



INROADS

Paving the Way for Montana's Disadvantaged Business Enterprises



DBE Program
Civil Rights Bureau
Montana Department of Transportation
P.O. Box 201001
Helena, MT 59620-1001

Profiling: Nittany Grantworks

Lori Benner started Nittany Grantworks in July of 2004 after seeing a need for someone to facilitate grant writing for government entities. Lori attended Penn State University and graduated in 1995. Lori then started working at government agencies working on obtaining grants for those agencies. Located in Livingston, MT, she specializes in providing project development, grant writing, grant administration, and project management services to units of government such as cities, burroughs, townships, counties, water and wastewater districts, Native American tribes, and states. Lori will be conducting grant writing/management classes offered through the DBE program this summer. Make time and plan to attend one of these great **FREE** workshops. See the back page for the exact dates.

Looking for ways to save money during the tough economic times?

- 1) Try going 'green'. With the latest advances in 'green' products, they are often less expensive.
- 2) Replace light bulbs with Compact Fluorescent Bulbs and see annual energy savings
- 3) Educate your drivers on how to drive more fuel efficiently. Things like no more jack rabbit stops, constantly hitting the brakes and going nowhere in a hurry. These things all increase your fuel economy.
- 4) Establish rules for your drivers to drive safely to keep your insurance rates down.
- 5) Price matching, when shopping for office supplies, jump online and compare prices, then check for price matching. Take the ad to the closest store that will price match and get all of your shopping done at once. It gives you more time as well as more money to put back into your business.
- 6) Check out phone/fax/internet bundles, these can save you \$\$\$ if you bundle the features.
- 7) Use e-mail to advertise to your clients instead of print mail.
- 8) Use rewards programs to add up even more savings on your office supplies. Some office supply places will give you a cash back reward for all the money you spend there.

Need a good book to read?

Try **Founders at Work**, by Jessica Livingston

If you've ever wondered what qualities all successful entrepreneurs possess, wonder no more. Livingston takes a look at several of today well-known tech companies, including Apple, Flickr and PayPal. Through illuminating interviews with company founders, you'll learn valuable—and sometimes surprising—things about how these revolutionaries stumbled on the path to success.



INROADS

BCMS
Banc Certified
Merchant Services

Banc Certified Merchant Services offers technologically advanced merchant transaction processing services for any size business. Located in Helena at 23 South Last Chance Gulch, call Cindy at 465-9701 or Mark at 459-9642



Bid and Contracting Opportunities

MONTANA DEPARTMENT OF TRANSPORTATION
MDT holds two bid lettings each month.

Proposed for letting July 2009

UPN/UNIT	PROJECT ID	FINANCIAL DISTRICT	PROJECT DESIGNATION	TYPE OF CONSTRUCTION	LENGTH MILES
5102 000	IM 15-3(67)155	2	ROCK SLOPE-W OF BASIN	ROADWAY & ROADSIDE SAFETY IMPROVEMENTS	
6714 000	STPX 6(15)	4	WATERSHED 16-WETLAND REPAIR	ENVIRONMENTAL	
2016 004	ARRA 7-1(118)64	1	ST MARYS RD-N & S	RECONSTRUCTION – WITH ADDED CAPACITY	1.9
5572 000	ARRA 90-8(157)446	5	PINEHILLS INTCH – WEST	RESURFACING-ASPHALT (THIN LIFT<=60.00 MM) (INCLUDING SAF.IMP.) (PAVE PRES.)	10.7
3606 000	STPS 34-1(11)5	1	8 KM OF POLSON – S	RECONSTRUCTION - WITHOUT ADDED CAPACITY	7.2
5366 000	HSIP 90-4(51)208	2	2002-RAMPS-ANACONDA INTCH	RECONSTRUCTION - WITHOUT ADDED CAPACITY	
4568 003	ARRA 5299(81)	3	SIDEWALK PROGRAM – GTF PHASE 3	BICYCLE & PEDESTRIAN FACILITIES	

For further information on upcoming projects, visit MDT's website at:
www.mdt.mt.gov/business/contracting/upcoming_pri.shtml

The State of Montana offers one stop vendor information at the following link:
<http://svc.mt.gov/gsd/onestop/SolicitationDefault.aspx>

This website contains information from all agencies that are soliciting a contract. Check it out!

Interest Rates Plunge for SBA Loans

Taken from "Billings Business"

The SBA 504 Loan program is a financing tool used primarily for businesses looking to expand their operations providing them with long-term fixed rate financing. This program is used for owner-occupied commercial real estate financing and/or the acquisition of certain long-term equipment (personal property). The typical financing package is structured with the borrower's primary lender financing 50% of the total project cost, the SBA financing 40% with a 10 or 20 year note, and the borrower coming in with a minimum of 10% equity. The interest rate on the SBA portion is a fixed rate for the term of the note and historically has been at or below the bank's rates.

The overall effective rate on the 10-year notes to small business borrowers for projects funded during May fell to the lowest point on record.

Borrower and lender funding fees have been waived for loan approvals through September.

For debentures funded in the month of May, the effective interest rate on 10 and 20 year notes were 5.374% for a 20-year note and 4.49% for a 10-year note.

Big Sky Economic Development Corp. is accredited by the U.S. Small Business Administration as a Certified Development Company to make SBA 504 Loans. Big Sky EDC assists borrowers with the process. For Information: Call Brandon Berger (406)869-8403 or email him at: berger@bigskyeda.org

MDT Awarded contracts for June and DBE participation:

Prime	Location	Project	DBE Participation
Nelcon Inc	JCT I-15 – Conrad	STPP 21-1(17)0	2.48%
Pavement Maintenance Solutions Inc	Bobtail JCT – West	ARRA 260-1(5)0	0.00%
Helena Sand & Gravel Inc	Capitol Interchange	IM 15-4(105)192	1.48%
Interstate Improvement Inc	Bridge Deck Preservation Program	IM-BH 0002(939)	0.00%
Knife River – Missoula	Russell St- Fairview to 39 th	ARRA 8105(14)	9.90%
Knife River – Missoula	Higgins/Hill/Beckwith – Missoula	ARRA 8117(6)	3.50%
Pavement Maintenance Solutions Inc	Kalispell North	ARRA 424-1(8)1	0.00%
H L Ostermiller Construction Inc	Lockwood – Southeast	ARRA 1028(4)	3.48%
Jim Gilman Excavating Inc	Front Street – Montana to Utah	ARRA 1806(8)	2.36%
TCA LLC	S FK – Madison R-W of West Yellowstone	NH 12-1(14)4	1.40%
Knife River – Belgrade	Chinook – CST – Gallatin St	ARRA 7406(7)	12.20%
Helena Sand & Gravel Inc	Hauser/Benton to Henderson	ARRA 5822(2)	0.00%
Riverside Contracting Inc – Msla	North of Scobey	ARRA 32-2(16)52	12.26%
Prince Inc	North of Lame Deer – North	ARRA 39-1(39)4	2.71%
Knife River – Billings	Belfry – West	ARRA 308-1(26)7	3.09%
Prince Inc	Richey – West	ARRA 51-2(4)19	2.55%
Prince Inc	Big Horn County Line – East	ARRA 90-9(98)473	1.25%
Blahnik Construction & Ready Mix	Powell County Line – South	ARRA 271-1(10)5	0.00%
Average Participation			3.26%

Do you know someone who could be a DBE?

If they are a small business owned by a minority or a woman and have less than \$750,000 in personal net worth and less than \$22.41 million in sales averaged over the last 3 years, they may qualify! Tell them to contact Wendy Stewart, DBE Program Manager at 406-444-6337 or westewart@mt.gov for an application packet.



Training Opportunities

Is there something you are interested in learning that will help you grow your highway construction related business? Please contact Shannon Hahn, DBE Supportive Services Coordinator, with any ideas you have. She can be reached at 444-7287 or email her at shahn@mt.gov

Shannon is also setting up her summer training schedule and needs to know when a good time for classes is and where to have them.

Welcome, Recently Certified DBEs!

Suzanne O'Neill
Transitplus, Inc.
Planning and Consulting

Sarah Puckett
SBK Enterprises LLC
Fire Mitigation, Tree Removal,
Clearing and Grubbing, Landscaping

Rod Trahan
Streamline Enterprises Inc
Business Coaching, Consulting

Susan Grover
Jocko River Construction
Finishing Construction, New
Residential and Commercial
Construction, Framing

Maribel Lujan-Hoornbeek
Bancorp
Construction Equipment Supplier,
Safety Equipment Supplier

MDT Civil Rights Bureau Directory

Wendy Stewart DBE Program Manager/Certifications	westewart@mt.gov	(406)444-6337
Shannon Hahn DBE Supportive Services Coordinator	shahn@mt.gov	(406)444-7287
Andy Hyatt-Marcucci Compliance Technician	ahyattmarcucci@mt.gov	(406)444-6331
Alice Flesch ADA Coordinator	aflesch@mt.gov	(406)444-9229
Bill Anderson Title VI & EEO Compliance Specialist	bianderson@mt.gov	(406)444-6334
Kathy Vert Acting EEO & Labor Compliance Specialist	kvert@mt.gov	(406)444-9270
Sheila Cozzie Civil Rights Bureau Chief	scozzie@mt.gov	(406)444-6335

Montana Department of Transportation

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TTY: (800)335-7592



WHAT'S NEW WITH YOU?

Inroads, the Montana DBE Newsletter, is your tool to gain new ideas, meet new people, network with other businesses, blow your own horn, and move your business down the road to success.

- *Have you or an associate won an award or been promoted?*
- *Do you have an idea for an article, or would you like to have your firm profiled in the newsletter?*
- *Do you want to show off your contracting handiwork?*
- *Do you want to hire an employee or buy/sell a business-related item?*

Let us know what's new! Send questions, comments, ideas, photos, and want-ads to: Wendy Stewart at westewart@mt.gov or call (406)444-6337.

Meetings, Workshops, and Training Opportunities

- July 9** Hellgate Venture Network
4:30 pm to ?
Holiday Inn Parkside
No speaker, no agenda, just networking and socializing. Contact Paul Gladen, 396-3534, paul@muzeview.com
- July 12-15** PNEDC Economic Development Leadership Summit
Starts at 8 am
The Grove Hotel
Help chart a course for a prosperous next 50 years.
Cost varies
For information:
<http://pnedc.net/conferences.htm>
- July 14** TechRanch presents: "Search Engine Optimization Workshop"
12:30 – 4:30 pm
Wingate Inn
Learn how to optimize your website to improve visibility in search engines, increase traffic and attract the right visitors
Cost \$59
Contact: www.techranch.org
910 Technology Blvd #A
Bozeman, MT 59718-4012
(406)556-0272

- July** Grant Development Workshop
9 am to 3 pm
Lori Benner from Nittany Grantworks in conjunction with the DBE Program
July 15 – War Shield Development, 300 2nd Ave, Great Falls
July 22 – C2 Business Solutions, Ronan
July 24 – Native American Development Corp, 2720 3rd Ave, Billings
July 27 – Prospera Business Network, Bozeman
July 29 – Browning Community Development, 124 2nd Ave, Browning
Cost: **FREE**
Contact Shannon Hahn, 1-800-883-5811

