SMALL

BUSIN SS EXCHANGE



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July 16, 2020

COVID-19

Minority Business Development Agency Awards \$10M in Federal Funding under the CARES Act

The U.S. Department of Commerce, Minority Business Development Agency (MBDA) announced the deployment of \$10 million in CARES Act funding to the network of MBDA Business Centers and national minority chambers of commerce. The grants will be used for education, training, and advising small and minority business enterprises in their recovery from the effects of the COVID-19 crisis.

"The Trump Administration is committed to helping minority businesses access the resources they need to rebound from unexpected challenges and allow distressed communities to thrive through private investment and federal support," said Secretary of Commerce Wilbur Ross. "These CARES Act grants, in addition to the nearly 9,000 Opportunity Zones across the country, ensure that minority-owned businesses have focused support in addressing critical funding, contracting, and operational needs in the unique circumstances resulting from COVID-19."

"MBDA recognizes that minority communities and businesses have been particularly hurt and continue to face enormous challenges due to COVID-19," said David J. Byrd, MBDA National Director. "Many of these small businesses now, more than ever, need access to the available resources from the federal government. Our network of MBDA Business Centers and national minority chambers of commerce have been on the front lines. The CARES Act funding will help them implement programs that will assist more minority businesses in preventing, preparing for, and responding to the COVID-19 pandemic."

The CARES Act funding was distributed to existing MBDA Business Centers and national minority chambers of commerce who have the infrastructure to provide national coverage and the capacity to implement nationwide programs that reach large quantities of minority business enterprises.

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LAX Construction Takes Off to Serve More Than 88 Million Passengers

[Article was originally posted on Autodesk Construction Cloud Blog. https://construction.autodesk.com/]

By Josh Garrison,

Modernizing Los Angeles International Airport (LAX) is one of the most extensive public works projects in California's history. LAX serves as a hub city for more passenger airlines than any other airport in the country, and a connection point for international travelers. To ease congestion and provide a better travel experience for more than 88 million passengers, LAX is undergoing a \$14 billion construction project that includes upgrades to runways, terminals, and operational systems, as well as major infrastructure improvements to the city's metro systems. Timing is perfect for the project, as the city of Los Angeles prepares to host the 2026 FIFA World Cup and the 2028 Olympic Games.

But improving the world's third busiest commercial airport, while remaining operational, is no easy feat. To make the project a success, design and construction teams have turned to digital technology to collaborate on over 180 design models with a dozen different trades located across 33 offices in 22 cities. Early and ongoing design reviews are critical to troubleshoot and anticipate construction issues prior to building, and software like BIM 360 within Autodesk Construction CloudTM is key to helping LAX construction teams achieve certainty in safety, cost, and schedule, while reducing risk.

The multiphased LAX construction upgrades will allow the airport to remain one of the world's premier transit hubs. And with passengers planning travel routes based on airport amenities and services, LAX is poised to increase traffic with its new functionality. Watch the video from B1M to learn how construction teams are creating a new and improved LAX.



Aerial view of Automated People Mover (APM) at LAX | Rendering courtesy of LAWA

Transcript

With the United States preparing to host both the 2026 FIFA World Cup and the 2028 Olympic Games, Los Angeles International Airport is undergoing one of the largest public work programs in Californian history.

With new and improved terminals, world class facilities, and along our way to connection to the city's public transport network, this is LA's \$14 billion airport upgrade.

From its origins, as an unpaved landing strip in the 1920s, LAX has grown into one of the world's largest aviation hubs, welcoming 88 million passengers and seeing some 690,000 aircraft movements in 2019 alone.

But while the airport has consistently ranked among the world's busiest, it's also infamous for poor passenger experience and extreme traffic congestion. Passenger numbers have more than doubled since the hub's last major upgrade ahead of the 1984 Olympics and eyeing a new bid for the games Los Angeles World Airports have embarked on a 21st century overhaul.

Their upgrades to runways and operating systems form a large part of the project. The most noticeable changes for passengers will be updates to each terminal, increasing air-

craft capacity and improving traveler experience. The 1.9 billion US dollar redevelopment of the Tom Bradley International Terminal is the clearest example to date. With the terminal and concourses rebuilt from scratch, the project added 116,000 square meters of space and 18 new gates, none of which can accommodate wide body aircraft like the A380.

The terminal will be joined by a 1.6 billion US dollar, new midfield satellite concourse in 2020. To accommodate projected growth an 11 gate concourse alongside terminal one and a new 12 gate terminal are already underway and set to be operational by 2028.

But while the growth of LAX has put pressure on existing facilities for years, it is the congestion in and around the airport which is the biggest headache for travelers.

With LAX lacking connections to other forms of transport, the only way to reach the terminals is by the notorious LAX horseshoe, a 1.6 kilometer airport loop that often takes over an hour to drive around in peak times. The 5.5 billion US dollar Landside Access Modernization Program or LAMP, was designed to cut traffic in the airports core. At the heart of LAMP is the 3.6 kilometer Automated People

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COVID-19

Minority Business Development Agency Awards \$10M in Federal Funding under the CARES Act

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Funding is provided for a 12-month period from June 1, 2020 through May 31, 2021. For additional information on MBDA and CARES Act funding, visit www.mbda.gov.

CARES Act awards were made to the following organizations:

- Arizona Hispanic Chamber of Commerce, Inc. (Phoenix, AZ)
- Asian, Inc. (San Jose, CA)
- Asociacion Productos De Puerto Rico, Inc. (Puerto Rico)
- Business Outreach Center Network, Inc. (New York, NY)
- Caldwell & Associates, Inc. (Baltimore, MD)

- California Asian Pacific Chamber of Commerce (Sacramento, CA)
- Capital Region Minority Supplier Development Council, Inc. (Washington, DC)
- Chicago Minority Supplier Development Council, Inc. (Chicago, IL)
- Chicago Minority Supplier Development Council, Inc. (St. Louis, MO)
- City of Tacoma (Tacoma, WA)
- Dallas/Fort Worth Minority Supplier Development Council (Dallas, TX)
- DESA, Inc. (Columbia, SC)
- El Paso Hispanic Chamber of Commerce (El Paso, TX)
- Georgia Tech Research Corporation (At-

lanta, GA

- M. Gill & Associates, Inc. (Miami, FL)
- Metropolitan Economic Development Association (Minneapolis, MN)
- Michigan Minority Supplier Development Council, Inc. (Detroit, MI)
- Mid-South Minority Council TADP Inc. (Memphis, TN)
- National Business League
- National Urban League
- Rocky Mountain Minority Supplier Development Council (Denver, CO)
- So. Cal. Corporate Growth Partners (Pasadena, CA)

- South Bronx Overall Economic Development Corporation (South Bronx, NY)
- The Enterprise Center, Inc. (Philadelphia, PA)
- The National Asian/Pacific Islander American Chamber of Commerce and Entrepreneurship
- The University of Texas at San Antonio (San Antonio, TX)
- United States Hispanic Chamber of Commerce
- University of Hawaii Systems (Honolulu, HI)
- USBC Community Economic Development Corporation

SOURCE: www.mbda.gov/news/press-releases/2020/06/minority-business-development-agency-awards-10m-federal-funding-under

Business Toolkit

15 Tips for Growing a Long-Lasting Contractor Business

[Article was originally posted on www.entrepreneur.com]

By John Rampton,

Freelance contractors are a major contributor to the economy because they're absolutely a necessity. Without them you can be certain that homes and offices would literally fall apart.

The result is that starting your own contracting business can be lucrative.

But, before you get too far involved, here are 15 ways that you can build a contracting business that's going to last or grow the contracting business you already own.

1. Operate with best business practices.

One of the most common problems that contractors run into when they to attempt to improve efficiency and grow their business is agreeing on what's considered the industry's best practices. After all, they already have some sort of system in place that they're familiar with and believe is working just fine.

To put an end to this debate, you can use whatever system you prefer to handle everything from bookkeeping, scheduling and invoicing, to training and task management, as long as that system contains basic knowledge of the task and helps each employee by providing step-by-step instructions for each employee.

When you have an effective system in place. it allows you to not only maintain your current level success but also helps you be prepared to scale properly when it's time to grow.

2. Assess your internal organization.

After settling on a system that uses the best practices, you next want to conduct a comprehensive assessment of your company. This includes asking questions like;

- Is your business stable financially?
- Are you getting repeat sales?
- Do you have customer referrals?
- How do people rate your business and customers service?

• What is your employee turnover rate?

These questions can be answered by reviewing your books, paying attention to what people are saying about your business online and talking with employees and customers. If there are areas that need improvement, then focus on those areas before you grow your business too much.

For example, if you don't have employees who excel at customer service, and that's your number one complaint from customers, then you may want to consider hiring people who do excel in customer service or can provide proper training for your current staff.

3. Make yourself available.

Speaking of customer service, your prospective customers want to talk to an actual human being and not a robot during normal business hours. I understand that it's asking a lot to have someone handle the phone all day, but if you don't want to lose customers to your competitors, then that's necessary.

One way to get around this is by sending business calls to your cell phone when you're out of the office. Even if you can't get to the phone, you can probably call the customer back faster than waiting to get back to the office.

To avoid any confusion, clearly state your business hours on your business cards, website and social channels, and of course state your physical location. If you close at 5 p.m., then a customer shouldn't be upset that no one is answering the phone at 8 p.m.

I would also recommend that you set up automated email and social media messages during off-hours. A simple message informing customer that their message was received and they'll receive a response within 24 hours should be enough to keep them satisfied.

4. Join an industry association.

Industry associations, such as the Associated General Contractors, aren't just great for net-

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JULY 16, 2020 - JULY 23, 2020 SMALL BUSINESS EXCHANGE 3



Access to Capital

Ready to Grow Your Business?

A Guide to Small Business Loans for Women

[Article was originally posted on www.capitalwithstrategy.com]

Small business loans for women are seeing a surge in demand. More females than ever are entering the entrepreneurial market and starting their own businesses. Yet research indicates that they find it more difficult to secure funding than their male counterparts. So, we put together this comprehensive guide to small business loans for women. It'll walk you through all of the options available, no matter which stage of business you're currently at.

Increasing Demand for Small Business Loans for Women

Women are increasingly opting to start a business and be their own boss. Recent statistics indicate that female entrepreneurship is on the

rise, along with demand for funding to support • start-up growth.

- Women own 40% of private businesses in America (Business Insider).
- Women entrepreneurs employ 9 million people and generate \$1.8 trillion in sales (National Association of Women Business
- The number of female entrepreneurs has increased by 13% globally since 2011, while male rates increased 5% (CNBC).
- Women-owned businesses receive just 7% of venture capital investment money, which is highly disproportionate to their role in the economy (Entrepreneur).

Loan approval rates for female entrepreneurs is 15-20% less than it is for men (Entrepreneur).

Unfortunately, the availability of small business loans for women doesn't appear to be aligned with demand. Although more and more femaleoperated businesses are being founded, funding options seem to be lagging behind.

Why Aren't Small Business Loans Given to More Women?

You might wonder why we even need small business loans for women. After all, gender shouldn't be a factor in the lending process, right? These decisions are based on income, credit rating, and company revenue, so it should be an objective decision that isn't influenced by sex. Unfortunately, it's not that simple in practice.

Reports from the Small Business Administration (SBA) indicate that 18% of their loans were granted to female-owned businesses. Yet we know from the previous stats that this isn't proportional to the 40% who run businesses. The U.S. Senate Committee on Small Business and Entrepreneurship have previously said that 16% of all conventional small business loans go to organizations run by women. Their report also noted that if women do apply for loans, they tend to go for smaller amounts as they worry that their application will be rejected.

There are several ways that gender can affect the availability of small business loans for women. The first is that women tend to earn less than men on average. The gender pay gap is still very real,

Continued on page 9

project **lurner** Turner **BART HEADQUARTERS** TRADE PARTNER AVAII ARI F FOR RIDDING **OUTREACH MEETING** October 2020 CONSTRUCTION START **OUESTIONS? TUESDAY, JULY 28TH 9AM-11AM VIA ZOOM** Elena Anava TRADE PACKAGES

- Information on SBE/MBE/WBE certifications applicable to the
- How to get prequalified with
- Review of bid and construction
- Review list of trade packages
- Core trade packages
- Core trade sub-tier opportunities

December 2020

eanaya@tcco.com



https://tinyurl.com/

Looking for Subcontractors, Vendors, and Suppliers?

General Requirements | Steel / Misc. | Iron | Millwork |

Doors, Frames and Hardware | Glazing | Flooring | Acoustical Ceilings | Ceramic Tiles | Painting | Signage |
Specialties | Window Shades | Site Furnishings

Advertise your Sub-Bid Requests in the Small Business Exchange.

With a monthly readership of 75,000, SBE reaches a diverse audience, cutting across ethnic and gender lines as well as tradional industry segments.

> Call 1-800-800-8534 or visit us at www.sbeinc.com



THE PATH TO SMART, **SUSTAINABLE GROWTH**

Clark Construction Group is committed to investing in the growth and development of Bay Area small businesses through its Strategic Partnership Program - an 8-month, executive education course designed to provide business owners with a solid foundation for smart, sustainable growth.

This program is designed for small business owners in the fields of:

- Construction (subcontractors, suppliers, or vendors)
- Engineering
- **Construction Management or General Contracting**

We are currently accepting applications for our 2020/21 Strategic Partnership Program.

To learn more or to apply, visit: clarkconstruction.com/spp

Class begins this fall!





DBE CONSULTATION MEETING JOIN US

The City of Lodi Transit Division is in the process of calculating its 3-Year Goal for Disadvantaged Business Enterprises to participate in projects funded by the Federal Transit Administration (FTA). The federal fiscal years covered are 2020/21, 2021/22 and 2022/23

The City will host a virtual Zoom meeting on Wednesday, July 29th at 2:00PM to discuss the goal setting methodology and receive input from stakeholders in our region.

Please RSVP to the email address or phone number below if you or a member of your organization are interested in attending, or if you would like additional information.

CONTACT Julia Tyack, DBE Liaison Officer jtyack@lodi.gov (209) 269-4960

Visit www.sbeinc.com to download the latest SBE Newspaper and Newsletter



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Owner: Port of Los Angeles Project Name: Alameda Corridor Southern Terminus Gap Closure, Spec No. 2784 Location: 630 W. Harry Bridges Blvd, Wilmington, CA 90744 Bid Date: July 30, 2020 at 2:45p.m.

Request for DBE sub-quotes

Kiewit Infrastructure West Co. ("Kiewit") is seeking quotes from qualified Disadvantaged Business Enterprises (DBE to perform as subcontractors, material contractors, and suppliers. DBEs must provide evidence of certification by the U.S. Department of Transportation (DOT).

The Alameda Corridor Southern Terminus Gap Closure Project consists of constructing a railroad track extension of the Trapac lead track to the San Pedro main line track alongside the existing main line track south of Harry Bridges Boulevard, including rail tie-ins to existing tracks, turnouts and crossovers, reconstruction of West Basin Container Terminal lead tracks, track drains and extensions of grade crossing modules. Work also includes demolition of fences, installing new asphalt concrete pavement, restriping main gate lanes, installation of fencing with K-rail, striping, installation of steel pipe casings and concrete slabs at existing utilities, construction of electrical system, a storm drain and underdrain system.

Kiewit will be requesting quotes for various areas of work listed in, but not limited to, the scopes of work belo

Land surveying \bullet dirt and concrete disposal \bullet demolition \bullet dewatering \bullet shoring and underpinning \bullet piles and caissons \bullet asphalt paving \bullet concrete pumping \bullet concrete barrier \bullet concrete drilling and saw cutting

Firms interested in receiving a bid package for this project must contact us at the e-mail address noted. Responding firms will be issued an "Invitation to Bid" through Kiewit's electronic use of SmartBid system (at no cost to bidder) with project information and bid instructions. Plans and specifications will also be available for review at the address listed below if requested.

This project is subject to Project Labor Agreement, POLA Construction Careers Policy, Labor Compliant and prevailing wage rates. The project is funded by the California Transportation Commission 2018 Trade Corridor Enhancement Program and the Fixing America's Surface Transportation (FAST) Act and is subject to federal funding requirements including, but not limited to the Buy America Provisions, DBE Program requirements, and the California Labor Code.

Responsive bidders must possess a valid California Contractor's license (as appropriate) and provide acceptable insurance. Responsible subcontractors and material contractors may be required to provide bonding for 100% of their contract value. Kiewit will reimburse bond premiums. Firms performing any onsite work is signatory to collective bargaining agreements with the carpenters, laborers, cement masons, ironworkers, operating engineers and teamsters. Kiewit will consider quotes from any and all bidders who demonstrate an ability to foster and maintain labor harmony on the Project.

Kiewit intends to conduct itself in good faith with all DBEs regarding participation on this project. For further information regarding this project, licensing, insurance or bonding, equipment, supplies, materials, or related assistance or services or project schedule, please contact the Lead Estimator listed below.

"Kiewit Infrastructure West Co. is an Equal Opportunity Employer. Employment decisions are made without regard to race, color, religion, national or ethnic origin, sex, sexual orientation, gender identity or expression, age, disability, protected veteran status or other characteristics protected by law."

Plant Construction Company is requesting subcontractor bids from qualified (DIR registered) small business enterprises (SBE) for the

Castro Mission Health Center Renovation located at 3850 17th Street, San Francisco. We are requesting bids due <u>Tuesday July 21 before 2:00pm</u>

The project is a voluntary seismic strengthening of the building and includes revisions to the mechanical system, new electrical and lighting and new fire sprinklers for the entire building.

Plant is requesting subcontractor bids for demolition, hazardous materials remediation, reinforcing steel, cast-in-place concrete, shotcrete, drilled epoxy dowels, structural steel, metal stairs, handrails and railings, rough carpentry, finish carpentry, solid surfacing fabrications, water-proofing, flashing and sheet metal, joint sealants, door assemblies, aluminum framed entrances, glazing, portland cement plastering, gypsum wall board assemblies, acoustical ceilings, concrete sealer, resilient flooring, painting and coatings, sealer, resilient flooring, painting and coatings, toilet and bath accessories, healthcare accessories, code signage, misc. specialties, plastic lockers, window shades, site furnishings, fire sprinklers, plumbing, HVAC, electrical, lighting, fire detection and alarm, site clearing, selective tree and shrub removal and pruning, grading, structural excavation/earthwork, bracing, shorting and undersing landscaping and irrigation ing and underpinning, landscaping and irrigation and site concrete.

Plant Construction is an equal opportunity

Contact Mike Cashman at mikec@plantco.com or (415) 550-5845 to be added to our subcontractor's list.



W.A. Rasic Construction Company

is requesting bids from local businesses and certified DBE/WBE/MBE/SBE Subcontractors and Suppliers as well as local individual hires for the following project:

the following project:

City of Morro Bay WRF Lift Stations and Offsite Pipelines
Bid No. 17-082
Location: Morro Bay, California
Owner: City of Morro Bay
Revised Bid Date: August 12, 2020 at 2:00 PM
Estimated Bid Value: \$27,000,000
Addendums Issued: 3

W.A. Rasic Construction is looking for local individual hires to join our team for the above listed project as well as quotes from certified DBE's (minority businesses, women's business enterprise and labor surplus area firms) and local businesses for Services, Suppliers, and Subcontractors for the following, but not limited to, scopes of work: scopes of work:

Shoring Engineering, SWPPP Development, Vid eo Recording of Existing Conditions, Trucking (Soil Disposal), CPM Scheduling, Aggregate Ma-(Soil Disposal), CPM Scheduling, Aggregate Material Suppliers, HDPE/FPVC Supplier, Misc. Pipe Appurtenances and Mechanical Piping supplier, Dewatering, Sewer By-Pass, Erosion Control, Bore & Jack, Microtunneling, Precast Concrete, Asphalt Paving, Fencing, Landscaping, Masonry, Rebar, Structural Steel, Miscellaneous Metals, Paintings & Coatings, Electrical & Instrumentation, Striping, Potholing, Building Trades

tion, Striping, Potholing, Building Irades
All Subcontractors must be licensed in the State of
California at the time of bid and have a valid DIR Registration Number. W.A. Rasic is a Union Signatory
Contractor to all Building Trades and thus any subcontractor must be signatory or willing to sign a project
labor agreement. Subcontractors and suppliers are
advised to submit their quotes 2 working days before
the Prime's bid due date for evaluation and completion
of all necessary forms to submit with our bid. Please
use the following Drop Box link containing the Plans
and Specifications which are available at no cost.
https://www.dropbox.com/sh/2hiqmcwglw8oazm/
AADVMWcx8RxjzcTKN3C5AvvKa?dl=0
Plans and Specifications are also available at no cost

AADVMWcx8RxjzcTKN3CSAvvKa?dI=0
Plans and Specifications are also available at no cost for review from 8:00 am to 4:00 pm, Monday through Friday at our office located at 4150 Long Beach Blvd., Long Beach, CA 90802. Assistance in obtaining bonds, lines of credit, insurance, equipment, supplies, materials or related services are available to all firms. W.A. Rasic is also willing to break any work items down into smaller categories or quantities and we can also arrange delivery schedules in order to facilitate maximum local and DBE business participation. Please contact Mariah Medina via phone (562) 928-6111 or email (mmedina@warasic.com) if you have any questions or require further assistance. require further assistance.



SKANSKA • TRAYLOR • SHEA

Skanska-Traylor-Shea JV 5055 Wilshire Blvd, Suite 700, Los Angeles, CA requests sub-bid quotes from all interested firms, including certified **DBE's** for Chain Link Fence and Signage on the

Westside Subway Extension Section 1 project Owner: LACMTA (Metro). Contract No. C1045. Bid Date: July 31, 2020 at 2:00pm

Plans & Specs can be viewed at our office Monday - Friday 8am to 4pm (call for appointment) or downloaded free at the following links:

Link to 113WS Chain Link Fence RFP

https://skanskausa.sharefile.com/i/i5dd151c942f4dbcb Link to 114WS Signage RFP:

https://skanskausa.sharefile.com/i/i382d6cb51d849c38

https://skanskausa.sharefile.com/i/i382/d6cb51d849c38
Should you have any questions or desire to quote on this project, please contact Connie Brown, DBE Administrator at 213-694-3522 or connie.ibrown@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. Skanska-Traylor-Shea JV intends to conduct itself in good faith with DBE firms regarding participation on this project. More info about this project is available at www.skanska-traylor-shea.com.

Skanska-Traylor-Shea JV

Skanska-Traylor-Shea JV is an EEO/AA/Vet/Disability Employer

Ames Construction, Inc. Is seeking qualified **DBEs**

Project Name

CV Link Multi-Modal Transportation Corridor Project - Seament 1 Bid/Contract #

CVL-2015-0309

Awarding Agency

Coachella Valley Association of Governments (CVAG)

Project Location

Coachella/Palm Springs/Indio/Palm Desert/ La Quinta, Riverside County, CA **Bid Date**

08/03/2020 at 02:00 PM

DBE Subs and Suppliers required include but are not limited to: Develop water supply, traffic control, SWPPP, rain event action plan, erosion control, street sweeping, natural resource protection plan, fencing, clear and grub, roadway and structural excavation, pervious backfill material, embankment, subgrade enhancement, landscape, plant establishment, decomposed granite, aggregate base, slurry seal, HMA asphalt, paving, cold plane, JPCP, demo, F&D steel piling, PS CIP concrete, structural concrete, CIDH piling, minor concrete, rebar, architectural treat ment, joint seal, shotcrete, pipe RCP, drainage, construction surveys, anti-graffiti coating, object marker, roadside and pedestrian signs, cable railing, pavement striping and marking, electri-cal, signal and lighting, irrigation, paint bridge, concrete barrier, detectable warning surface, art sculptures, decorative rock, metal railing, shade structure, benches, hydration station, receptacles, bike racks concrete supply, construc-tion materials and trucking. Ames Construction, Inc. will work with subcontractors to breakdown items into economical feasible packages.

Ames will require bidder to provide performance and payment bonds for the full amount of the Subcontract values. Costs of the bonds are to be provided as a separate line item. Please call to discuss how Ames Construction can assist you in your bonding, credit and/or insur-ance needs. Also, let us know if you need assistance in obtaining necessary equipment, supplies, or materials for this project. Ames' Subcontract terms and conditions for this project. Ames' Subcontract terms and conditions will apply to any contracts resulting from this request. The Subcontractor, by submission of its bid, agrees to the "Terms and Conditions" including all Exhibits and Attachments of Ames Subcontract Agreement. Ames reserves the right to accept or reject any or all quotations. For questions about plans, specifications and other contract requirements please contact our office. Contact info provided below. Bids submitted to Ames in response to this RFQ shall remain open and valid until the contract is executed. Ames Construction, Inc. is an Equal Opportunity Employer.

Our contact for this project is Mike Boer at (951) 356-1275 X 1278 or mikeboer@amesco.com. Please fax quotes to (951) 549-9003. Plans and specifications can be viewed and downloaded at: https://ames.sharefile.com/ds5bd5825278841418

D'Arcy & Harty Construction, Inc (415) 822-5200 ph (415) 822-0747 Fx

Estimator: willie@darcyharty.com

West County Wastwater Priority Sewer Replacement Area 1 Bids: July 20, 2020 at 2:00 PM

West County Wastwater Priority Sewer Replacement Area 4 Bids: July 30, 2020 at 2:00 PM

West County Wastwater Priority Sewer Replacement Area 6,7& 8 Bids: August 14, 2020 at 2:00 PM

West County Wastwater Priority Sewer Replacement Area 5 Bids: August 21, 2020 at 2:00 PM

DBE sub-bids requested for: Saw-cutting, Trucking, Precast Concrete Manhole Supply, HDPE & PVC pipe supply

> Plans & specs are available to view upon request.

Request for Certified/ Self- Certified Small Business Subcontractors & Suppliers From all SBA, WBE, VOSB, SDVOSB & HubZone Subcontractors/Sub-Consultants/ Vendors registered as a SBA business for:

Project Name: Design-Build Stabilize Cliff & Repair Hillside Erosion Damage on Vandergrift Blvd & Rattlesnake Canyon Road Project No.: N62473-16-D-1852 X012 Owner: NAVFAC Southwest

Reyes Construction is requesting bids in the areas described, but not limited to: (Subcontractors) Fencing Traffic Control, Landscape/ Tree Cutting, Concrete Swale, Installation of Wire Mesh & Cable Netting, QC Testing for Soil & Concrete. (Suppliers) K-rail, Wire Mesh and Cable Netting

Quotes Requested by: July 27th 2020 at 1pm

REYES CONSTRUCTION, INC.

State License Number 507561 1383 South Signal Drive, Pomona, CA 91766 Phone: 909-622-2259 • Fax: 909-622-3053 Contact: Brenda Martinez Mon-Fri 7:00 A.M - 4:00 P.M

Assistance will be available in obtaining bonds, lines of credit, Insurance, necessary equipment, supplies, materials or related technical assistance.

Plans, Specifications, and Contract requirements can be viewed online at no additional cost:

1) Via iSqFt - please send an email request to estimating@revesconstruction.com

2) Sharefile- please send an email request to estimating@revesconstruction.com

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Advertise your Sub-Bid Requests in the **Small Business Exchange**

With a monthly readership of 75,000, SBE reaches a diverse audience, cutting across ethnic and gender lines as well as tradional industry segments.



JULY 16, 2020 - JULY 23, 2020 SMALL BUSINESS EXCHANGE 5



California Sub-Bid Request Ads

DESILVA / GATES

CONSTRUCTION

11555 Dublin Boulevard • P.O. Box 2909 Dublin, CA 94568-2909 (925) 829-9220 / FAX (925) 803-4263 Estimator: VICTOR LE Website: www.desilvagates.com An Equal Opportunity/ Affirmative Action Employer

DeSilva Gates Construction (DGC) is preparing a bid as a Prime Contractor for the project listed below:

HAZEL AVENUE IMPROVEMENT PROJECT -PHASE 3 SUNSET AVENUE TO MADISON AVENUE

Contract No. 4415, Federal Aid Project No. STPL-5924(253) Disadvantaged Business Enterprise Goal Assigned is 12%

OWNER: COUNTY OF SACRAMENTO 9660 Ecology Lane, Sacramento, CA 95827

REVISED BID DATE: August 6th, 2020 @ 2:00 P.M.

DGC is soliciting quotations from certified Disadvantaged Business Enterprises, for the following types of work and supplies/materials including but not limited to:

CLEARING AND GRUBBING/DEMOLITION, COLD PLANE, PROJECT & BUSINESS SIGNS, ELECTRICAL, FENCING, LANDSCAPING/IRRIGATION, MINOR CONCRETE, MINOR CONCRETE STRUCTURE, ROADSIDE SIGNS, SLURRY SEAL, MASONRY WALL, STRIPING, SWPPP PREP/WATER POLLUTION CONTROL PLAN PREPARE, UNDERGROUND, TRUCKING, WATER TRUCKS, STREET SWEEPING, CLASS 2 AGGREGATE BASE MATERIAL, HOT MIX ASPHALT (TYPE A) MATERIAL, RUBBERIZED HMA (GAP GRADE) MATERIAL.

Plans and specifications may be reviewed at our offices located at 11555 Dublin Boulevard, Dublin, CA or 7700 College Town Drive, Sacramento, CA, or at your local Builders Exchange, or reviewed and downloaded from the ftp site at ftp://tp%25desilvagates.com:f7pa55wd@pub.desilvagates.com (if prompted the username is ftp@desilvagates.com and password is f7pa55wd) or from the Owner's site at http://www.saccountybids.net/

Fax your bid to (925) 803-4263 to the attention of Estimator Victor Le. If you have questions for the Estimator, call at (925) 829-9220. When submitting any public works bid please include your DUNS number and DIR number. For questions regarding registration for DIR use the link at www.dir.ca.gov/Public-Works/PublicWorks.html

If you need DBE support services and assistance in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies or related assistance or services, for this project call the Estimator at (925) 829-9220, or contact your local Small Business Development Center Network (http://californiasbdc.org) or contact the California Southwest Transportation Resource Center (www. transportation.gov/osdbu/SBTRCs). DGC is willing to breakout portions of work to increase the expectation of meeting the DBE goal.

At our discretion, 100% Payment and 100% Performance bonds may be required as a subcontract condition. This will be a PREVAILING WAGE JOB. DGC is an Equal Opportunity/Affirmative Action Employer.

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DeSilva Gates Construction (DGC) is preparing a bid as a Prime Contractor for the project listed below:

CALTRANS RTE 49 FROM 0.1 MILE SOUTH OF ROUND VALLEY ROAD TO 0.1 MILE NORTH OF QUAIL CREEK DRIVE CONTRACT NO. 03-3H6504 FEDERAL AID PROJECT NO. ACHSNH-P049(182)E

Disadvantaged Business Enterprise Goal Assigned is 17% OWNER: STATE OF CALIFORNIA DEPARTMENT OF TRANSPORTATION

1727 30th Street, Bidder's Exchange, MS 26, Sacramento, CA 95816

BID DATE: JULY 23rd, 2020 @ 2:00 P.M.

DGC is soliciting quotations from certified Disadvantaged Business Enterprises, for the following types of work and supplies/materials including but not limited to:

AC DIKE, BIOLOGIST CONSULTANT, CLEARING AND GRUBBING/DEMOLITION, CMP PIPE SUPPLIER, COLD PLANE, EROSION CONTROL, GEOSYNTHETIC REINFORCEMENT FABRIC, MBGR, PIPE LINING, ROADSIDE SIGNS, ROCK SLOPE PROTECTION, RUMBLE STRIP, STRIPING, SWPPP PREP/WATER POLLUTION CONTROL PLAN PREPARE, TEMPORARY EROSION CONTROL, TESTING, TESTING TRAFFIC CONTROL SYSTEM, TRAFFIC CONTROL MATERIAL SUPPLIER, VEGETATION CONTROL, TRUCKING, WATER TRUCKS, STREET SWEEPING, CLASS 2 AGGREGATE BASE MATERIAL, HOT MIX ASPHALT (TYPE A) MATERIAL, RUBBERIZED HMA (OPEN GRADE) MATERIAL.

Plans and specifications may be reviewed at our offices located at 11555 Dublin Boulevard, Dublin, CA or 7700 College Town Drive, Sacramento, CA, or at your local Builders Exchange, or reviewed and downloaded from the ftp site at ftp://ftp%25desilvagates.com:f7pa55wd@pub.desilvagates.com (if prompted the username is ftp@

reproperties and password is ftp@ desilvagates.com (if prompted the username is ftp@ desilvagates.com and password is f7pa55wd) or from the Owner's site at www.dot.ca.gov/hq/esc/oe/weekly_ads/all_adv_projects.php

Fax your bid to (925) 803-4263 to the attention of Estimator Eric Allred. If you have questions for the Estimator, call at (925) 829-9220. When submitting any public works bid please include your DUNS number and DIR number. For questions regarding registration for DIR use the link at www.dir.ca.gov/Public-Works/PublicWorks.html

If you need DBE support services and assistance in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies or related assistance or services, for this project call the Estimator at (925) 829-9220, or contact your local Small Business Development Center Network (http://californiasbdc.org) or contact the California Southwest Transportation Resource Center (www. transportation.gov/osdbu/SBTRCs). DGC is willing to breakout portions of work to increase the expectation of meeting the DBE goal.

At our discretion, 100% Payment and 100% Performance bonds may be required as a subcontract condition. This will be a PREVAILING WAGE JOB. DGC is an Equal Opportunity/Affirmative Action Employer.

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11555 Dublin Boulevard • P.O. Box 2909 Dublin, CA 94568-2909 (925) 829-9220 / FAX (925) 803-4263 Estimator: ERIC ALLRED Website: www.desilvagates.com An Equal Opportunity/ Affirmative Action Employer

DeSilva Gates Construction (DGC) is preparing a bid as a Prime Contractor for the project listed below:

PAGE MILL ROAD SAFETY
IMPROVEMENTS PROJECT
CIP No. PE-86070, IFB No. 1179389,
Federal Project No. STPL 5100(029)
Disadvantaged Business Enterprise Goal
Assigned is 8%

OWNER: CITY OF PALO ALTO 250 Hamilton Avenue, Palo Alto, CA 94301

Revised Bid Date: JULY 17th, 2020 @ 5:00 P.M.

DGC is soliciting quotations from certified Disadvantaged Business Enterprises, for the following types of work and supplies/materials including but not limited to:

ADJUST IRON, COLD PLANE, CRACK SEALING, LEAD COMPLIANCE PLAN, MBGR, ROADSIDE SIGNS, SLURRY SEAL, STRIPING, TRAFFIC CONTROL SYSTEMS, TRAFFIC CONTROL MATERIAL SUPPLIER, TRAFFIC CONTROL/ENGINEER, TRUCKING, WATER TRUCKS, STREET SWEEPING, HOT MIX ASPHALT (TYPE A) MATERIAL.

Plans and specifications may be reviewed at our offices located at 11555 Dublin Boulevard, Dublin, CA or 7700 College Town Drive, Sacramento, CA, or at your local Builders Exchange, or reviewed and downloaded from the ftp site at ftp://ftp%25desilvagates.com:f7pa55wd@pub.desilvagates.com (if prompted the username is ftp@desilvagates.com and password is f7pa55wd) or from the Owner's site at http://www.cityofpaloalto.org/gov/depts/asd/planet_bids_how_to.asp

Fax your bid to (925) 803-4263 to the attention of Estimator Eric Allred. If you have questions for the Estimator, call at (925) 829-9220. When submitting any public works bid please include your DUNS number and DIR number. For questions regarding registration for DIR use the link at www.dir.ca.gov/Public-Works/PublicWorks.html

If you need DBE support services and assistance in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies or related assistance or services, for this project call the Estimator at (925) 829-9220, or contact your local Small Business Development Center Network (http://californiasbdc.org) or contact the California Southwest Transportation Resource Center (www. transportation.gov/osdbu/SBTRCs). DGC is willing to breakout portions of work to increase the expectation of meeting the DBE goal.

At our discretion, 100% Payment and 100% Performance bonds may be required as a subcontract condition. This will be a PREVAILING WAGE JOB. DGC is an Equal Opportunity/Affirmative Action Employer



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6 SMALL BUSINESS EXCHANGE JULY 16, 2020 - JULY 23, 2020

📛 California Sub-Bid Request Ads



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

SUBS/SERVICE PROVIDERS

Construction Area Signage, Traffic Control, Roadway, Temp Erosion Control,
Paving Asphalt Concrete, Traffic Striping and Marking

SUPPLIERS

Fuel Supplier, Sand & Gravel, Owner Operator's - Bottom Dump, Super 10's,
Water Trucks, and Street Sweeping

ROADWAY IMPROVEMENTS ON MIRASOL AVENUE AND BRITE ROAD Contract No. 20119 Federal No. STPCML-5950 (466) DBE GOAL 11%

BID DATE JULY 29TH, 2020 at 11:00 a.m.

All Quotes Due Prior

Sukut Construction, LLC

4010 W. Chandler Avenue, Santa Ana, CA 92704 Contact: Rick Welshiemer

Phone: (714) 540-5351 • Fax: (714) 545-2003 • Email: 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 Rick Welshiemer 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

SUKUT CONSTRUCTION

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

SUBS/SERVICE PROVIDERS

Clear & Grub, Construction Stake, Earthwork & Base, Imported Borrow, Elect @ Pump
Plant, Elect Building, Landscaping, Erosion Control, Masonry Building/Other, Mechanical Building, Pavement Grinding, Rebar, Sign Structures, Signs Roadside, Stripe & Mark, Struct
Conc -Wall, Struct Conc - Building, Struct Excavate Site, Traffic Control, Trucking Dirt Haul,
Trucking High/Low Haul, Underground Pipe Jack, & Water Proof Bridge

SUPPLIERS/SERVICE

Aggregate, Rip Rap Mat'l, Conc Pump, Equip Rent - Crane, Pipe - Steel, Pipe PVC, Ready Mix Conc. Struct Steel, Traffic Control Supply, and Security Guard Serv.

LAKE PUMP STATION WATER SYSTEM IMPROVEMENTS, LAKE COUNTY

Project No. 2450.03

BID DATE: AUGUST 6, 2020 @ 3:00 PM

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

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.

 $Please\ contact\ Eric\ Body felt\ at\ Sukut\ Construction\ for\ assistance\ in\ responding\ to\ this\ solicitation.$

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.

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15 Tips for Growing a Long-Lasting Contractor Business

Continued from page 2

working. They can also help you develop essential business skills, ranging from how much to charge for clients to how to write a contract. They also recommend which products you should use for each type job and where to find sub-trades.

Here's a list of construction associations that you should consider joining.

5. Step up your marketing game.

Successful marketing campaigns aren't just about landing new customers. They're about securing more profitable projects and keeping your current customers happy.

Today, that means having an online presence and interacting with your specific audience through email, social media and blog posts, where you demonstrate how your business solves their problems.

Unlike what strictly online businesses do, though, you should also focus on marketing your business locally. Start by making sure that your address, phone number and hours are available online and easily searchable. After that, network in your community both online and offline by attending chamber of commerce meetings or answering questions in a local newspaper forum. And, don't be afraid to spend a couple of bucks

advertising your business on social networks like Facebook.

6. Attract more funding.

If you're like many small-scale contractors, you probably don't have financial pull to support your expansion. Cash-flow struggles due to delayed payments from customers are actually common. This means that it's your responsibility to find various ways of accessing lines of credit, obtaining loans and securing overdraft protection.

Remember: If you want to attract funding, you need to keep detailed and organized records and do your research on the best type of loan for your business based on your current needs.

7. Be flexible

Even if you're a general contractor, you're probably not an expert in all fields. That's why you provide specific services for your customers. However, when you go above and beyond for a customer, you'll probably earn a lifelong oner. For example, if you're doing electrical work and notice that a pipe has a minor leak that you can easily repair, you can fix the pipe instead of having the customer call a plumber.

8. Find a mentor

The best thing about a mentor is that he or she can guide you in solving problems. The mentor

can teach you how to manage your money and customers, and introduce you to vendors or investors. The reason: The mentor has "been there" already. Sometimes this person can be a family member or retired contractor; other times it may be someone you have to hire.

9. Hire people smarter and more talented than you.

This is your long-term answer to any micromanagement problems that you may have. By hiring people who are smarter and more talented than you are, you can trust them to handle any assignment on their without your supervision. This gives you more time to focus on growing your contractor business. Plus, you'll learn a whole bunch from them along the way.

10. Watch your finances.

Plenty of construction businesses go under because they simply can't cover the costs of their overhead. That means that you have to pay close attention to overhead expenses and be aware of any additional costs before you accept a job. When sending out bids, factor in the costs involved with the project, particularly materials and labor, and give the customer a ballpark estimate.

Another way to handle the cost of your overhead is by creating a budget. This shows you how

much money you have coming in and how much is going out. If the amount going out surpasses the amount coming in, then you have to start making some changes by cutting unnecessary expenses and raising your rates.

And, always stay on top of your invoicing.

11. Be unique.

Does your business have a particular specialization or cater to a niche market? Then definitely capitalize on what makes your business different from the others in town. It could simply be your ability to provide services specifically for offices, as opposed to other contractors, who solely focus on residential properties.

However, make sure that you offer a healthy balance of products of services. While niche markets can give you a competitive edge and help make you stand out, they're not always as large as businesses that reach a wide audience.

12. Choose the best customers.

I wouldn't recommend turning away a customer. But the hard truth is that some customers are better than others. Is it really worth chasing down a couple of hundred bucks from a deadbeat customer who only asked for some minor contracting work?

Visit link for the full article: www.entrepreneur.com/article/285633

JULY 16, 2020 - JULY 23, 2020 SMALL BUSINESS EXCHANGE 7

Economic Equity

How banks aim to close racial wealth gap: More minorities in leadership

[Article was originally posted on www.greenlining.org]

By Allissa Kline,

Calls for swift action to end systemic racism have gotten louder in the seven weeks since the death of George Floyd, and expectations have mounted for banks to play a major role — especially when it comes to closing the income gap between whites and Blacks.

But to do that, banks will need to get their own houses in order — including diversifying top leadership and middle-management ranks. New hiring and promotional policies could reshape banks' understanding of local communities' needs and expand who gets mortgages or small-business loans and which families build lasting wealth, according to sources inside and outside banks

Including more people of color in bank management would diversify the flow of capital, said Malia Lazu, the chief experience and culture officer at Berkshire Hills Bancorp in Boston.

"That really could be revolutionary," said Lazu, a former community organizer who joined the \$13.1 billion-asset bank a year ago and oversees its diversity, equity and inclusion initiatives. "More people of color would own homes, which means they would have equity, which means they may be able to go to college or start a business with that equity. ... When you think about who [banks] would make loans to, make investments to, make mortgages to, the ripple effects would be infinite."

Efforts by several banks to diversify their workforces, leadership teams and boards of directors with more women and minorities have been underway for years. But the combination of the coronavirus pandemic's heavier toll on minority communities and Black Lives Matter protests over the killing of Floyd and other Black Americans at the hands of law enforcement has put pressure on banks and other businesses to do more — and do it faster. There is still a dearth of people of color in banking, which often means communities of color don't have the same opportunities to develop wealth as white Americans do

The main driver of income inequality in the U.S. is institutionalized racism, and more specifically redlining, said Adam Briones, the economic equity director at the Greenlining Institute, a public policy, research and advocacy nonprofit organization in Oakland, Calif. Redlining happens when banks refuse to make mortgage loans and provide other services to people based on race or ethnicity.

Because Blacks are systematically shut out of the way most Americans build net worth homeownership — they can't tap into that capital, much less pass it on to the next generation.

"Hard work is pretty evenly distributed among

all Americans, but what's not evenly distributed is what we inherit from our families, which our own individual merit or hard work plays no role in," Briones said.

The result is a racial wealth gap. How deep is the divide? A 2019 report from the Institute for Policy Studies shows that the median wealth for Black families in 2016 was \$3,557—about 2% of the median wealth owned by white families, which owned nearly \$147,000 in the same year.

Omar Ocampo, a researcher at the institute, said recent numbers from the Federal Reserve's Distributional Financial Accounts report show the gap persists. During the first quarter of this year, as wealth distribution among all groups in the U.S. declined by more than \$6 trillion, the asset gap between white and Black families remained nearly unchanged, with Black families holding just 6% of the assets that whites own.

Ocampo said he is skeptical about whether the hiring and promotion of more Black professionals by banks will have any real impact on the gap. It may work, he said, if there are more Black decision-makers at banks.

"I think what really matters is, how do we redistribute the decision-making power?" he said.

Metrics, accountability at megabanks

Currently there are no people of color on the executive management teams leading three of the nation's four largest banks — JPMorgan Chase, Bank of America and Wells Fargo — which hold a combined \$6 trillion in assets. The other, Citigroup, has one Black banker, Chief Financial Officer Mark Mason, on its 16-person executive management team.

The American Bankers Association, which represents banks of all sizes, not only encourages its members to review their diversity, equity and inclusion programs, but provides resources and services to do so.

In testimony given in February before the House diversity and inclusion subcommittee, Naomi Mercer, the ABA's senior vice president of diversity, equity and inclusion, said the industry "has made measurable progress in recent years to diversify its talent pool and leadership and to meet the needs of customers from all walks of life," but acknowledged that the industry "still has work to do."

In an interview with American Banker, Mercer said there needs to be accountability on diversity, equity and inclusion matters in order to enact change within an organization. In other words: measure things.

"We talk about measuring everything, not just visible diversity, and we talk about having programs and initiatives in place that analyze the outcomes of what you've done," said Mercer, who joined the ABA in August 2019 after a 25-year military career during which she helped lead the Army's gender integration program.

"Because if you're not analyzing it, how do you know if the program is effective or not?"

Some banks are already measuring diversity in the workplace. Last year, facing pressure from activist investors, New York-based Citi became the first banking company to disclose the pay gap between men and women across its global operations, with women earning 29% less than men. The \$2.2 trillion-asset bank also said that among its U.S. employees, people of color earn 7% less than their white colleagues.

Citi also broke down its U.S. employees by race across all levels of the bank. As of September 2019, just 1.8% of executive and senior managers were Black. Of 66,739 total U.S. employees, 3.4% were Black men while 6.9% were Black women.

To meet its goals — such as making sure that Black and Hispanic colleagues fill 30% of the analyst and associate programs — Citi has embraced targeted recruiting, mentorship and skills development as well as employee affinity groups. It has also designed a compensation program that links executive pay to how well those leaders increase the number of women and U.S. minorities within the bank's workforce.

JPMorgan, Bank of America and Wells Fargo are taking similar approaches. Last year JPMorgan, the largest bank in the country, with assets oof \$3.2 trillion, said it plans to hire more than 4,000 Black students into full-time jobs, apprenticeships and internships over the next five years while also reviewing its recruiting practices, training, products and services and supplier diversity.

Through its Advancing Black Leaders program, which began in 2016, JPMorgan — which was the subject of a New York Times article in late 2019 that described discriminatory treatment of a Black adviser and customers in Arizona — has increased the number of Black professionals in its most senior ranks, raising the number of Black managing directors and executive directors by more than 50% over the last four years. In late June the company said it would cut ties with customers who are racially abusive to call center employees.

As part of Bank of America's \$1 billion pledge to help local communities address economic and racial inequality exacerbated by the pandemic, the \$2.6 trillion-asset Charlotte, N.C.-based bank said it would focus on further recruiting and retaining employees in low- to moderate-income and disadvantaged communities. At the \$2 trillion-asset Wells Fargo, CEO Charlie Scharf recently told employees that the San Francisco bank will double its Black leadership over the five years (it is currently at 6%) and tie year-end compensation decisions for top leaders to making progress in diversity representation and inclusion.

The Greenlining Institute applauded Wells Fargo's compensation decision and wants to see

more banks do the same thing. Briones said the group is asking other banks to "match or best" these sorts of decisions.

"We want to see competition for who can do better in addressing systemic inequality," he said.

Efforts at regional, community banks

Greg Carmichael, chairman and CEO of Fifth Third Bancorp in Cincinnati since 2015, said his \$185 billion-asset organization already evaluates diversity and inclusion as part of executives' compensation packages.

"If we're not where we need to be and plans aren't making progress, that's reflected in compensation," Carmichael said. "We absolutely make those adjustments accordingly."

As part of a \$32.5 billion "community commitment" plan announced in 2016, Fifth Third set out to increase diverse hiring as a way to generate a pipeline of leaders who reflect the communities it serves. Currently, people of color represent 10% of executive and senior managers, 18% of first and midlevel managers, 18% of professionals and 34% of the rest of the workforce, for a total of 26.5% of Fifth Third's employee base.

Two divisions, commercial and small-business banking, are run by Black men. Carmichael said that Fifth Third has "a lot of work to do," particularly in the middle layer of the 20,000-employee company where there's a need for more women and people of color.

The company is partnering with more historically black colleges to recruit Black employees. This year, for the first time, it will publicly share the diversity and inclusion goals it has set for executives and managers.

Last year, Fifth Third raised its starting pay to \$18 an hour, a move that is part of a strategy designed not only to attract and retain talent, but to help provide a better quality of life for hourly workers

Combined with hiring and promoting more people of color, "that's a way to trickle down through the organization to the next generation to make a difference in the community," Carmichael said.

"It all goes hand in hand to create a higher standard of living for people," he added.

Other banks are similarly paying more attention to who they hire and who they promote. Last week PNC Financial Services Group promoted two Black bankers to its executive team, three weeks after it pledged at least \$1.05 billion to fight systemic racism. Part of the Pittsburgh company's financial commitment is to recruit, retain and promote more Black employees.

Visit this link for the full article:

https://greenlining.org/press/2020/how-banks-aim-close-racial-wealth-gap-more-minorities-leadership/

8 SMALL BUSINESS EXCHANGE JULY 16, 2020 - JULY 23, 2020



California Sub-Bid Request Ads



CAL LIC. NO. 723241 11555 Dublin Boulevard Dublin, CA 94568-2909 Phone: (925) 803-4333 • FAX: (925) 803-4334 ESTIMATOR: Christopher Pieri EMAIL: cpieri@pacificstates.net

Pacific States Environmental Contractors, Inc. (PSEC) is preparing a bid as a Prime Contractor for the project listed below:

PROJECT: 900 INNES REMEDIATION PROJECT Contract No. 1000016646 OWNER: CITY AND COUNTY OF SAN FRANCISCO

1155 Market Street, 4th Floor San Francisco, CA 94103

REVISED BID DATE: July 29, 2020 at 2:30pm

We hereby encourage responsible participation of certified (DBE) Disadvantaged Business Enterprises and (SBE) Small Business Enterprise and solicit their subcontractor or materials and/or suppliers quotation for the following types of work including but not limited to:

TRUCKING, DEMOLITION, SURVEY, ABATEMENT AND OFFSHORE WORK

Plans and specifications may be reviewed at our office located at 11555 Dublin Boulevard, Dublin, CA or at your local Builders Exchange, or reviewed and downloaded from the City & County of San Francisco Department of Public Works Site: https://stgint.sfdpw.org/_Layouts/DPWPORTAL/ Construction.aspx?ID=2217

Fax your bid to (925) 803-4334 to the attention of Estimator Christopher Pieri or email cpieri@pacificstates.net. If you have questions for the Estimator, call at (925) 361-1617 When submitting any public works bid please include your DUNS number and DIR number. For questions of the property of the pr tions regarding registration for DIR use the link at www.dir.ca.gov/Public-Works/PublicWorks.html

If you need support services and assistance in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies or related assistance or services, for this project call the Estimator at (925) 361-1617, or contact your lo-cal Small Business Development Center Network (http://californiasbdc.org) or contact the California Southwest Transportation Resource Center (www.transportation.gov/osdbu/SBTRCs). PSEC is willing to breakout portions of work to increase the expectation of meeting the SBE/DBE goal.

At our discretion, 100% Payment and 100% Perfor mance bonds may be required as a subcontract condition. This will be a PREVAILING WAGE JOB. PSEC is an Equal Opportunity/Affirmative Action MIKE PRLICH & SONS, INC. Lic. No. 760474

REQUESTING SUB-BIDS FROM QUALIFIED SBE/DVBE/MBE/OBE SUBCONTRACTORS FOR THE FOLLOWING WORK AREAS:

READY MIXED CONCRETE MANUFACTURING AND DISTRIBUTION, SIDEWALK, CURB AND **GUTTER CONSTRUCTION, ASPHALT GRIND** AND OVERLAY, STRIPING, TRUCKING/ DISPOSAL SERVICES, TRAFFIC CONTROL FLAGGING SERVICES, CCTV (SEWER LINE INSPECTION), SAWCUTTING AND DEMOLITION SERVICES, MANHOLE CONSTRUCTION, & IRRIGATION PIPELINE CONSTRUCTION

"SEWER RELOCATION AND HC REMODELING FOR THE CORONADO TL PROJECT" FY:2020

BID NO: 129361

BID DEADLINE: 7/21/2020 TIME: 2:00 PM, PACIFIC TIME

DEPARTMENT OF WATER AND POWER. CITY OF LOS ANGELES

The plans, specifications, and copies of the proposal are available for viewing at our office at 5103 Elton St, Baldwin Park, CA 91706 during our office hours (7:00 AM - 4:00 PM, M-F).

Please email bids@mikeprlichandsons.com to make an appointment. IF YOU WOULD LIKE A DIGITAL COPY OF THE BID DOCUMENTS, PLEASE EMAIL bids@mikeprlichandsons.com

Mike Prlich & Sons, Inc. is willing to assist all SBE/DVBE/MBE/WBE/OBE subcontractors in obtaining bonds, lines of credit, and/or insurance. If you are interested in participating in this project, please contact Michael Prlich (626-813-1700 / bids@ mikeprlichandsons.com).

> MIKE PRLICH & SONS, INC. 5103 Elton St., Baldwin Park, CA 91706 O: 626-813-1700 • F: 626-813-1770 E: bids@mikeprlichandsons.com



WESTERN WATER (WW), is seeking quotes from qualified subcontractors and suppliers, including but not limited to certified Disadvantaged Business Enterprise (DBE) firms, for the construction of:

> Konocti County Water District - Water System Improvements Project Engineer's Estimate: \$7,000,000 - \$7,500,000 Bid Date & Time: August 6, 2020 at 3:00 P.M. Project Location: Clearlake, CA

WW has identified the following potential contracting opportunities for qualified subcontractors and suppliers on this properties of the following potential contracting opportunities for qualified subcontractors and suppliers on this properties of the following potential contracting opportunities for qualified subcontractors and suppliers on this properties of the following potential contracting opportunities for qualified subcontractors and suppliers on this properties of the following potential contracting opportunities for qualified subcontractors and suppliers on this properties of the following potential contracting opportunities for qualified subcontractors and suppliers on this properties of the following potential contracting opportunities for qualified subcontractors and suppliers on the following potential contracting opportunities for qualified subcontractors and suppliers of the following potential contracting opportunities for qualified subcontracting opportunities of the following potential contracting opporproject: Concrete, Electrical, Earthwork & Paving, Fencing, HVAC, Masonry, Painting & Coatings, Pipeline, Roofing, Rebar, Machinery & Pumps, Metal Products, Driven Piles, Precast, Steel Storage Tanks, Chem Storage Tanks, Horizontal Directional Drilling.

Information regarding bonding, insurance, lines of credit, and any technical assistance or information related to the plans or specifications and requirements for the work will be made available to all interested firms. Plans and specs are available to view at our office and access to digital copies will be provided upon request.

For more information or to provide quotes, please contact:

Western Water

707 Aviation Blvd, Santa Rosa, CA Ken Leef, Project Procurement Manager bids@westernwater.com, Phone: (707) 540-9640, Fax: (707) 540-9641

Subcontractors will be required to comply with all subcontract insurance requirements, which include providing a

Interested subs and suppliers should complete and submit the attached solicitation form no later than 48 hours prior to bid. We ask that all scopes are submitted 24 hours prior to bid for review, and that all pricing is in 2 hours prior to bid.

WW is an AA/EEO/Veterans/Disabled Employer - CA License No. 188068



O.C. Jones & Sons, Inc.

1520 Fourth Street • Berkeley, CA 94710 Phone: 510-526-3424 • FAX: 510-526-0990 Contact: Jason Martin

REQUEST FOR DRE SUBCONTRACTORS AND SUPPLIERS FOR: 2020 Pleasant Hill Road Resurfacing Project Project No. 014-9720
City of Lafayette
Federal Aid No. STPL-5404(028)
BID DATE: July 21, 2020 @ 2:00 PM

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

Trucking, Temporary and Permanent Erosion Control Measures, QC/QA Testing, Construction Area Signs, Traffic Control, Minor Concrete, Cold Mill, Sidewalk Grind, Crack Seal, Skin Patch, SAMI Coat, Striping & Marking, Paint Curb, Object Marker, Signs and Posts, Vehicle Detection Loops, and Con-

Jason Martin (510-809-3432 jmartin@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. 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. Sub-contractors 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



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

REQUEST FOR DVBE &SBE SUBCONTRACTORS AND SUPPLIERS FOR:

Roadway excavation, concrete (ditch lining) and install erosion control Hwy 680 Benicia Caltrans #04-4J0404 BID DATE: July 28, 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, Construction Area Signs, Traffic Control System, Portable Radar Speed Feedback Sign System, Portable Changeable Message Sign, SWPPP, Rain Event Action Plan, Storm Water Sampling, Analysis, and Annual Report, Temp Hydraulic Mulch Temp Fencing, Sweeping, Treated Wood Waste, Clearing & Grubbing, Ero-sion Control, Hydroseed, Compost, AC Dike, Concrete, Rock Slope Protection, Roadside Signs, and Construction Materials

Jason Martin (510-809-3432 jmartin@ocjones.com) is the estimatter 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 Con-nected. 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 DVBE & SBE Subcon-tractors, Suppliers and Truckers are highly encouraged. OCJ is willing to breakout any portion of work to encourage DVBE & SBE 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 sub-contract 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 En-gineers, Laborers, Teamsters, and Carpenters. OCJ is an Equal Opportunity Employer.

LAX Construction Takes Off to Serve **More Than 88 Million Passengers**

Continued from page 1

Mover or APM, which will connect the airports terminals to new consolidated parking and rental car facilities and give LAX a long awaited connection to the Los Angeles Metro.

Operating 24 hours a day with six stations along its route, the APM will allow passengers to seamlessly transfer from the Metro to their desired terminal in under 10 minutes and is expected to carry 30 million people each year.

Coordinating and building a project of this scale, while keeping one of the world's busiest airports open, is an extreme task that demands digital collaboration. With designers and engineers from 12 different trades working on over 180 design models, across 33 offices in 22 cities and five different time zones, the expert team turns to Autodesk's BIM 360 Platform.

Using BIM 360 Model Coordination, the team is able to access information about the project from anywhere in the world, at any time of day. Sharing their models and federating them in Autodesk BIM 360, designers use the softwares automatic clash detection features to identify errors, track and address them, be-

fore works were undertaken for real on site, avoiding expensive mistakes, saving time and reducing risk.

Giving the whole team access to see and understand the projects digitally in three dimensional form from anywhere in the world before construction, has been critical to the APM progressing on time and within budget. The teams on site are given high quality construction issue information and can effectively build it

From upgrading runways and expanding terminals, to the addition of much needed transport infrastructure, all while keeping the airport operational, it's easy to see how the upgraded LAX is the largest public projects in the city's history.

As work continues in the buildup to 2028, regular travelers are set to see one of America's most notorious airports cruise at new heights in the years ahead.

SOURCE:

https://constructionblog.autodesk.com/lax-

JULY 16, 2020 - JULY 23, 2020 SMALL BUSINESS EXCHANGE 9





CITY & COUNTY OF SAN FRANCISCO DEPARTMENT OF PUBLIC WORKS

Sourcing Event ID No. 0000002423 Contract No. 1000015023 PW 6TH ST PEDESTRN SFTY PRJ 6TH STREET PEDESTRIAN SAFETY PROJECT

Bids will be received online via file upload until 2:30:00 p.m. on August 19, 2020, after which they will be publicly opened and read online. Refer to Project Manual for further details regarding submission of Bids and Bid opening. Bid Documents, Plan Holders Lists, and Addenda may be downloaded at no cost from the Public Works Electronic Bid Documents Download site at www.sfpublicworks.org/biddocs. Please visit the Contracts, Bids and Payments webpage at www.sfpublicworks.org for more information (click on Resources > Contractor Resources). Notices regarding Addenda and other bid changes will be distributed by email to Plan Holders.

The Work is located along 6th Street from Market to Howard Streets & 6th and Bryant intersection in San Francisco, California and consists of pavement renovation, curb ramp & bulb-out construction, sewer and drainage, water relocation support, environmental, structural sub-sidewalk basement work, electrical, traffic signal & interconnect installation, pedestrian-scale light installation, overhead contact system replacement work, traction power ductbank installation, landscape & site improvements, traffic control, overhead contact system support work, and all associated work. The time allowed for completion is 858 consecutive calendar days. The Engineer's estimate is approximately \$11,900,000. For more information, contact the Project Manager, Denny Phan at 628-271-2149 or Denny. Phan@sfdpw.org.

On July 1, 2014, the registration program under section 1725.5 of the California Labor Code went into effect. The program requires that all contractors and subcontractors who bid or work on a public works project register and pay an annual fee to the California Department of Industrial Relations ("DIR").

No contractor or subcontractor may be listed in a bid or awarded a contract for a public works project unless registered with the DIR as required by Labor Code section 1725.5 [with limited exceptions from this requirement for bid purposes only under Labor Code section 1771.1(a)].

This Project shall incorporate the required partnering elements for **Partnering Level 3**. Refer to Section 01 31 33 for more details.

Pursuant to San Francisco Administrative Code (SFAC) Section 6.25, "Clean Construction" is required for the performance of all work.

This Contract is subject to the requirements of Administrative Code Chapter 12X, which prohibits contracting in states with laws that allow discrimination. The City is prohibited from entering into any Contract with a Contractor that has its United States headquarters in a state on the Covered State List or where any or all of the work on the contract will be performed in any of those states on the Covered State List. Administrative Code Chapter 12X and a list of states on the Covered State List can be found at: http://sfgsa.org/chapter-12x-anti-lgbt-state-ban-list.

The Specifications include liquidated damages. Contract will be on a Unit Price basis. Progressive payments will be made

This Contract is to be financed with the assistance of a grant from the Federal Transit Administration. All work described in the Contract Documents shall be performed in accordance with Federal Transit Administration guidelines and regulations. The award of this Contract will be subject to the concurrence of the

United States Department of Transportation (DOT). All Bidders will be required to certify that they are not on the United States Controller General's list of ineligible contractors.

Bidders are advised that this is a federal-aid project subject to equal employment opportunity provisions and the Small Business Enterprise (SBE) program. The SBE participation goal is 25%. Bidders shall demonstrate in the bid good faith outreach efforts if this participation goal is not met. The CMD 10% Bid Discount is not applicable to this Contract. Call Selormey Dzikunu at 415-939-9339 or Selormey.Dzikunu@sfdpw.org

A pre-bid meeting will be held by conference call on Thursday, July 23, 2020 starting at 11:00 a.m.

Refer to Section 00 21 13 Appendix B for a guide to joining a Microsoft Teams meeting.

Join Microsoft Teams Meeting

 $https://teams.microsoft.com/1/meetup-join/19\%3ameeting_MWUxMjdkMjYtZTQyZC00MjU5LWE5NjktYjdmYjI1YzUzMGRh%40thread.vz/0?context=\%7b\%22Tid%22\%3a%2222d5c2cf-ce3e-443d-9a7f-dfcc0231f73f%22%2c%22Oid%22%3a%22ce12d8f5-e9da-4704-81a8-f315a154daa6%22%7d$

+1 415-906-4659 United States, San Francisco (Toll)

Conference ID: 947 270 298#

Contractor shall perform not less than 20 percent of the original contract work with the Contractor's own organization.

For information on the City's Contractor Development Program, call 415-986-3999 or bond@imwis.com.

A corporate surety bond or certified check for ten percent (10%) of the amount bid must accompany each bid. Refer to the Project Manual for further instructions regarding submission requirements for bid security.

SFAC Sec. 6.22(A) requires all construction contracts awarded by the City and County of San Francisco to include performance and payment bonds for 100% of the contract award.

Class "A" license required at time of award.

In accordance with Administrative Code Chapter 6, no bid is accepted and no contract in excess of Threshold is awarded by the City and County of San Francisco until such time as the Mayor or the Mayor's designee approves the contract for award, and the Director of Public Works then issues an order of award. Pursuant to Charter Section 3.105, all contract awards are subject to certification by the Controller as to the availability of funds.

Minimum wage rates for this project must comply with the current General Prevailing Wage as determined by the State Department of Industrial Relations and the Federal General Prevailing Wage Determinations of the Secretary of Labor under the Copeland Act. Minimum wage rates other than applicable to General Prevailing Wage must comply with SFAC Chapter 12P, Minimum Compensation Ordinance.

Bidders are hereby advised that the Contractor to whom the Contract is awarded must be certified by the Contract Monitoring Division as being in compliance with the Equal Benefits Provisions of Chapter 12B of the Administrative Code within two weeks after notification of award.

If a bidder objects on any ground to any bid specification or legal requirement imposed by this Advertisement for Bids, the bidder shall, no later than the 10th working day prior to the date of Bid opening, provide written notice to the Contract Administration Division, San Francisco Public Works, setting forth with specificity the grounds for the objection.

Right reserved to reject any or all bids and waive any minor irregularities.

7/16/20

CNS-3378271# SMALL BUSINESS EXCHANGE

A Guide to Small Business Loans for Women

Continued from page 3

with the average women in the USA earning 78% – 82% of the average man's. People who earn less are seen as having less capability to repay loans, which means their choice of options (along with total loan amount) is greatly reduced.

In previous generations, family finances were often in the name of the husband (although 90% of women now control day-to-day spending). Although this may seem like an antiquated view now, it means that there are still generations of women who may not have any kind of credit history. Some women find that because bank accounts, mortgages, and credit cards were all in their husband's name, there is no record of their financial reliability. Traditional banks, therefore, consider them to be a risk because they don't' know enough about their spending habits.

It's also true that women are less likely to see out funding than men. This might be because they don't think they'll be eligible for one, based on the reasons we've covered above. If you don't think that there's any chance that you'll be accepted, then why would you go down the avenue of trying to apply? Small business loans for women isn't something that's explored because it's not thought to be viable.

Small Business Loans for Women – What Are the Options?

It's not all bad news though. Although there aren't any small business loans for women exclusively, there is an increasing number of alternative funding options. These avenues place less emphasis on 'traditional' markers of risk list credit score or trading history and consider the bigger picture such as revenue projections. Let's run through some of the options available.

(1) Start-Ups with Less Than 1 Year of Trading History

New businesses can find it difficult to secure funding, especially during the first year of operation. Without a track record of successfully generating income, most traditional banks will be nervous of lending in case they don't get the money back. They usually like to see proof that your business can create consistent sales before agreeing to any borrowing.

Although it may be difficult, it's absolutely possible if you know where to look. If you have a good level of personal credit then you could consider taking out a personal loan. Business credit cards may also be a suitable alternative and provide the necessary financing over the short-term.

If you don't have a strong personal credit history, then there are still lenders who will be willing to support you. The downside is that you'll often pay much higher interest rates with can make these types of loan uncompetitive. Companies like Kabbage and OnDeck are usually willing to lend to people with a poorer credit history but will charge an interest rate of between 9% and 99%! Although this may not sound appealing, it might be a suitable short-term option to tide you over until you've proven your creditworthiness and can access lower-cost finance options.

However, our small business loans are different. We ask that you've been trading for a minimum of 6 months, have a personal credit score of 500,

and are generating at least \$10,000 a month on average. In return, we offer competitive interest rates that are far below comparable lenders, so that every female entrepreneur can grow their business and achieve their potential.

(2) Businesses With 1-2 Years of Trading History

Once your business has established a track record, you should be able to access more lending possibilities. With at least a year of revenue and strong future projections, you should be able to secure a small business loan, although your initial options may be limited. Depending on your recent business performance, you may be able to access larger loan amounts, agree more competitive interest rates, or favorable repayment terms.

Most lenders who are willing to offer loans in this category will charge interest rates that vary between 9%-50%. Although the baseline rates match those of loans available to 12-month operators, they don't extend as high as the eyewatering 99%.

If your business still has a low credit score at this point, there are steps you can take to improve it. Take out a business credit card can help you build up your credit history as long as you make all of your payments on time. Use the card to pay regular bills and set up a recurring payment to cover it. This way you won't accidentally forget to pay it off every month (which can actually be detrimental to your credit score).

Another option to build up your business credit is setting up supplier trade lines. It's likely that some of your suppliers report back to business credit bureaus, so this can help you to establish a track record of reliably repaying money that you borrow.

(3) Businesses With 3+ Years of Trading History

With three years (or more) of trading history, you'll be in a much stronger position to seek out a traditional small business loan. By now, you'll have several years of accounts which demonstrate the reliability of your income and ability to repay debts on time. With a consistent annual revenue and strong profitability projections, you should be able to secure a competitive deal.

Small business owners who can show growth and the ability to make repayments, will be rewarded with the most competitive terms. You can expect longer repayment durations, lower interest rates, and higher loan amounts (dependent on their revenue).

Of course, if you explore alternative options then you won't need to wait three years for competitive rates. Modern-minded lenders like Strategic Capital evaluate consistent growth as a primary metric. Sure, we consider your credit score, but it's not the most important factor in our lending decision. The application process for our small business loans is also quite different to a traditional SBA loan or bank loan. It's streamlined and simple – all we need is a signed credit application, the last 4 months of business bank statements, and proof of ownership (much less than the old-school alternatives).

Visit link for the full article: https://capitalwithstrategy.com/a-guide-tobusiness-loans-for-women/



Fictitious Business Name Statements

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0390845-00

Anderson Sports Academy 2309 Noriega Street #67, San Francisco, CA 94122 Full Name of Registrant #1
Cale Anderson
Address of Registrant #1 2389 Diamond 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 Not Applicable

This statement was filed with the County Clerk of San Francisco County on $\bf 06-16-2020$

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.

Deputy County Clerk 06-16-2020

06/25/20 + 07/02/20 + 07/09/20 + 07/16/20

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0390846-00

Fictitious Business Name(s): Cozy with Posey 2309 Noriega Street #67, San Francisco, CA 94122 Full Name of Registrant #1 Julia C Petrus Verstraeten Address of Registrant #1
425 Walnut Street Apt 3, San Francisco, CA 94118

This business is conducted by **An Individual**

The registrant(s) commenced to transact business under fictitious business name(s) listed above on Not Applicable

Signed: Julia C Petrus Verstraeten

This statement was filed with the County Clerk of San Francisco County on 06-16-2020

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.

Maribel Jaldon Deputy County Clerk 06-16-2020

06/25/20 + 07/02/20 + 07/09/20 + 07/16/20

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0390892-00

Fictitious Business Name(s): Ella Marie Model & Talent Agency 388 Market Street, Suite 1300, San Francisco, CA 94111 Full Name of Registrant #1 Gina Marie Corsi Address of Registrant #1
4160 Suisun Valley Rd #E126, Fairfield, CA 94534

This business is conducted by **An Individual.** The registrant(s) commenced to transact business under the fictitious business name(s) listed above on

Signed: Gina Marie Corsi

This statement was filed with the County Clerk of San Francisco County on $\bf 06\text{-}22\text{-}2020$

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.

Michelle Castro-Diaz Deputy County Clerk 06-22-2020

07/02/20 + 07/09/20 + 07/16/20 + 07/23/20

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0390860-00

Fictitious Business Name(s): KO7F

1473 Oak Street, Apt #1, San Francisco, CA 94117

Full Name of Registrant #1 Rachelle M. Garton

Address of Registrant #1
1473 Oak Street, Apt #1, San Francisco, CA 94117

This business is conducted by **An Individual.**

The registrant(s) commenced to transact business under fictitious business name(s) listed above on

This statement was filed with the County Clerk of San Francisco County on **06-17-2020**

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.

Deputy County Clerk 06-17-2020

06/25/20 + 07/02/20 + 07/09/20 + 07/16/20

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0390850-00

Fictitious Business Name(s):

Mister Cookie

18 Bernice Street, Unit #101, San Francisco, CA 94103

Full Name of Registrant #1
Christie Malvin

Address of Registrant #1 18 Bernice Street, Unit #101, San Francisco, CA 94103

This business is conducted by **An Individual**.

The registrant(s) commenced to transact business under fictitious business name(s) listed above on 06-8-2020

Signed: Christie Malvin

This statement was filed with the County Clerk of San Francisco County on $\bf 06\text{-}17\text{-}2020$

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.

Michelle Castro-Diaz Deputy County Clerk 06-16-2020

06/25/20 + 07/02/20 + 07/09/20 + 07/16/20

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0390939-00

88 Elgin Park, Apt #6, San Francisco, CA 94103 Full Name of Registrant #1

Jonathan Ward

Address of Registrant #1
88 Elgin Park, Apt #6, 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

This statement was filed with the County Clerk of San Francisco County on $\bf 06\text{-}25\text{-}2020$

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.

Michelle Castro-Diaz Deputy County Clerk 06-25-2020

07/02/20 + 07/09/20 + 07/16/20 + 07/23/20

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0391006-00

Fictitious Business Name(s):

Plumtree Capital LLC

Address
1359 Sacramento Street #C1, San Francisco, CA 94109

Full Name of Registrant #1
Plumtree Capital LLC (CA)

Address of Registrant #1

1359 Sacramento Street #C1, San Francisco, CA 94109 This business is conducted by A Limited Liability

The registrant(s) commenced to transact business under the fictitious business name(s) listed above on

Signed: Jeffrey Phillips

statement was filed with the County Clerk of San Francisco County on **07-08-2020**

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.

Giselle Romo

Deputy County Clerk 07-08-2020

07/09/20 + 07/16/20 + 07/23/20 + 07/30/20

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0390991-00

Fictitious Business Name(s): Plunge Address

Address 4344 Balboa Street #1, San Francisco, CA 94121

Jessica T. Murphy
Address of Registrant #1
4344 Balboa Street #1, San Francisco, CA 94121

This business is conducted by **An Individual**

The registrant(s) commenced to transact business under the fictitious business name(s) listed above on

Signed: Jessica Thornton Murphy

This statement was filed with the County Clerk of San Francisco County on 07-06-2020

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.

Fallon Lim

Deputy County Clerk 07-06-2020

07/09/20 + 07/16/20 + 07/23/20 + 07/30/20

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0390819-00

SBA Loan Aid

1934 Divisadero Street, San Francisco, CA 94115

Full Name of Registrant #1 Joseph Curran

1720 Sanchez 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 11, 2020

This statement was filed with the County Clerk of San Francisco County on 06-12-2020

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,

Michelle Castro-Diaz Deputy County Clerk 06-12-2020

06/25/20 + 07/02/20 + 07/09/20 + 07/16/20

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0390965-00

Fictitious Business Name(s):

Superstitchous

Address 701 Noe Street, San Francisco, CA 94114

Full Name of Registrant #1 Samira Khoshnood

Address of Registrant #1

701 Noe Street, San Francisco, CA 94114

This business is conducted by **An Individual**

The registrant(s) commenced to transact business under fictitious business name(s) listed above on 01/01/2020

Signed: Samira Khoshnood

This statement was filed with the County Clerk of San Francisco County on $\bf 06\text{--}30\text{--}2020$

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.

Deputy County Clerk 06-30-2020

07/16/20 + 07/23/20 + 07/30/20 + 08/06/20

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0390758-00

Fictitious Business Name(s): **Taqueria El Buen Sabor**

699 Valencia St, San Francisco, CA 94110

Full Name of Registrant #1
Miguel A. Echeverria
Address of Registrant #1

Address of Registrant #1
608 Florence Street, Daly City, CA 94014

This business is conducted by **An Individual**

The registrant(s) commenced to transact business under fictitious business name(s) listed above on 09-06-2005

Signed: Miguel A. Echeverria

This statement was filed with the County Clerk of San Francisco County on $\bf 06\text{-}05\text{-}2020$

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.

Michelle Castro-Diaz Deputy County Clerk 06-05-2020

06/25/20 + 07/02/20 + 07/09/20 + 07/16/20

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0390817-00

Fictitious Business Name(s): Terra Mia Ceramic Studio LLC

12-17-2010

1314 Castro Street, San Francisco, CA 94114 Full Name of Registrant #1

Terra Mia Ceramic Studio LLC (CA) Address of Registrant #1
55 Manchester Street #3, San Francisco, CA 94110

The registrant(s) commenced to transact business under the fictitious business name(s) listed above on

Signed: Christine Simmons

This statement was filed with the County Clerk of San Francisco County on $\bf 06-12-2020$

This business is conducted by **A Limited Liability Company.**

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.

Michelle Castro-Diaz Deputy County Clerk 06-12-2020

07/02/20 + 07/09/20 + 07/16/20 + 07/23/20

JULY 16, 2020 - JULY 23, 2020 SMALL BUSINESS EXCHANGE 11



FICTITIOUS BUSINESS NAME STATEMENT File No. A-0390894-00

Fictitious Business Name(s): The PA Investor Address 2955 Clay Street, Apt #1, San Francisco, CA 94115 Full Name of Registrant #1 **Kyle Patrick Johnson** Address of Registrant #1 2955 Clay Street, Apt #1, 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 06-04-2020

Signed: Kyle Johnson

This statement was filed with the County Clerk of San Francisco County on 06-22-2020

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

Michelle Castro-Diaz Deputy County Clerk 06-22-2020

Fictitious Business Name(s):

07/02/20 + 07/09/20 + 07/16/20 + 07/23/20

FICTITIOUS BUSINESS NAME STATEMENT

Wallace & Company 50 California Street, Suite 1500, San Francisco, CA 94111 Full Name of Registrant #1

Roy T. Wallace
Address of Registrant #1 322 Forbes Avenue, San Rafael, CA 94901

This business is conducted by **An Individual.**

The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 09-01-1993

Signed: Roy T. Wallace

This statement was filed with the County Clerk of San Francisco County on 06-17-2020

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business na 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: Maribel Jaldon Deputy County Clerk 06-17-2020

06/25/20 + 07/02/20 + 07/09/20 + 07/16/20

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0390886-00

Fictitious Business Name(s): Hamburger Haven 800 Clement Street, San Francisco, CA 94118 Full Name of Registrant #1 Majid T. Falahati Address of Registrant #1 10 Rancho Dr., Tiburon, CA 94920

This business is conducted by **An Individual** The registrant(s) commenced to transact business under the fictitious business name(s) listed above on

Signed: Majid T. Falahati

This statement was filed with the County Clerk of San Francisco County on **06-19-2020**

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

Michelle Castro-Diaz Filed: Deputy County Clerk 06-19-2020

07/16/20 + 07/23/20 + 07/30/20 + 08/06/20

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0390841-00

Fictitious Business Name(s): Fishmonger Don

Address C/O TwoXSea - Pier 45, Shed D3, San Francisco, CA 94133 Full Name of Registrant #1

Don Mayfield Address of Registrant #1 174 Hillside Drive, Fairfax, CA 94930

This business is conducted by **An Individual**

The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 06-01-2020

Signed: Don Mayfield

This statement was filed with the County Clerk of San Francisco County on 06-16-2020

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

Maribel Jaldon Deputy County Clerk 06-16-2020

06/18/20 + 06/25/20 + 07/02/20 + 07/09/20

FICTITIOUS BUSINESS NAME STATEMENT

Fictitious Business Name(s): Melara and Associates 84 Cayuga Avenue, San Francisco, CA 94112 Full Name of Registrant #1 Humberto Melara Address of Registrant #1 84 Cayuga Avenue, San Francisco, CA 94112

This business is conducted by **An Individual**

The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 05-06-2020

Signed: Humberto Melara

This statement was filed with the County Clerk of San Francisco County on 06-03-2020

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business r 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

Michelle Castro-Diaz Deputy County Clerk 06-03-2020

06/18/20 + 06/25/20 + 07/02/20 + 07/09/20

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0390748-00

Fictitious Business Name(s): The Enloe Creative 2067 42nd Avenue, San Francisco, CA 94116 Full Name of Registrant #1 David Enloe
Address of Registrant #1 2067 42nd Avenue, San Francisco, CA 94116

This business is conducted by **An Individual** The registrant(s) commenced to transact business under the fictitious business name(s) listed above on

Signed: David Enloe

statement was filed with the County Clerk of San Francisco County on 06-03-2020

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

Michelle Castro-Diaz Filed: 06-03-2020

06/11/20 + 06/18/20 + 06/25/20 + 07/02/20

Success Stories

Following in Their Footsteps: Interview with Father and Son in Construction



Justin Drozda, Mechanical Technologist at AECOM Gary Drozda, National BIM Director Design Technology at CIMA+

[Article was originally posted on **Autodesk Construction Cloud Blog.** https://construction.autodesk.com/

By Allison Newman.

Our families play a powerful role in shaping our lives - including our careers. According to the General Social Survey, choosing the same career as a parent is highly likely. For instance, working sons of working fathers are, on average, 2.7 times as likely as the rest of the population to have the same job.

Justin Drozda, Mechanical Technologist at AE-COM, is one of the many people who is following in the footsteps of a parent's career. His father, Gary Drozda, National BIM Director Design Technology at CIMA+, helped shape Justin's interest in the architecture, engineering, and construction (AEC) industry from an early age. Recently, we chatted with both Gary and Justin to learn more about what's it like working within the same industry. Learn more about their story,

How did you first get into the AEC industry

Gary: When I was in high school, I had a couple of construction and drafting classes and really enjoyed them. I started working in the AEC industry right away, and I have been doing this ever since!

When did you first realize you wanted to work in the AEC industry?

Justin: I also realized I wanted to work in the AEC industry as a teenager when I was building things with my dad. I saw just how many elements go into building something.

To me, I was always curious and interested in how things were put together and how all the disciplines manage to coordinate and make it work.

Did your father play a role in inspiring you to pursue a career in the industry? If so, how?

Justin: My father played a huge role in me pursuing a career in this industry. I was always interested in the process of building and construction. However, having someone this close to me that was able to show me exactly what I could be doing, helped tremendously in choosing a career path in the AEC industry.

How did you feel when Justin first took an interest in construction?

Gary: I was grateful that showing him what I do for a career sparked an interest in him pursuing a career in this industry.

This gave us even more things that we had in common.

What was it like working with your son not only in the same industry but at the same company while you worked at AECOM?

Gary: While we did work together on some projects, we were in different departments. Overall, it was a great experience and I enjoyed working with him and being able to provide some guidance and direction from a professional standpoint.

What was the best advice your dad gave you to help you succeed or navigate the industry?

Justin: He advised me to stay current and up to date with the current trends and software. In our industry, it's crazy and very fast pace. But it's so satisfying seeing a project go from an idea all the way to a completed project. After working in the industry for more than three years now, I completely understand where he's coming from!

Over the years, have you learned anything new about the industry from Justin?

Gary: There are always new things to learn in our industry. As a BIM Director, he gave me more of an insight into Mechanical Design from a Designer's point of view and how Mechanical Engineers work.

What advice would you give your own children and /or future generations if they were interested in pursuing an AEC career?

Justin: My advice to future generations would be, keep an open mind.

If you're looking for a job or career that is not repetitive and each job is different, and you can enjoy working and designing on the computer, then this could be a career for you.

There is also a variety of different disciplines that can catch your attention. I work mainly designing buildings currently. While I was in school, mechanical stood out to me the most, but there are so many different options to consider.

https://constructionblog.autodesk.com/fathe r- and - son- in- construction/

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