

# SMALL BUSINESS EXCHANGE

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June 4, 2020

## COVID-19

Message from our Leaders

### 'Counties Decide': Local Governments In Driver's Seat As California Businesses Reopen, Newsom Says

[ Article was originally posted on [www.capradio.org](http://www.capradio.org) ]

By Nick Miller,

As many California communities reopen businesses like restaurants and hair salons for the first time in months, Gov. Gavin Newsom reassured residents on Friday that the state is prepared for a surge or outbreak in cases.

He also said that local governments are in the driver's seat when it comes to modifying the stay-at-home order.

"We put out the guide, the counties decide when," Newsom said.

As of Friday, 49 counties had submitted reopening plans, or "attestations," to the state. This allows them to move more quickly through phase two and reopen churches, barber shops and more, all with restrictions.

During his COVID-19 briefing at noon Friday, Newsom said some counties are entering phase three, but that phase four — which would allow residents to attend large gatherings like concerts and sporting games — is "simply not there."

He spent much of the briefing going over ways that California is prepared for a surge of patients or an outbreak.

Some 44 million procedure masks were delivered in the past couple weeks to industries that need personal protective equipment to reopen, including agriculture and hospitality. California's PPE coffers include nearly 86 million procedure masks and 8 million face shields.

■ Continued on page 2

## New USCC Report - Small Business Bouncing Back from COVID Slump



[ Article was originally posted on [www.uschamber.com](http://www.uschamber.com) ]

American small businesses report they have reopened in some capacity and are showing signs of optimism about the future, even while still dealing with many ongoing challenges related to the pandemic, according to the latest MetLife & U.S. Chamber of Commerce Small Business Coronavirus Impact Poll.

This month, we find that small businesses' level of concern about the impact of COVID-19 has subsided slightly. Overall, 82% of small businesses are concerned about the impact of the pandemic, similar to the last two months of the survey. However, the number of small businesses reporting they are very concerned is now 43%, a 10 percentage-point drop from a month ago, and a 15-point drop from two months ago.

Perceptions of cash flow and revenue have also improved. 56% feel comfortable with their company's cash flow situation, up from last month's low of 48% and similar to late March (59%). Also, 50% expect next year's revenues to increase, while 19% expect them to decrease. Last month, 47% expected an increase in revenue and 25% expected a decrease in revenue.

Most small businesses report being at least par-

tially open. 79% of small businesses are either fully (41%) or partially (38%) open. One in five are closed, either temporarily (19%) or permanently (1%). However, most believe it will take longer for the small business economic climate to return to normal: 55% of small businesses believe it will take six months to a year before the U.S. business climate returns to normal, up from 50% last month and 46% two months ago.

More than eight in ten small businesses report that they are making, or planning to make, adaptations in response to the coronavirus. Nearly half (48%) have either started, or plan to start, more frequent cleaning/disinfecting of surfaces, while 44% are asking, or plan to ask, employees to self-monitor for symptoms and stay home if they feel sick. Four in ten are also making, or planning to make, adaptations around employees wearing protective gear (40%) or requiring six feet of distance (39%) between employees and customers.

Overall, sentiment toward the economy remains similar to last month, but negative sentiments toward the U.S. economy are softening. 53% of businesses believe their business is in good health (50% last month). One in four (24%) rate the U.S. economy as "good," compared to 21% last month. 27% believe their local economy is in good health (last month the finding was 25%). However, the number of small businesses saying the U.S. economy is in "very poor" health has shrunk to 18%, from 29% last month.

#### Highlights

- **Most businesses are partially open.** Seventy-nine percent of small businesses are either fully (41%) or partially (38%) open. One in five are closed, either temporarily (19%) or permanently (1%). 51% of small businesses in the South report they are fully open.

- **Most say it will take longer for the business climate to return to normal.** Fifty-five percent of small businesses believe it will take six months to a year before the U.S. business climate returns to normal (up from 50% last month and 46% two months ago).
- **More than eight in ten small businesses report that they are making or planning to make adaptations in response to the coronavirus.** Of those doing so, nearly half (48%) of small businesses have either started, or plan to start, more frequent cleaning/disinfecting of surfaces, while 44% are asking, or plan to ask, employees to self-monitor for symptoms and stay home if they feel sick. Four in ten are also making, or planning to make, adaptations around employees wearing protective gear (40%) or requiring six feet of distance between employees and customers (39%).
- **Fewer businesses are very concerned about the coronavirus' impact.** The number of small businesses reporting they are very concerned about the impact of COVID-19 is now 43%, a 10 percentage-point drop from a month ago and a 15-point drop from two months ago.
- **Most larger small businesses concerned about lawsuits.** Two-thirds (67%) of small businesses with 20-500 employees are concerned about the possibility of lawsuits related to the coronavirus. Those with less than five employees are less concerned at 22%.
- **Negative sentiments toward the economy are softening.** Twenty-four percent of small businesses rate the U.S. economy as "good," (21% last month). However, the number of small businesses saying the

■ Continued on page 7

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# COVID-19 | Message from our Leaders

## 'Counties Decide': Local Governments In Driver's Seat As California Businesses Reopen, Newsom Says

Continued from page 1

The state is also increasing its capacity to trace how people acquire the virus. Before COVID-19, California had 3,000 contact tracers. The goal is to up that number to 10,000 by July.

Vulnerable populations are also being helped, Newsom said, noting that 60% of the more than 15,000 hotel rooms for unsheltered residents are occupied.

But there remain challenges.

The governor noted that, when it comes to health disparities for COVID-19 cases and race, people of color are adversely affected.

Black residents make up 6% of the population but 10% of the state's deaths, and Latinos 40% of the population but 55% of the cases, according to state data.

In addition to discussing these health disparities, Newsom began his briefing by addressing race and the police killing of George Floyd.

Videos being shared widely on social media show Floyd died after a Minnesota officer knelt on his neck for several minutes, preventing him from breathing.

The governor described how one of his children wanted him to watch the video.

"My daughter wanted to make sure I saw it," Newsom said. "Here she was, tearing up, because she knew it was wrong."

Floyd's death has sparked days of demonstrations in Minneapolis and across the country.

"We have to be more resolved, now more than ever, to do more and be better," Newsom said

**SOURCE:**

[www.caprudio.org/articles/2020/05/29/watch-live-gov-gavin-newsom-covid-19-update-for-friday-may-29/](https://www.caprudio.org/articles/2020/05/29/watch-live-gov-gavin-newsom-covid-19-update-for-friday-may-29/)



## Economic Equity and Covid-19

### California Budget Must Protect Underserved Communities, Greenlining Institute Says

[ Article was originally posted on <https://greenlining.org> ]

By Bruce Mirken,

With California's communities of color and low- and moderate-income communities facing unprecedented health and economic threats from COVID-19, The Greenlining Institute responded to the governor's May budget revise with a call to protect these under-resourced communities.

The governor's proposal, which represents the starting point for negotiations and could change drastically depending on whether Congress approves aid to states, endangers several programs that could help underserved communities weather the current crisis.

"As they work to finalize a tough budget, legislators and the governor must remember that communities of color and essential workers are being hit hardest by COVID-19," said Greenlining Institute President and CEO Debra Gore-Mann. "Programs that protect health, build community resilience and help spur a just recovery will get the most from every dollar while providing relief to those with the greatest needs."

Examples of programs that can bring such multiple benefits but which may now be in danger include climate change efforts like low-income weatherization, urban forestry, urban greening and Transformative Climate Communities – which integrates



multiple projects in community-led efforts to fight climate change and strengthen the economies of underserved communities. These programs have shown that they combine environmental, health and economic benefits for communities most in need, Greenlining's policy staff noted, and the May revise leaves their status unclear.

Also uncertain is the proposed climate resilience bond measure. Greenlining still hopes to see such a bond measure, designed to meet a "triple bottom line" of creating genuine economic stimulus, meeting community climate resilience needs and centering equity to support the communities hit hardest by COVID-19 and climate change.

Greenlining is disappointed that the governor proposed to eliminate his earlier proposal to expand Medi-Cal to undocumented seniors. Although this creates a short-term cost saving, the pandemic has demonstrated the urgent need to expand access to health care to all. The May revise also cuts the proposal to create the California Office of Health Care Quality and Affordability, which could play a critical role in improving community health and strengthening equity and cost containment as California copes with COVID-19.

Newsom's revised budget does offer some important relief for small businesses in communities of color, which have been particularly hard hit. As Greenlining had urged, it increases the California Small Business Loan Guarantee Program to \$100 million. It also waives LLC formation fees, another crucial need for diverse small businesses. Greenlining will continue to urge that small business programs be adequately marketed and implemented in communities of color.

To learn more about The Greenlining Institute, visit [www.greenlining.org](https://www.greenlining.org).

**SOURCE:**

<https://greenlining.org/press/2020/california-budget-must-protect-underserved-communities-greenlining-institute-says/>

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# Access to Capital

## Ready to Grow Your Business?

## What Lenders Want to Know Right Now

[ This article originally appeared on Nav.com ]

By Ty Kiisel,

Whether you're talking to an SBA lender or any other lender, they all are trying to get the answer to basically three questions. They might not all ask the questions in the same way, but they are all trying to find out the same thing: Can you repay a loan? Will you repay a loan? Do you have a plan should something go wrong? You need to know what lenders want to know before you apply for a business loan.

### Can You Repay a Loan?

They likely won't ask it this way, but what lenders want to know is whether or not you have the means to repay a loan. They will want to know what your annual revenues are? And, they'll look at your cash flow and to try to determine whether or not your business has the income that will be required to make all the periodic payments. The lenders that will be making small business loans right now, post PPP, will be very interested in your cash flow—which will be more important

now than ever.

Every lender wants to be confident that you can make each and every periodic payment before they offer you a loan. What's more, because they are all aware of the challenges many small businesses are facing right now, it's probably safe to assume they will be skeptical and will likely want you to validate that the income and cash flow numbers you are presenting them are accurate. In addition to wanting to see your last three months of bank statements, they'll want to see any additional information they can to verify that your bank statements are an accurate reflection of the cash flowing in and out of your business.

Don't think of lenders as investors. They only make a return on their money if you make each and every periodic payment as agreed upon. The hard truth is that they aren't looking for good ideas to invest in, they are looking for profitable businesses that demonstrate that they are able to make loan payments.

I once spoke with an entrepreneur who had a good business plan and a great idea. Unfortun-

nately, he was very early stage, had no revenue, hadn't established a business credit profile yet, and had a poor personal credit score. He didn't know what lenders want to know and couldn't figure out why nobody would offer him a loan. By the time he got to me he was pretty frustrated. Nevertheless, he wasn't a good credit risk and nobody was going to lend him money. He didn't have any means to make loan payments and couldn't convince anyone that he did. If you can't show a lender that you have a good track record, have revenue, and have any cash in your bank account, you aren't demonstrating that you are able to repay a loan.

I suggested that he bootstrap for a while and build his credit profile so he might have better success down the road. When you apply for a business loan, be prepared to answer this question even if they don't ask it this way. Be prepared to talk about your business' profitability, your annual revenue, and how you manage your cash flow. Demonstrate your ability to make periodic payments with your bank statements and financial records that show there is cash avail-

able to service debt. You need to convince them that you can repay a loan.

### Will You Repay a Loan?

This is a different question, something lenders want to know and is every bit as important. Over the last couple of months I've heard a lot of business owners complain that they were denied an EIDL or PPP loan because they had bad personal or business credit. Lenders use your credit profile to try to determine what you will do in the future based upon what you've done in the past. In terms of whether or not you will repay a loan, they look at your credit history.

For most small businesses, the harsh reality is that your personal credit score will probably be part of the equation—which was the case with many small business owners that were denied a PPP loan. The same will be true post PPP if you apply for a business credit card, a line of credit, or any other type of business financing.

■ Continued on page 7



## California Sub-Bid Request Ads

### Build Group, Inc.

is requesting proposals from qualified subcontractors and suppliers, including Disabled Veteran Business Enterprises (DVBE), for the following project:

**Please submit proposals before June 16th**  
GC proposal is on 6/16/20 at 2PM

**Hillcrest Elementary School Modernization and Interim Housing**  
810 Silver Avenue, San Francisco, CA 94134

**Project Description:** General School Modernization and reconstruction including ADA Access, Seismic Upgrades, and Fire/Life/Safety upgrades, including but not limited to: installation of interim housing utilities, coordination of IH delivery and install, new asphalt landings at IH ramps and final connection of MEP at Interim Housing bungalows. Multiple phases of hazardous material abatement, demolition of interior finishes, demolition of mechanical, plumbing and electrical systems, restroom upgrades, new framing, new doors and hardware, new windows, new finishes, new plumbing, new mechanical, new electrical, new fire alarm, new low voltage, clock/PA, exterior paint, and misc. site improvements.

Please signify on your bid your DIR, business license number & address, and any program participation (LBE, DVBE, MBE, WBE, etc.). We ask that full bids be provided at least one day before due date. If only scope letters are available, please send.

**Please send all proposals and any questions to:**  
[Estimatingpw@buildgc.com](mailto:Estimatingpw@buildgc.com)

Chelsea Bass, Phone Number: 415-367-9399



**Proven Management, Inc.**  
225 3rd Street, Oakland, CA 94607  
Phone: 510-671-0000 • Fax: 510-671-1000

PMI requests proposals/quotes from all qualified and certified subcontractors, suppliers, and truckers for the following project:

**FOSTER CITY LEVEE IMPROVEMENTS**  
PROJECT NO. CIP 301-657

**Bids: 6/16/2020 @ 2pm**

The work in this contract includes but is not limited to: Demo; Forming and Accessories; Waterstops; Concrete Reinforcing; Cast-In-Place Concrete; Precast Architectural Concrete; Metal Fabrications; Coatings; Traffic Signage; Signs; Site Furnishings; Shade Structures; Earthwork; Filter Fabric and Geotextiles; Site Preparation; Structural Excavation; Dewatering; Structural Fill; Cellular Concrete Fill; Trenching and Backfilling; Excavation Support and Protection; Pavement Restoration and Rehab; Landscape; Aggregate Base Course; Asphaltic Concrete Paving; Stabilized DG Paving; Concrete Curbs, Gutters and Sidewalks; Pavement Markings; Chain Link Fences and Gates; Design-Build Bridges; Irrigation Control System; Soil Preparation; Hydroseeding; Planting; Water Mains and Irrigation Services; Storm Drains; Steel Sheet Piling Seawalls; Rebar; Electrical.

Bonding, insurance, lines of credit and any technical assistance or information related to the plans & specifications & requirements for the work will be made available to interested certified suppliers & subcontractors.

Assistance with obtaining necessary equipment, supplies, materials, or related assistance or services for this project will also be offered to interested certified suppliers, subcontractors, truckers. PMI is signatory to the Operating Engineers, Carpenters, and Laborers Collective Bargaining Agreements.

100% Payment & Performance bonds will be required from a single, Treasury-listed surety company subject to PMI's approval. PMI will pay bond premium up to 1.5%. Subcontractors awarded on any project will be on PMI's standard form for subcontract without any modifications. For questions or assistance required on the above, please call.

We are an Equal Opportunity Employer



Is requesting quotes from certified and qualified **SBE, MBE, WBE, DBE** Subcontractors, Suppliers, and Service Providers for the following (but not limited to) work:

### SUBS/SERVICE PROVIDERS

**Clear & Grub, Construction Stake, Core & Saw, Demo Minor, Electrical, Landscape, Erosion Control, Paint, Pavement Grinding, Plane AC, Paving AC, Rebar, Signs Roadside, Stripe & Mark, Traffic Control, Trucking Dirt Haul, Trucking High/Low Haul, Water Proof Building, Security Guard Service**

### SUPPLIERS

**Aggregate, Conc Pumping, Const Supply-Gen, Equipment Rent-Small Only, K-Rail, Pipe PVC, Precast Conc Pipe, Ready Mix Conc**

### City of Oceanside

**Pure Water Oceanside - Conveyance Contract**  
Oceanside, San Diego County, California

**BID DATE: July 1, 2020 at 2:00 p.m.**

All Quotes Due Prior

### Sukut Construction, LLC

4010 W. Chandler Avenue, Santa Ana, CA 92704

Contact: Eric Bodyfelt

Phone: (714) 540-5351 • Fax: (714) 545-2003 • Email: [estimating@sukut.com](mailto:estimating@sukut.com)

Plans/specs are available for viewing at our office by appointment, by Sukut FTP, or from Owner. Subcontractors must be prepared to furnish 100% performance and payment bonds and possess current insurance and workers' comp coverage. Sukut will assist qualified subcontractors in obtaining bonds, insurance, and/or lines of credit. Subcontractors/Vendors will be required to sign Sukut's Standard Subcontract/Purchase Order. Copies are available for examination. Please contact Eric Bodyfelt at Sukut Construction for assistance in responding to this solicitation.

Sukut Construction's listing of a Subcontractor in its bid to the agency is not to be construed as an acceptance of all the Subcontractor's conditions or exceptions included with Subcontractor's price quotes. Quotations must be valid for the same duration as specified by Owner for contract award.

**Sukut Construction, LLC**  
An Equal Opportunity Employer

# California Sub-Bid Request Ads



**SYBLON REID**  
General Engineering Contractors  
Providing Solutions to Difficult Projects

P.O. BOX 100 Folsom, CA 95763  
Phone: (916) 351-0457 Fax: (916) 351-1674  
Contact: Dane Christiansen  
Email: DaneC@src.com & estimating@src.com

Sub-Bids Requested From DBE  
Subcontractors & Suppliers for:

**OWNER: STATE OF CALIFORNIA;  
COUNTY OF TULARE  
MOUNTAIN ROAD 348 (M348)  
KAWEAH RIVER BRIDGE REPLACEMENT  
LOCATION: VISALIA, CA  
BID DATE: JUNE 11, 2020 @ 2:00 PM**

Trades Solicited: Earthwork, Concrete Construction, Aggregate Supply, Concrete Supply, Reinforcing Steel Installation, Reinforcing Steel Supply, Precast Concrete Supply, Barrier Rail Supply & Install, Hydro seeding, Survey, Concrete Pile, Misc Metal, Cable Railing, Bridge Girder Supply, Concrete Staining, Demo, Trucking.

If a portion of the work is too large for you to handle, contact us and we will try and break it into smaller portions

Subcontractors and suppliers must be licensed to conduct business in the state of California. Must be able to provide payment and performance bonds provided by approved surety company. SRC will pay bond premium up to 1.5% of subcontract amount and will assist with insurance compliance. SRC will work with subcontractors on joint check agreements. Plans and specs are available for viewing at our Folsom office and upon request will provide FTP site for electronic viewing of project.

Bonding, insurance, lines of credit and any technical assistance or information related to the plans or specifications for the work will be made available. Assistance with obtaining necessary equipment, supplies, materials, or related assistance or services for this project will also be offered.



**Graniterock**

5225 Hellyer Avenue, Suite #220  
San Jose, CA 95138  
Phone (408) 574-1400 • Fax (408) 365-9548  
Contact: Rob Snyder  
Email: estimating@graniterock.com

**REQUESTING SUB-QUOTES FROM  
QUALIFIED SBE & DBE SUBCONTRACTORS/  
SUPPLIERS/TRUCKERS FOR:**

San Carlos Airport - Runway Pavement  
Preservation and Rehabilitation Project  
FAA AIP Project No. 3-06-0210-019-2017 (D)  
Owner: County of San Mateo  
Engineers' Estimate: \$1,390,000  
**BID DATE: June 10, 2020 @ 2:00 PM**

Items of work include but are not limited to:  
Rubber Removal, AC Grinding, AC Tack Coat,  
AC Surface Treatment, Striping, Pollution, Siltation  
& Erosion Control, Crack Seal, Lighted  
Runway Closure Markers and Trucking.

Granite Rock Company 'Graniterock' is signatory to Operating Engineers, Laborers, Teamsters, Carpenters and Cement Masons unions. 100% performance and payment bonds will be required from a qualified surety company for the full amount of the subcontract price. Bonding assistance is available. Graniterock will pay bond premium up to 1.5%. In addition to bonding assistance, subcontractors are encouraged to contact Graniterock Estimating with questions regarding obtaining lines of credit, insurance, equipment, materials and/or supplies, or with any questions you may have. Subcontractors must possess a current contractor's license, DIR number, insurance and worker's compensation coverage. Subcontractors will be required to enter into our standard contract. Graniterock intends to work cooperatively with all qualified firms seeking work on this project.

We are an Equal Opportunity Employer



**O.C. Jones & Sons, Inc.**  
1520 Fourth Street • Berkeley, CA 94710  
Phone: 510-526-3424 • FAX: 510-526-0990  
Contact: Jean Sicard

**REQUEST FOR DBE  
SUBCONTRACTORS AND SUPPLIERS FOR:  
Roadway excavation, HMA (Type A), RHMA-G,  
drainage & erosion control  
Hwy 29 Lower Lake, Lake County  
Caltrans #01-0E7204  
BID DATE: June 23, 2020 @ 2:00 PM**

We are soliciting quotes for (including but not limited to):

Trucking, Temporary and Permanent Erosion Control Measures, QC/QA Testing, Lead Compliance Plan, Progress Schedule (Critical Path Method), Develop Water Supply, Construction Area Signs, Traffic Control System, Portable Radar Speed Feedback Sign, Portable Changeable Message Sign, Alternative Temporary Crash Cushion, SWPPP, Rain Event Action Plan, Storm Water Sampling, Analysis & Report, Sweeping, Treated Wood Waste, Contractor Supplied Biologist, Natural Resource Protection Plan, Invasive Species Control, Clearing & Grubbing, Roadway Excavation, Shoulder Backing, Bonded Fiber Matrix, Hydromulch, Hydroseed, Compost, Asphalt Binder (Geosynthetic Pavement Interlayer), AC Dike, Tack Coat, Cold Plane AC, Rail Element Wall, Cable Anchorage System, Cured-In-Place Pipeliner, Mechanically Stabilized Embankment, Structural Concrete, Underground, Geomembrane (Water Barrier), Corrugated Steel Pipe, Abandon Culvert, Adjust Inlet, Sand Backfill, Rock Slope Protection, Jacked Welded Steel Pipe, Fencing, Delineator, Pavement Markers, Object Marker, Roadside Signs, Midwest Guardrail System, Vegetation Control (Minor Concrete), Cable Railing, Alternative In-Line Terminal System, Striping & Marking, Rumble Strip, and Construction Materials

Jean Sicard (510-809-3411 jsicard@ocjones.com) is the estimator on this project and he is available to provide assistance or answer questions regarding the project scope of work including bid requirements, break out of bid items, plan or spec interpretation, bonding or insurance requirements, and other bid assistance. Plans and specs are available to review at our Berkeley office, or can be sent out via Building Connected. Plans are also available under the Advertised Projects tab at the Caltrans website at: <http://ppmoe.dot.ca.gov/des/oe/contract-awards-services.html>. PDF format quotes should be emailed to the estimator or faxed to 510-526-0990 prior to noon on the date of the bid. Quotes from DBE Subcontractors, Suppliers and Truckers are highly encouraged. OCJ is willing to breakout any portion of work to encourage DBE participation. Subcontractors must possess a current DIR, Contractors License, and insurance and workers compensation coverage including waiver of subrogation. OCJ may require Performance and Payment bonds on subcontracts. OCJ will pay the bond premium up to 2% of the contract value. All subcontractors are required to execute OC Jones' standard subcontract agreement, comply with all insurance requirements, and name OCJ as additional insured. Copies of our agreement and insurance requirements are available upon request. OCJ is a Union contractor, and we are signatory to the Operating Engineers, Laborers, Teamsters, and Carpenters. OCJ is an Equal Opportunity Employer.

**NBC Construction & Engineering INC.**  
as a "GENERAL CONTRACTOR" is requesting proposal on "ALL TRADES" from all subcontractors & suppliers, including DVBE, LBE, DBE, SBE, MBE, WBE firms for the following project:

**Dr. George Washington Carver ES,  
Permanent Deck Repair  
SFUSD Project Number: 12201  
BID DATE & TIME: 6/18/2020 @ 2:00PM**

**PROJECT LOCATION:  
Dr. George Washington Carver Elementary School  
1360 Oakdale Avenue, San Francisco, CA 94142  
Owner: San Francisco Unified School District  
NBC Construction & Engineering Inc.  
850 South Van Ness Avenue  
San Francisco, CA 94110  
Phone # 925-324-2727 • Fax # 800-622-9144**

All Bidders are hereby notified that the District has a Labor Compliance Program (LCP) - Prevailing Wages in effect on this Project and all contractors and subcontractors bidding this project will be required to comply with the LCP. In addition, All the Certified Payrolls (CPR) must be reported through Elation System and DIR website. Bidder is responsible for all shipping and handling fees. Plans are available for viewing at [www.e-arc.com/location/san-francisco-hooper-street](http://www.e-arc.com/location/san-francisco-hooper-street). Click on the Order from PlanWell/Public Planroom "button" and search for project name and number. Or contact us.

**Please Submit & Fax  
all proposals to 800-622-9144  
For more information, Please call  
Mike Schalchi at (925)-322-7473**

**CWS Construction Group INC.  
General Contractor  
Lic # 811153**

**94 San Benito Way, Novato, CA, 94945  
Phone: 415-599-6545 • Fax: 415-209-0228**

Invitation to bid as Subcontractor, supplier or vendor Certified DVBE, MBE, LBE, SBE or WBE Contractors are encouraged to bid.

Subtrades Needed: Demo, Abatement, Concrete, Shotcrete, Masonry Restoration, Steel, Metal framing, Carpentry, Architectural woodwork, Waterproofing, Roofing, Doors frames and hardware, Coiling doors, Glazing, Plaster, Flooring, Wood Flooring, Terrazzo, Gypsum, Tile, Acoustics, Epoxy, Wall coverings, Fabric faced panels, FRP, Painting, Visual Display Boards, Signage, Toilet Specialties, Lockers, Stage Curtain Maintenance, Shades, Plumbing, HVAC, Electrical, Earthwork, Site Improvements, Site Utilities

**Project Name:** Hillcrest Elementary School Modernization & Interim Housing

**Location:** 810 Silver Ave, San Francisco, CA

**Bids Due:** June 16th, 2020 @ 11:00 AM

**Engineers Estimate:** \$12,500,000

**Bid Documents:**

[https://www.dropbox.com/sh/7sspbjibkv1vx7/AADD-Meh2wS\\_\\_XthkrwHWW\\_Ea?dl=0](https://www.dropbox.com/sh/7sspbjibkv1vx7/AADD-Meh2wS__XthkrwHWW_Ea?dl=0)

**Participation Goals:** DVBE 3%, Equal Opportunity, LBE

Please Contact Charlie Slack at

[Charliejr.cws@gmail.com](mailto:Charliejr.cws@gmail.com) for contract documents

Please Submit All Proposals To:

Charlie Slack

[Charliejr.cws@gmail.com](mailto:Charliejr.cws@gmail.com)

Or fax: 415-209-0228

For More information please call 415-599-6545



**REGIONAL CONNECTOR CONSTRUCTORS  
SKANSKA TAYLOR**

**Regional Connector Constructors JV** of 416 E. Temple Street, Los Angeles, CA requests sub-bid quotes from all interested Subcontractor's, including certified **DBE's**, for

**Concrete Paving on the Regional Connector Transit Corridor project.**

**Owner: LACMTA (Metro).**

**Contract No. C0980 RFP No. 120RC**

**Bid Date: June 23, 2020 at 2:00 PM.**

Plans & Specs can be viewed at our office Monday - Friday 8am to 4pm (call for appointment) or downloaded free at: <https://skanskausa.sharefile.com/i/77416bb07ba4acdb>

**Virtual Pre-Bid Meeting:** Tuesday, June 9, 2020 at 10:00AM. Meeting is not mandatory, but highly recommended. Please register via Webex and you will receive an email to join the WebEx meeting. Register at: <https://bit.ly/2AzeB1d>

Should you have any questions or desire to quote on this project, please contact Nicole Holliday, DBE Coordinator at (213) 407-8571 or [Nicole.Holliday@Skanska.com](mailto:Nicole.Holliday@Skanska.com). Assistance in bonding, insurance, lines of credit or obtaining equipment, supplies and materials is available upon request. This advertisement is in response to Metro's DBE program. Regional Connector Constructors JV intends to conduct itself in good faith with DBE firms regarding participation on this project. More info about this project is available at <http://www.teamcc.com>. Regional Connector Constructors JV is an EEO/AA/Vet/Disability Employer.

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# ABLE: Asian Black Latino Enterprises



## Latino Business Action Network Announces 9th Cohort of the Stanford Latino Entrepreneurship Initiative Education-Scaling Program

The Stanford Latino Entrepreneurship Initiative and the Latino Business Action Network (LBAN) welcomed 75 scaled Latinx entrepreneurs from across the U.S. to participate in the Stanford Latino Entrepreneurship Initiative Education-Scaling Program (SLEI-Ed) at Stanford Graduate School of Business (GSB). SLEI-Ed is an immersive seven-week program providing participants with valuable scaling frameworks, a diversified network of capital providers, business mentorship, and a deep understanding of mobilizing resources for sustainable business growth and scale. The program is part of the Stanford Latino Entrepreneurship Initiative, a unique collaboration between LBAN and Stanford University. The “Scaling Up Your Venture” course, hosted by Stanford GSB Executive Education, is taught by world-renowned scaling expert Hayagreeva Rao, Atholl McBean Professor of Organizational Behavior and Human Resources at Stanford GSB.

LBAN is chaired by Victor Arias, Jr. Jerry I. Porras, coauthor of the international best seller, *Built to Last: Successful Habits of Visionary Companies* and Lane Professor of Organizational Behavior, Emeritus, at Stanford GSB is LBAN’s Chairman Emeritus. Mark L. Madrid serves as LBAN’s CEO.

“Especially during these trying times of dealing with COVID-19 and the associated economic uncertainty,” stated Chairman Arias, “we are assured of the dedication and commitment of our 75 Hispanic entrepreneurs in this 9th cohort to continue to drive the U.S. economy, just as our Latino entrepreneurs contributed mightily to the recovery after the most recent recession. Many thanks to the LBAN board and staff and to Stanford University for supporting this even more critical scaling program.”

“We are the top mobilizer of scaled Latina and Latino business owners in the United States and continue to drive an American economic imperative,” remarked Madrid. “This cohort is an embodiment of resilience, as these Latinx entrepreneurs are somehow aggregating their sheer will and determination to complete this robust curriculum during the COVID-19 pandemic. Truly remarkable!”

The criteria for applicants of the Stanford Latino Entrepreneurship Initiative Education-Scaling Program is generation of annual gross revenue of at least \$1 million or having raised at least \$500,000 from external sources. Since 2015,

584 scaled Latinx entrepreneurs have graduated from SLEI-Ed and joined the LBAN family. Combined annual gross revenues for this collective group are over \$3.02 billion.

“In just a couple of weeks the Stanford scaling program has given me robust and innovative tools to grow and scale to the next level,” said Claudia Romo Edelman, founder of the We Are All Human Foundation and member of the new cohort. I am reframing the size of our ambition, and fueling a new business model for our Hispanic Star campaign, which will transform our Hispanic community in the U.S.”

The Stanford Latino Entrepreneurship Initiative and LBAN congratulate the following 75 Latina and Latino entrepreneurs of the 9th SLEI-Ed cohort.

- Adriana Osorio, Osorio Metals Supply, Inc, Chicago, IL
- Alejandro Del Palacio, Enroute Systems, Houston, TX
- Alex Correa, Lectorum Publications, Inc., Lyndhurst, NJ
- Alex Oliveira, Prediq, Boca Raton, FL
- Ana Pompa Alarcon, findSisterhood, Beverly Hills, CA
- Andrea Vigil, Allegiant Electrical LLC, Las Vegas, NV
- Andres Romo, Romo Fire Systems, LLC, Grand Prairie, TX
- April Garay, RollingStone Construction & Facility Services, Houston, TX
- Augusto Carneiro, Nossa Familia Coffee, Portland, OR
- Baruc Navarro Arauz, INBC Trading LLC, Austin, TX
- Bernardo Hasbach, Inova US, Key Biscayne, FL
- Christopher Rodriguez, Voyage Luggage, Miami, FL
- Claudia Romo Edelman, We Are All Human Foundation, New York, NY
- Cristina Antelo, Ferox Strategies, Washington, D.C.
- Cuco Vega, Bexi, San Leandro, CA
- Danny Vargas, VARCom Solutions, Herndon, VA

- David Favela, Border X Brewing LLC, San Diego, CA
- Edoardo Rojas, Fullidity, Houston, TX
- Edwin Sanchez, Echez Group, Weston, FL
- Efrain Lara-Manjarrez, Milwaukee Pallets, Milwaukee, WI
- Elena Rivers, Amera Solutions, Houston, TX
- Elizabeth Solis, The Solis Group, Pasadena, CA
- Esmeralda Espinoza, Espinoza Financial & Insurance Services, Hayward, CA
- Eva Myers, Clevernet Inc., San Francisco, CA
- Everado Robledo, Robledo Family Winery, Sonoma, CA
- Fernando Borge, Infinito Group, Ft. Lauderdale, FL
- Francisco Ramirez, Automated Customs Experts Group, San Diego, CA
- Frank Lorea, ASH Automated Packaging Sys Inc, Dallas, TX
- George Schmilinsky, Tailor Research, Walnut Creek, CA
- Gregorio Ramirez, Rhodium Integrated Services, Inc., San Francisco, CA
- Guillermo Amtmann, Gamma Holdings LLC, Houston, TX
- Ivan Watanabe, Opus Private Client, LLC., Rye Brook, NY
- Jacob Andalco, Wynndalco Enterprises, Chicago, IL
- Jaime Pesate, Pancitas Franchising, Miami, FL
- Jake Solis, All Systems Cabling, San Ramon, CA
- Jasmine Bustos, Delta Electrical & Controls, Inc, Mansfield, TX
- Javier Hernandez, Humble Root, Sacramento, CA
- Javier Marin, Univision Deportes Fan Shop, Boston, MA
- Jay Fernando, Brite Systems Inc, Indianapolis, IN
- Jeanette Prenger, ECCO Select, Kansas City, MO
- Joaquin Arce Chincaro, Bearaby, Brooklyn, NY
- Jonathan Garcia, Simmitri Inc., San Jose, CA
- Jorge Granier, RCTV, Miami, FL
- Jose Ochoa, Global Containers & Custom Packaging Inc., El Paso, TX
- Juan Pablo Ulloa, SOMESA, Houston, TX
- Juan Valles, A&J Excavation and Demolition LLC, Fort Worth, TX
- Karl Haussmann, Windy Terrace Phase 5. LLC, Austin, TX
- Larry Olivarez, NCrowd Technologies, Corpus Christi, TX
- Lauriano Rivera, Mango Crazy, Modesto, CA
- Manuel Barroso, Petit Smiles LLC, Coral Gables, FL
- Manuel Hopkins, Superior Foodservice Inc, Nogales, AZ
- Manuela Seve, Alpha’a Inc, New York, NY
- Maria Rangel-Barba, Marble Palace, Inc., Stockton, CA
- Marisol Medrano Mejia, CoCal Landscape Services, Inc., Denver, CO
- Marty Martinez, Social Revolt Agency, Dallas, TX
- Maurice Laniado, Juntos.co, Brooklyn, NY
- Monica Moreno, The Job Connection, El Paso TX
- Nancy Garcia, Noble Machine, LLC, Houston, TX
- Nilce Palma, Fortis Integrated Services, St. Joseph, MO
- Noah Vasquez, Competitive Range Solutions, LLC, Washington, D.C.
- Nuria Rivera, Novation Title, Midvale, UT

Visit link for the full article: [https://www.prweb.com/releases/latino\\_business\\_action\\_network\\_announces\\_9th\\_cohort\\_of\\_the\\_stanford\\_latino\\_entrepreneurship\\_initiative\\_education\\_scaling\\_program/prweb17155730.htm](https://www.prweb.com/releases/latino_business_action_network_announces_9th_cohort_of_the_stanford_latino_entrepreneurship_initiative_education_scaling_program/prweb17155730.htm)

## Business Toolkit

# 4 Ways Small Companies Can Differentiate Themselves From Big Companies - Make Your Company Stand Out

Market share is very important to a company. The dominance of big companies in business creates anxiety for the small, growing companies that have yet to establish themselves as leaders in the business community; these smaller companies are looking not only to gain a share of the market but to eventually dominate it. In the past, we have seen small companies become suppressed by large companies to such an extent that they either exit from the market or collapse altogether.

The dominance of big companies over smaller ones stems in part from the behavior of consumers, who feel that big companies are safer and more stable during times of economic turbulence. Given these challenges, small or newly formed companies must come up with strategies to neutralize the influence of big companies and acquire the lion's share of the market.

What can small companies do to tackle these challenges and ensure their survival?

### 1. Leave prepackaged solutions to the competition

Small companies should align themselves with the interests of their clients based on the type of cus-

tomers, population, market, gender, and economic proficiency they are targeting. Small companies may be able to take advantage of cost efficiencies and market contingencies based on government policies that are in place in the country they are operating in. In particular, a country's economic policies may help to support small companies by providing equal chances to all companies to explore the market; however, these policies may still not create the "perfect" situation for a small company.

For example, a company might get into a sticky situation with an employee. In these situations, companies should resolve the issue in a way that does not have a negative impact on their clients. For this reason, they may be encouraged to go for the cheapest and quickest fix that will keep the problem out of the public eye. However, there may be other solutions that are a better fit for the company's values. It's therefore important to understand who within the company has control and who does what when terminating an employee.

### 2. Hire external consultancy services

Most small companies are susceptible to problems that can cripple their business because they are new

in the market. To mitigate this, companies should hire a consultant to work in their office on a regular basis (e.g., one or more days a week). The firm consultants contracted should be senior human resource professionals who have worked on similar projects and with similar companies before. They should also be experienced in employee relations, recruitment, and helping the company's administration team.

### 3. Create a layered, brilliant and competition-killing brand

Company brands sell; however, small companies should focus on the quality, image, and community of their brand. Company brands must align with the company's inbound and outbound marketing efforts. Inbound marketing is frequently positioned as the future of marketing by both small and competitive companies. In reality, inbound marketing is simply another tool in a company's marketing tool belt.

At the very least, company brands should meet the following recommendations:

- Small companies should understand their brand (e.g., internal beliefs and communications)
- Small companies should understand their best potential audience(s) to target

Creating a killer brand can help your small company survive.

### 4. Pricing, Product and Organization

Product pricing is dependent on income and profit and may vary widely based on supply and demand. When attempting to gain market share, small companies can differentiate themselves from larger companies by offering lower prices or offering superior products and services that allow them to charge higher prices.

Small companies can also distinguish themselves from larger companies through the products they offer. For example, they can come up with highly innovative products that meet customer needs. After all, optimizing customer satisfaction is typically a greater focus for small companies than it is for their larger competitors.

## How to Write a Construction Business Plan

[ This article originally appeared on <https://smallbusiness.chron.com/> ]

By Charmayne Smith,

With more than 7 million jobs, the U.S. Bureau of Labor Statistics reports that the construction industry is one of the largest industries in the U.S. This includes the construction industry's specialty areas, such as masonry, heating and cooling, and plumbing. Among these businesses, 68 percent of companies within the construction industry employ less than five individuals.

Though small, the many businesses within the industry provide aggressive and continual competition.

1. Create a business description for your construction business. Provide the address and contact information for your headquarters. Explain your business' specialty, such as custom builder, kitchen remodeling or commercial builder. Provide the names and contact information for each owner and include a brief explanation of each owner's history and experience.

2. Identify enough job variation within your specialty to maintain consistent work throughout the year. Create a list of construction services that your business will provide and identify the price for each service. Ascertain your target market and determine what areas your business will service. Target residential and commercial property owners for your plumbing business, for example, and provide services, such as main drain cleaning, pipe excavation, and repair and general plumbing ser-

vices to provide consistent work throughout the year.

3. Define the strategies that your construction business will use to capture and maintain your customers. Include your selected advertisement methods and costs, along with retention strategies, such as quality, exclusive designs and competitive prices.
4. Identify your construction business' major competitors. Explain the steps and strate-

■ Continued on page 7

## Public Policy

# House-Passed Bill Making Needed Improvements To Paycheck Protection Program Will Allow Construction Firms To Save More Jobs

*Construction Official Urges Senate and White House to Quickly Pass and Sign Into Law the Paycheck Protection Program Flexibility Act, Noting the Measure Provides Greater Relief to Hard-Hit Industry*

*The chief executive officer of the Associated General Contractors of America, Stephen E. Sandherr, issued the following statement in reaction to the passage in the House of Representatives today of the Paycheck Protection Program Flexibility Act of 2020:*

"Members of the House appreciate that one of the best ways to protect the economy from further harm is to make needed improvements to the federal Paycheck Protection Program. While the loans have helped prevent countless construction layoffs during the past several weeks, their benefits have been limited by several problems that have become apparent since the original program was crafted. These problems include the fact the loans are only supposed to cover an eight-week period, set an unrealistic formula of payroll versus other legitimate expenses and are supposed to mature in two years.

"The House-passed measure corrects many of the problems with the original Paycheck Protection Program by extending the coverage period to 24 weeks, revising the eligibility formula to 60 percent payroll costs and 40 percent non-payroll, extending the maturity period for the loans from two years to five, and allowing loan recipients to defer payroll taxes through the end of 2020. Combined, these improvements will save construction jobs and provide greater relief for many construction firms struggling to survive the COVID-19 pandemic and related economic lockdowns.

"Moving forward, we urge the Senate to quickly pass this vital economic relief measure and the Trump administration to rapidly sign it into law. Any additional delay in improving the Paycheck Protection Program will result in needless new job losses and additional financial hardships for many small, family-owned construction firms."

**SOURCE: Associated General Contractors (AGC) of America.**



## Small Business Bouncing Back from COVID Slump

Continued from page 1

U.S. economy is in “very poor” health has shrunk 11 points to 18% (29% last month).

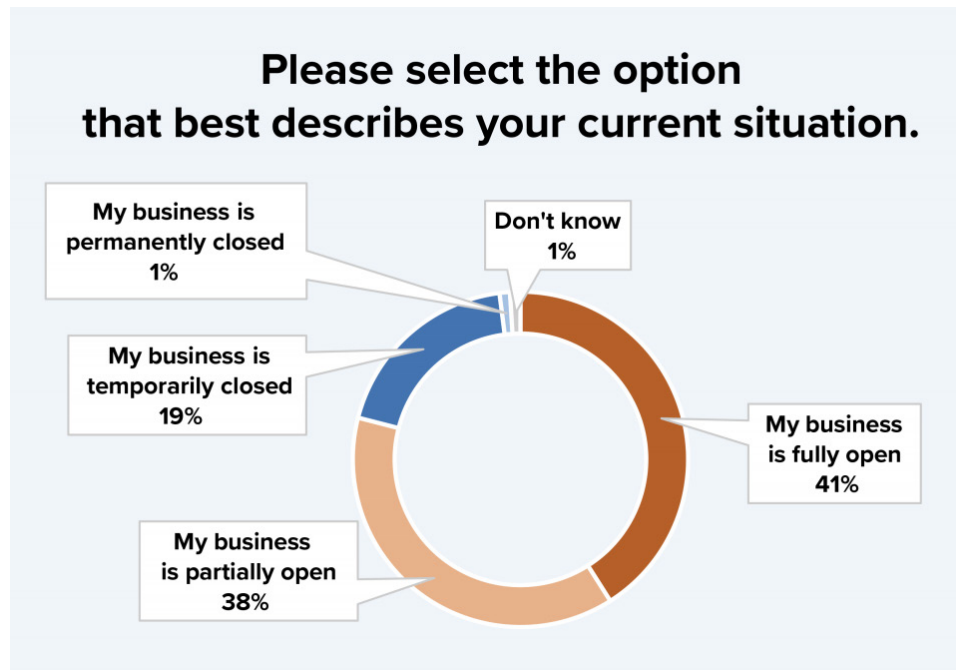
- **Business health steady overall, increases substantially in Northeast.** 53% of small businesses report good overall health (similar to last month’s 50%). Retailers continue to report the lowest percentage of those in good health (46%), while small businesses in the Northeast saw an increase in good health since last month: from 41% to 59% this month.
- **Revenue expectations improve.** Now, 50% expect next year’s revenues to increase, while 19% expect them to decrease. Last month 47% expected an increase and 25% expected a decrease.
- **Cash flow improves.** Cash flow has been a perennial concern for small businesses during the pandemic. Currently, 56% feel comfortable with their company’s cash flow situation, up from last month’s low of 48%, and in line with findings in late March (59%).
- **Fewer see poor local economy.** Slightly more believe their local economy is in good health (28%, similar to last month’s 24%). This month, fewer perceive their local economy’s health to be poor (38% believe it is in poor health vs. 50% last month), and more say it is average (33% vs. 25% last month).
- **Most firms which shed workers anticipate rehiring them.** Seventy-one percent of small businesses say they have the same number of employees as in February before the pandemic began. Among those that report having fewer employees now, more than half (55%) anticipate rehiring or bringing back most workers at some point in the next six months.

### Spotlight: The Impact of the Coronavirus on Small Business

#### MOST SMALL BUSINESSES REPORT AT LEAST PARTIAL REOPENING

Nearly eight in ten small businesses are at least partially open, and most are making—or plan to make—adaptations regarding business operations.

Nearly a quarter (23%) of small businesses report temporarily closing their business entirely since the start of the COVID-19 pandemic. As of right now, however, eight in ten report they are either fully (41%) or partially (38%) open.



Retail small businesses are reporting more temporary business closures, and they are the least likely to be fully operational. Currently, 29% of retail businesses report having temporarily closed their business at any point since the COVID-19 pandemic began, and 43% say they are partially open, versus 32% who are fully open.

Current operating status not only varies by sector, but by region and business size. Small businesses in the West region are more likely to be only partially open, while more in the Northeast remain temporarily closed when compared to other regions. Nearly half of the smallest businesses remain fully open and are least likely to say they are temporarily closed.

For small businesses who reported a temporary closure at some point since the start of the COVID-19 pandemic (23%), 43% have reopened. At present, 19% of all small businesses remain temporarily closed, while just 1% have closed permanently. Those who are still temporarily closed are split on if they will open in the next two weeks (49% say it is likely, 47% say unlikely).

Most small businesses are concerned about the financial hardships due to prolonged business closure (71%), and more than half worry about having to permanently close their business (57%). Looking ahead, 66% are concerned about having to stay closed, or closing again, if there is a second wave of COVID-19. More are anxious about this in the West (77%) and Northeast (74%) than in the Mid-

west (62%) and South (55%).

#### MOST SAY IT WILL TAKE LONGER FOR BUSINESS CLIMATE TO RETURN TO NORMAL

Currently, 55% of small businesses believe it will take six months to a year before the U.S. business climate returns to normal (with another 6% saying it never will), up from 50% last month and 46% two months ago. Retailers are most optimistic, with 43% predicting normal operations in under six months, followed by manufacturing (37%). 27% and 26% among professional service and services small businesses, respectively, predict normal operations in under six months.

Though small businesses now think it will take longer for the business climate to get back on track, they are more optimistic about their own projections. For small businesses who have not shut down entirely, most believe they can continue to operate without permanent closure for six months or more (52%), up from 44% last month. Interestingly, smaller-sized businesses with less than five employees are most likely to believe they can continue to operate indefinitely (37%), while mid-sized and larger-sized small businesses are less optimistic (27% with 5-19 employees and 14% with 20-500 employees).

Visit link for the full article:

<https://www.uschamber.com/report/small-business-coronavirus-impact-poll-june>

## How to Write a Construction Business Plan

Continued from page 6

gies that your business will use to compete with these businesses and overcome the strengths of those businesses. Focus on products and services, as opposed to prices as price wars can be costly and risky.

5. Explain the bidding process that your construction business will follow. Identify the suppliers and vendors that your business will use for inventory. List the costs and delivery methods for each item, as well as the names and contact information for those businesses. Show the steps and costs that your business will incur to obtain permits and licenses that are needed for each contract.
6. Provide information on the bonding company that your construction business will use. Include the type of bonds your company will use, such as bid bonds, performance bonds and payment bonds. Identify the terms of the bond insurance and the base fee that will apply to those policies.
7. Explain how you will plan your production schedule for each contract. Provide details on the procedures your construction company will use to ensure quality.
8. Identify if your business will use employees, contractors or a combination of both. Include the number of workers your business will need, along with the hourly pay of the worker. Ascertain if your employees will be union or nonunion laborers.
9. Make a list of the tools and equipment that your construction will require to complete its contracts. Identify whether the equipment is rented, leased or purchased and include the costs for each item. Provide information on any applicable warranties or insurance policies that will cover potential damages or maintenance requirements.
10. Identify the accounting method that your construction company will use (cash or accrual). Consult with an accountant to determine the best method for your particular construction business.

Visit this link for the full article:

<https://smallbusiness.chron.com/write-construction-business-plan-2746.html>

## What Lenders Want to Know Right Now

Continued from page 3

For at least the foreseeable future, you should expect the credit requirements of many lenders to become tighter. For example, right now business credit cards are still available for new borrowers, but only the most creditworthy borrowers are qualifying. I don’t expect to see new lines of credit offered to many borrowers for at least the rest of this year, and many lenders have chosen to back away from small business term loans (at least for the short term), making it more important than ever to work on a less-than-perfect credit profile to bring it up to snuff.

There are lenders that will work with a borrower with a lackluster credit history, but you should expect to pay a premium. Most lenders have raised the threshold for credit scores they will work with, but many lenders use your personal credit score as a go-no-go metric to determine if they will even accept your application. For example, if your personal credit score is below 680 (640 for the SBA), the odds are very slim they’ll even want to talk to you.

In a post COVID-19 world, most lenders will understand the circumstances that could negatively impact an otherwise good borrower’s credit. Be prepared to explain what happened and the

steps you’ve taken to correct the challenges that caused your credit problems. The better you are able to demonstrate that you will repay a loan, the odds of finding a lender willing to offer you a business loan increases.

#### Do You Have a Plan Should Something Go Wrong?

Nobody wants to think about worst case scenarios, but lenders do it every day. And lenders want to know that you have thought about it too. In an effort to mitigate the risk of making a loan, they spend a lot of time and effort thinking of what could go wrong and ensuring you have thought about it too—and have some kind of plan should it actually happen. That’s one of the reasons tra-

ditional lenders want to secure a business loan with collateral and why other lenders will file a UCC lien on your business assets. It’s why almost every small business lender I’m aware of will want a personal guarantee.

Over the years I’ve spoken with borrowers in default who were afraid they would lose their collateral and were scrambling to try to keep their assets—despite their failure to make their loan payments.

Visit link for full article: [www.sbeinc.com/resources/cms.cfm?fuseaction=news.detail&articleID=3622&pageID=25](http://www.sbeinc.com/resources/cms.cfm?fuseaction=news.detail&articleID=3622&pageID=25)

# Fictitious Business Name Statements

## FICTITIOUS BUSINESS NAME STATEMENT File No. A-0390707-00

Fictitious Business Name(s):  
**Amplify Eco**  
Address  
**1009 De Haro Street, San Francisco, CA 94107**  
Full Name of Registrant #1  
**Pamela Wellner**  
Address of Registrant #1  
**1009 De Haro Street, San Francisco, CA 94107**

This business is conducted by **An Individual**.  
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **05-14-2020**  
Signed: **Pamela Wellner**

This statement was filed with the County Clerk of San Francisco County on **05-22-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**  
**Deputy County Clerk**  
**05-22-2020**

05/28/20 + 06/04/20 + 06/11/20 + 06/18/20

## FICTITIOUS BUSINESS NAME STATEMENT File No. A-0390689-00

Fictitious Business Name(s):  
**Casa Muñoz Design**  
Address  
**410 Whitehall Road #B, Alameda, CA 94501**  
Full Name of Registrant #1  
**Melina Yvette Finkelstein**  
Address of Registrant #1  
**410 Whitehall Road #B, Alameda, CA 94501**

This business is conducted by **An Individual**.  
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **05-12-2020**  
Signed: **Melina Finkelstein**

This statement was filed with the County Clerk of San Francisco County on **05-18-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**  
**Deputy County Clerk**  
**05-18-2020**

05/28/20 + 06/04/20 + 06/11/20 + 06/18/20

## FICTITIOUS BUSINESS NAME STATEMENT File No. A-0390651-00

Fictitious Business Name(s):  
**Cia Court**  
Address  
**649 Mission Street, 5th Floor, San Francisco, CA 94105**  
Full Name of Registrant #1  
**Vox Goddess LLC (CA)**  
Address of Registrant #1  
**649 Mission Street, 5th Floor, San Francisco, CA 94105**

This business is conducted by **A Limited Liability Company**.  
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **01-03-2020**  
Signed: **Cia Court**

This statement was filed with the County Clerk of San Francisco County on **05-12-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**  
**Deputy County Clerk**  
**05-12-2020**

05/14/20 + 05/21/20 + 05/28/20 + 06/04/20

## FICTITIOUS BUSINESS NAME STATEMENT File No. A-0390599-00

Fictitious Business Name(s):  
**Gast Architects**  
Address  
**355 11th Street, Suite 300, San Francisco, CA 94103**  
Full Name of Registrant #1  
**David S. Gast & Associates (CA)**  
Address of Registrant #1  
**355 11th Street, Suite 300, San Francisco, CA 94103**

This business is conducted by **A Corporation**.  
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **03-27-2008**  
Signed: **David S. Gast, President**

This statement was filed with the County Clerk of San Francisco County on **05-06-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**  
**Deputy County Clerk**  
**05-06-2020**

05/14/20 + 05/21/20 + 05/28/20 + 06/04/20

## FICTITIOUS BUSINESS NAME STATEMENT File No. A-0390635-00

Fictitious Business Name(s):  
**Listening**  
Address  
**538 Hayes Street, San Francisco, CA 94102**  
Full Name of Registrant #1  
**Daniel Keady**  
Address of Registrant #1  
**770 Kingston Avenue #209, Oakland, CA 94611**

This business is conducted by **An Individual**.  
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **Not Applicable**  
Signed: **Daniel Keady**

This statement was filed with the County Clerk of San Francisco County on **05-11-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**  
**Deputy County Clerk**  
**05-11-2020**

05/14/20 + 05/21/20 + 05/28/20 + 06/04/20

## FICTITIOUS BUSINESS NAME STATEMENT File No. A-0390629-00

Fictitious Business Name(s):  
**S&S Grocery**  
Address  
**1461 Grant Avenue, San Francisco, CA 94133**  
Full Name of Registrant #1  
**Frances Lau**  
Address of Registrant #1  
**169 Rae Avenue, San Francisco, CA 94112**  
Full Name of Registrant #2  
**Sherman Lau**  
Address of Registrant #2  
**169 Rae Avenue, San Francisco, CA 94112**  
Full Name of Registrant #3  
**Jason Lau**  
Address of Registrant #3  
**24 Rey Street, San Francisco, CA 94112**

This business is conducted by **A General Partnership**.  
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **12/01/1999**  
Signed: **Frances Lau**

This statement was filed with the County Clerk of San Francisco County on **05-11-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**  
**Deputy County Clerk**  
**05-11-2020**

05/28/20 + 06/04/20 + 06/11/20 + 06/18/20

## FICTITIOUS BUSINESS NAME STATEMENT File No. A-0390596-00

Fictitious Business Name(s):  
**1. Studio Mumu**  
**2. Stealth and Hasty**  
**3. Musetti Spaghetti**  
**4. Honey Hoodies**  
Address  
**390 Bartlett Street, Apt #6, San Francisco, CA 94110**  
Full Name of Registrant #1  
**Musette A. Murray**  
Address of Registrant #1  
**390 Bartlett Street, Apt #6, San Francisco, CA 94110**

This business is conducted by **An Individual**.  
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **Not Applicable**  
Signed: **Musette A. Murray**

This statement was filed with the County Clerk of San Francisco County on **05-06-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**  
**Deputy County Clerk**  
**05-06-2020**

05/28/20 + 06/04/20 + 06/11/20 + 06/18/20

## FICTITIOUS BUSINESS NAME STATEMENT File No. A-0390591-00

Fictitious Business Name(s):  
**WellnessForBrain**  
Address  
**1160 Mission Street, #608, San Francisco, CA 94103**  
Full Name of Registrant #1  
**Wendy Liu**  
Address of Registrant #1  
**1160 Mission Street, #608, San Francisco, CA 94103**

This business is conducted by **An Individual**.  
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **05/01/2020**  
Signed: **Wendy Liu**

This statement was filed with the County Clerk of San Francisco County on **05-04-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**  
**Deputy County Clerk**  
**05-04-2020**

05/14/20 + 05/21/20 + 05/28/20 + 06/04/20

## FICTITIOUS BUSINESS NAME STATEMENT File No. A-0390470-00

Fictitious Business Name(s):  
**MKR Advisory**  
Address  
**631 29th Street, San Francisco, CA 94131**  
Full Name of Registrant #1  
**Margaret Rhee**  
Address of Registrant #1  
**631 29th Street, San Francisco, CA 94131**

This business is conducted by **An Individual**.  
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **April 10, 2020**  
Signed: **Margaret Rhee**

This statement was filed with the County Clerk of San Francisco County on **04-17-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**  
**Deputy County Clerk**  
**04-17-2020**

04/30/20 + 05/07/20 + 05/14/20 + 05/21/20

## FICTITIOUS BUSINESS NAME STATEMENT File No. A-0390463-00

Fictitious Business Name(s):  
**ASAKICHI**  
Address  
**1737 Post Street #365, San Francisco, CA 94115**  
Full Name of Registrant #1  
**Asakichi Sakakihara**  
Address of Registrant #1  
**1 Daniel Burnham Ct. #108, San Francisco, CA 94109**

This business is conducted by **An Individual**.  
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **04-11-2012**  
Signed: **Asakichi Sakakihara**

This statement was filed with the County Clerk of San Francisco County on **04-15-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**  
**Deputy County Clerk**  
**04-15-2020**

04/23/20 + 04/30/20 + 05/07/20 + 05/14/20

## FICTITIOUS BUSINESS NAME STATEMENT File No. A-0390363-00

Fictitious Business Name(s):  
**SmartBlock Consulting**  
Address  
**3118 Washington Street, San Francisco, CA 94115**  
Full Name of Registrant #1  
**Katherine D. Ringness**  
Address of Registrant #1  
**3118 Washington Street, San Francisco, CA 94115**

This business is conducted by **An Individual**.  
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **03-25-2020**  
Signed: **Katherine D. Ringness**

This statement was filed with the County Clerk of San Francisco County on **03-30-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**  
**Deputy County Clerk**  
**03/30/2020**

04/16/20 + 04/23/20 + 04/30/20 + 05/07/20

## FICTITIOUS BUSINESS NAME STATEMENT File No. A-0390522-00

Fictitious Business Name(s):  
**#1. TC Rentals**  
**#2. Crossroads Traffic Management**  
**#3. TriCal Traffic Management**  
**#4. TriCal Rentals**  
**#5. Traffic Control Rentals**  
Address  
**702 California Avenue, San Francisco, CA 94130-1706**  
Full Name of Registrant #1  
**Tri-California Events, Inc. S Corporation in California**  
Address of Registrant #1  
**1284 Adobe Lane, Pacific Grove, CA 93950**

This business is conducted by **A Corporation**.  
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **Not Applicable**  
Signed: **Terry Davis, CEO/President**

This statement was filed with the County Clerk of San Francisco County on **04-22-2020**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**  
**Deputy County Clerk**  
**04-22-2020**

04/30/20 + 05/07/20 + 05/14/20 + 05/21/20