

JOE LOMBARDO  
Governor

Dr. KRISTOPHER SANCHEZ  
Director

STATE OF NEVADA



COMMISSION MEMBERS  
Gabriela Wyett, *Chair*  
Demetrius Ware, *Vice Chair*  
Nic Steele, *Member*  
Juanny Romero, *Member*  
Anabel Navarro, *Member*  
Jon Lau, *Member*  
Nina Gallagher, *Member*

DEPARTMENT OF BUSINESS AND INDUSTRY  
NEVADA COMMISSION ON MINORITY AFFAIRS

*The central advisory body advocating for and providing a voice to Nevada's  
minority community."*

**MEETING MINUTES**

Name of the Agency: Nevada Commission on Minority Affairs

Date and Time of the Meeting: April 10th, 2024, at 9:30am

Location: Hybrid meeting – Nevada State Business Center and remote technology system

**1. OPENING**

A. Call to order & Roll call

The meetings call to order at 9:30am by Chairwomen Gabriela Wyett

**Commission Members in Attendance:** Gabriela Wyett, Demetrius Ware, Nic Steele, Juanny Romero, Anabel Navarro, Nina Gallagher.

**Commission Members Absent:** Jon Lau

**Guest Speakers In Attendance:**

Dr. David Damore, Saul Ramos, Kaitlyn Schwantes, Melanie Sheldon, Jerry Mora, Noe Gonzalez, Janet Hartley, Carlos Gomez, Catherine Francisco, Dalisa Steward.

**Department Leadership & Staff in Attendance:**

Dr. Kristopher Sanchez, Director, Department of Business and Industry  
Marcel Schaerer, Deputy Director, Department of Business and Industry  
Michael Detmer, Chief Deputy Attorney General, Office of the Nevada Attorney General  
Angie Rojas, Management Analyst, Commission on Minority Affairs.

**Members of the Public Present:**

Erika Hernandez, Lourdes Orestano, Kimberly, Janet Serial, Adriana Pereira, Martha, Carmen Jones, Sheldon Robins, Carolina Gomez, Andrea Vigil, Adrienne, Mari Matsusaka, Gil Lopez, Tonya Brown, Dr. Janna Bernstein, Dwayne Davidson, Monica Cobum, Dr. Frances Richards, David Rosales, Omar Lopez, Mike Champion, Paloma Franco, Alex Shahady-Dupree, Veronica Torres, Desiree Zapinsky, Oscar Nonis, Aissa Gomez, Eric Garner, Gabriela Escudero, Sagrario Cadena, Naomi Gebrem Ariam, Hacer Bayot, Araceli Sotelo.

- B. Silent Meditation & Pledge of Allegiance, conducted by Chair Wyett
- C. Land Acknowledgements, conducted by Chair Wyett

**2. PUBLIC COMMENT (1<sup>st</sup> Period)**

During the meeting, Gabriela Wyett highlighted the current vacancies within the commission, encouraging interested individuals to contact Angie Rojas for further information.

**3. COMMISSION BUSINESS**

- 1) Approval of March 14th, 2024, meeting minutes  
Commissioner Steele moved to approve, Commissioner Ware seconded.  
The motion was carried unanimously.

**4. NCMA ACADEMY SERIES – FUNDING OPPORTUNITIES FOR MINORITY SMALL BUSINESS OWNERS (FOR DISCUSSION ONLY)**

- A. Introduction of roundtable discussion topics, and guest speakers  
Commissioner Navarro did a quick intro and welcomed guest speakers: Nevada Minority Business Development Agency Center-Noe Gonzalez, Latin Chamber of Commerce - Carlos Gomez, U.S. Small Business Administration-Saul Ramos, Urban Chamber of Commerce Operations and Programs- Dalisa Steward. Score Chapter Chair-Janet D Hartley, AAPI Chamber of Commerce President-Catherine Francisco, Executive Director of The Lincy Institute and Brookings Mountain West-David Damore, Ph.D, Nevada Small Business Development Center- Kaitlyn Schwantes, Nevada Governor’s Office of Economic Development-Melanie Sheldon.
- B. Commissioner Navarro and Chair Wyett initiated the discussion by outlining the objectives for the roundtable. They clarified that the session aimed to foster dialogue between guests and commissioners, providing an opportunity for meaningful engagement.

- C. Round Table Conversational Topics: Lending Deficiencies - Ways to increase access to capital - Financial education opportunities.
- Guests emphasized the significance of language equity in facilitating access to language and translation services. Additionally, they raised concerns about the educational gap, stressing the need for workshops to educate Nevada's minority communities further. They suggested that increasing resources would amplify the impact of these efforts. As highlighted by Janet D Hartley, there is importance in "generating classes on how to get clients from point A to point B". The suggested workshops encompassed a spectrum from introductory sessions to advanced topics, designed to reshape the mindset of small business owners and deepen their understanding of the field.

- The Lincy Institute and Brookings Mountain West
- D. During the presentation, the speaker, David Damore, Ph.D, discussed the distribution of minority-owned businesses, particularly focusing on areas like Las Vegas, Henderson, and Paradise. They noted disparities in representation among different minority groups, such as Asian and Hispanic-owned businesses, as well as women-owned businesses. David Damore, Ph.D emphasized the need for further work in addressing these disparities, highlighting issues such as access to capital and the impact of banking industry consolidation. Commissioner Wyatt echoed these points, emphasizing the importance of education, cultural competencies, and timely intervention to bridge the gap and provide support where it is most needed within minority communities.
- E. Commissioner Romero raised a query regarding the lack of service to Hispanic and African American communities. Commissioner Navarro then referenced statistics from the Latino Stanford, indicating that Latina women who apply for loans are among the least funded individuals in the applicant pool.
- F. Suggestions
- During the meeting, several important suggestions were made to address disparities in lending and support for minority communities. Advocating for institutional changes and oversight in the lending process was proposed, along with exploring marketing access to capital programs through various channels such as different chambers and radio stations targeting minority communities. Leveraging the state licensing system to disseminate information about available programs and resources to licensed businesses was recommended. Matching lending with technical assistance to provide additional support for borrowers was also suggested. Strategies to decrease

expenses for small businesses were explored, along with calls for more comprehensive training to prepare them for funding applications. Lowering the requirements for grants and loans to enhance accessibility was discussed. Establishing an agency or directory centralizing information and resources for minority women entrepreneurs was proposed, as well as expanding outreach efforts beyond chambers and organizations to reach more small businesses. Hosting combined lending and business resource fairs, exploring the implementation of matching programs for small businesses, and integrating financial literacy education into the school system were also considered. These proposals aim to foster inclusivity and support within the entrepreneurial ecosystem, addressing the needs of minority communities and promoting economic empowerment.

## **5. PUBLIC COMMENT (2<sup>nd</sup> Period)**

- A. Directo Sanchez from the Department Business and Industry  
The director extends gratitude to all the commissioners, the Nevada commission, and all guest speakers, and everyone present for their attendance, acknowledging its vital role in this important presentation. As the speaker concludes, attention is drawn to an upcoming event that aligns with the discussion on technical assistance. This event, scheduled for Wednesday, May 1st, at Sahara West Library from 10:00 am to 2:00 pm, offers opportunities for dreamers and entrepreneurs alike. It serves as a resource fair, providing valuable support and information.
- B. Attendee shared personal experience and frustrations regarding access to capital for minority business owners. Despite having extensive education and a longstanding relationship with their bank, they faced numerous barriers and denials when seeking funding, even after participating in accelerator programs. They emphasized the need for real solutions rather than bureaucratic hurdles and highlighted disparities in funding allocation, particularly for black women entrepreneurs. The speaker urged for tangible support and direct cash assistance to address the root issues facing minority-owned businesses.
- C. Omar Lopez, noted that in their 19 years of licensing as a realtor, significant challenges have been encountered in accessing capital for business ventures. Despite extensive education and experience in finance, numerous obstacles have arisen when seeking funding for small business ventures. Despite being certified and meeting all necessary criteria,

denials and bureaucratic hurdles from financial institutions have been faced. The speaker emphasized that this experience underscores a critical issue in the allocation of funding and support for small businesses, particularly those owned by minorities. It was highlighted that while funds may be available, the process of accessing them is often convoluted and bureaucratic, leaving many businesses unable to access the support they need. The speaker stressed the importance of addressing these systemic issues and streamlining the process to ensure that all businesses have equitable access to the funding and resources they need to thrive.

- D. The attendee expressed gratitude to the commission for their time and found the discussion valuable. They highlighted their organization's efforts to provide data mentorship, counseling, and training to small businesses, particularly startups with two years in business and around \$50,000 in revenue. They emphasized the need for more training to prepare businesses for accessing capital, ensuring they have all necessary documentation and are ready with a complete package when approaching banking institutions. The attendee noted that while grants and loans are helpful, businesses also need to understand profit and loss and have a solid business statement. They emphasized the importance of working with all organizations present to support businesses in becoming bank-ready.
- E. Kimberly Atkinson raised two concerns during the meeting. Firstly, she questioned whether there is a centralized agency overseeing grants specifically for minority women, suggesting the need for a directory or representation to streamline access to resources. She referenced previous mentions of funding, such as \$165.01 for employee training, highlighting the importance of having resources readily available for businesses to get off the ground. Kimberly expressed frustration with the lack of clarity and direction for single minority women seeking assistance, echoing the sentiments of a commissioner regarding the cyclical confusion surrounding this issue. She emphasized the need for clarity on where to seek help and who advocates for single minority women in navigating available resources. Kimberly posed a question during the discussion, but it was then clarified by Chair Wyatt, as this segment was designated for public comments, questions cannot be addressed.
- F. Andrea Vigil Hill, owner of Allegiant Electric, a small business in Nevada specializing in electrical contracting, expressed gratitude for the efforts made during the meeting. Andrea shared her positive experience with Employee NV, having participated in their program for 11 years and

utilized their grants. She highlighted the program's effectiveness in enabling her to promote an employee to an office manager position, provide a raise, and facilitate job training. Andrea also mentioned using a \$10,000 grant for safety training for her employees, including OSHA 30 certification. She emphasized the importance of such programs for small businesses, advocating for direct financial support rather than routing funds through various chambers and marketing companies.

- G. Attendee stressed the importance of mandating financial literacy education in schools to instill good financial habits early on. They highlighted the challenge of business owners not being aware of available resources in Nevada, despite the state having numerous valuable programs. The speaker emphasized the need for outreach beyond traditional channels like chambers and associations to reach the majority of small business owners who are not members. Additionally, they underscored the importance of considering rural communities, such as those in Northern Nevada, and suggested the revival of past initiatives like lending fairs combined with business resource fairs to connect businesses with lenders and other resources.
- H. Tanya Brown shared her experience starting a business in Chicago and highlighted a program there that provided funding through a matching program with U.S. Bank. She emphasized the value of such matching programs and expressed a desire to see similar initiatives in Nevada. Tanya stressed the importance of financial literacy education and support programs for small businesses, especially for start-ups like hers. She discussed the challenges she faced during the pandemic and the difficulty in accessing resources and loans.
- I. David from Reimagined Innovation echoed Tanya's sentiments, emphasizing the challenges start-ups face in finding information and resources. He mentioned the importance of business advisors and the need for accessible information through state and county websites to support small business owners.

## **6. NEXT MEETING**

May 9th, 2024

## **7. ADJOURNMENT**

Commissioner Ware moved to adjourn the meeting; Commissioner Navarro seconded. The motion was carried unanimously. Meeting adjourned at 11:18am.