chiropractic – Cedar Rapids - \$40,000

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New Certified TSB Window Clings Ready

Effective June 15, 2009, businesses that are certified as Targeted Small Businesses will receive a certificate and one of our new window clings. Proudly display it in your business vehicle or your storefront window.

EXISTING certified TSBs who would like a window cling simply need to send an e-mail to smallbusiness@iowalifechanging.com or call 1-800-532-1215.

SBA Offers New Loan Program to Assist Small Businesses

Beginning June 15, 2009, the U.S. Small Business Administration will begin guaranteeing America's Recovery Capital (ARC) loans.

ARC loans provide an immediate infusion of capital to small businesses to assist with making payments of principal and interest of up to \$35,000 on existing debt. ARC loans are interest-free to the borrower, carry a 100 percent guaranty from the SBA to the lender, and require no fees paid to SBA. Loan proceeds are provided over a six-month period and repayment of the ARC loan principal is deferred for 12 months after the last disbursement of the proceeds with up to five-year repayment terms.

Examples of qualifying debt may include credit card obligations, capital leases, notes payable to vendors/suppliers, Development Company Loan Program (504) first lien loans, other loans to small businesses made without an SBA guaranty and loans made by or with an SBA guaranty on or after Feb. 17, 2009.

ARC loans allow borrowers to redirect cash flow from making loan payments to investing in their businesses, to help sustain the business and retain jobs. For example, making loan payments on existing loans with proceeds from an ARC loan can allow a business to focus more funds on core operations, such as buying inventory or making payroll.

Like the SBA's other loan programs, ARC loans will be made by lenders and guaranteed by the SBA. Businesses interested in applying for an ARC loan should first contact their current lender.

ARC loans will be available for as long as funding is available or until September 30, 2010, whichever comes first. For more information on ARC loans, go to www.sba.gov or contact the SBA in Des Moines at 515.284.4422.



MARK THE DATE!

July 30, 2009, 8 a.m. – 4 p.m.

Sponsored by Iowa State University Extension/CIRAS and the Small Business Administration

IOWA GOVERNMENT PROCUREMENT CONFERENCE

Come and hear state and federal government agencies discuss upcoming contracting opportunities. Meet and network with government purchasing agents from city, county, state and federal agencies.

Listen to our guest luncheon speaker, Wayne Morgan, talk about his success due to last year's procurement event.

NETWORKING IS NOT PROSPECTING. APPROACH IT WITH A SENSE OF GIVING AND YOUR RESULTS WILL SKYROCKET!
Amy A Palmer • Blue Sky Coaching & Consulting

Conference location: Marriott, Ankeny, Iowa.

For more information about the event, please contact Jennifer Holm at 515.289.0280.

To register or view the agenda online, visit: <http://www.ucs.iastate.edu/mnet/procurement/home.html>

The Award Goes To...

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May 2009

Jeri Kemple & Lora Fraracci d/b/a ECOMAIDS of Iowa – Des Moines - \$14,000

Caren Sturm d/b/a **The Lagniappe** – West Des Moines - \$27,500

Jamica Haney d/b/a Honest Tips Nail Salon – Des Moines - \$25,000

Juan O Rodriguez d/b/a Diversity Insurance Inc – Des Moines - \$25,000

Once a business has been certified as a “targeted small business” by the Iowa Department of Inspection and Appeals, they may apply for financial assistance. For more information on becoming a Certified TSB visit www.dia.iowa.gov or Certified TSBs please visit <http://www.iowalifechanging.com/business/tsb.aspx> to access a copy of the financial assistance application forms.

THE SECOND-BEST WAY TO HOLD ON TO YOUR BEST CUSTOMERS

By Mary Cantando

You already know that the best way to retain customers is to follow through and do what you said you'd do. But that doesn't really give you a competitive advantage.

So what's the second-best way to hold on to customers? You've got to be creative. You've got to do more than you promised—more than you committed to. Here are some ways that you can really have fun doing this.

Begin to over deliver as soon as you close the deal. When you sign a contract with a new customer, always think of one more thing you can do for them. And, right on the spot tell them, "You know, I've got one other idea I'd like to implement for you without charge." This approach really hits home with them because it is something that no one else does. Just think about it—when was the last time someone offered you something at no charge after you signed a contract?

Your key customers are one of your most valuable business assets, so never take them for granted. To keep them top of mind, create a calendar reminder for the first of every month. When this entry pops up, list your top five customers at that time and decide on a specific action you'll take to strengthen

your relationship with each of them. Then put those items on your calendar for that month. These might be standard activities, like taking a client out to lunch, or they might be something a little out of the ordinary, such as making a donation to their favorite charity, or offering to help their graduating son in his job search.

And, here's an approach that will gain attention: Take photos of your customers benefiting from your services. For example, if you help a customer gain a contract with Texaco, take a picture of him standing next to a large Texaco sign. Or if you're a financial planner who has helped a client gain enough money to buy a new boat, get a picture of him with that boat. Then enlarge and frame these pictures and give them to customers—you can bet that you'll see them prominently displayed the next time you visit their office.

And speaking of pictures, always take your camera when you're attending events with your customers. Your goal is to get a great shot of your customer having fun with you! Then enlarge and frame this and give her one copy while keeping another for your office. How great is it to go into your

customer's office and see a picture of the two of you having a blast? (And how disheartening to your competition?) The key to customer loyalty is to make every customer feel that he or she is one in a million.

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



SEPTEMBER 24 - 25, 2009

**IOWA BLACK BUSINESS
SUMMIT 2009**

SPONSORED BY THE TARGETED SMALL BUSINESS PROGRAM OF IOWA, IOWANS FOR SOCIAL AND ECONOMIC DEVELOPMENT AND THE IOWA DEPARTMENT OF HUMAN RIGHTS.

The mission of this first-of-its-kind conference is to "unleash the full potential of Iowa's Black business owners and lay the foundation for their continued success and contributions to the economic vitality of our communities, cities, and our State." This conference targets Iowa's Black business owners, but is open to all Iowa business owners or interested parties who wish to attend.

For complete summit details, location, a listing of speakers, workshops, how to register, etc., please visit, www.iowabbs.com.

Registration deadline: September 4, 2009.

www.iowalifechanging.com

The Dog Days of Summer

This summer will no doubt be one of the worst economic periods the American economy, actually the global economy, has seen in a long time. And although recent economic indicators lend themselves to very cautious optimism, there's no doubt, these will be some dog days of summer.

So how are Iowa's certified targeted small businesses faring in these tough economic times? We phoned a few at random and asked them! Surprisingly enough, the few business owners we spoke with are "holding their own" and haven't had to make too many drastic changes in their business operations, or product or service offerings.

Pamela Stark, Vice President at Adfinity Marketing Group in Cedar Rapids shared that they review expenses more frequently, may do credit card balance transfers to minimize

finance charges, and have suspended all charity giving.

Art A La Carte of Newton has realized the importance of having a diverse array of clients rather than relying on larger Fortune 500 companies like Maytag for the majority of their business. Owner and graphic artist, Catherin Rickers, reports that they are also finding little ways to save on overhead costs and they are not replacing employees who voluntarily leave.

Things are looking rather "rosy" for Cherie Florman's landscaping business these days, as you might expect. For City Gardens, Inc., demand is building as fast as the grass grows and they are able to do some hiring after a winter slump. Ms. Florman says however that in this economy, some of her business clients are skipping their landscaping services or

scaling back the services they use, because they view it as a luxury expense rather than a necessity.

Finally, Stephen Ramirez relies on nearly three decades of experience in the transportation business to foresee how important diversification is in lean times. He offers his freight and delivery services in many flexible ways to meet any client's needs. But where he was feeling the pinch was finding a bank to loan him any capital to meet mounting credit card debt obligations and operational costs. In fact, he says two banks turned him down late last year shortly after the banking system began to implode. "Thank goodness for the Targeted Small Business program – they loaned me the money that enabled me to buy much-needed equipment without which we would not be doing so well today," said Ramirez.

From Your Customer's Point of View!

Steve Irwin, Iowa Public Television (IPTV) communicated with the Iowa Targeted Small Business Coordinator (TSBC) regarding what they do, what services they procure and their use of the TSB 48-Hour Procurement Web site.

Iowa Public Television is Iowa's statewide public broadcasting network. IPTV provides quality, noncommercial programming to make a difference in the lives of Iowans. As one of the last locally-controlled media enterprises in the state, IPTV is committed to telling Iowa's stories like no one else can. Mr. Irwin reported, "Our mission to educate, inform, enrich, and inspire Iowans enables IPTV to present an unequaled array of programs of lasting value to Iowans regardless of where they live or what they can afford. For the past two years, this mission has been best exemplified by our efforts to help Iowans prepare for the switch to all-digital broadcasting in February 2009.

This year also marks Iowa Public Television's 40th anniversary of service to Iowans. Our DTV education campaign and our 40th anniversary celebration provide special opportunities to showcase the unique and important service Iowa Public Television provides – service that reflects Iowa's interests and needs."

More than 1.4 million viewers a week turn to IPTV for programming that reflects a range of interests for Iowans in all demographic categories. Iowa Public Television stations include: Channel 11, Des Moines; Channel 12, Iowa City; Channel 21, Fort Dodge; Channel 24, Mason City; Channel 27, Sioux City; Channel 32, Waterloo; Channel 32,

Council Bluffs; Channel 36, Davenport and Channel 36, Red Oak.

TSBC Q: What types of goods and/or services do you typically purchase from TSBs?

A: The majority of Iowa Public Television's TSB purchases are for printing services, closed captioning services and promotional/marketing items.

TSBC Q: Do you utilize the 48-hour TSB Procurement Website to post your jobs for bidding? If so, do you find it helpful?

A: Yes. However, in the last several years, we have had only one or two responses from TSB vendors as a result of a TSB Procurement Website posting.

TSBC Q: What advice would you give a TSB who has a good or service that they think IPTV might need?

A: Develop and provide explanatory promotional materials with good reference contacts. We would encourage vendors to look at the TSB website for posted opportunities.

TSBC Q: How do you want TSBs to market to you (phone call, visit, send marketing material, etc.)

A: We would like e-mails or regular mail with marketing materials attached. The materials can be sent addressed to the business office or to accounting@iptv.org. The business office reviews the materials and if the goods or services are something that IPTV purchases, the materials are sent to the appropriate IPTV staff.