

SMALL BUSINESS EXCHANGE

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Vol 33, Edition 30

Weekly Publication 

October 19, 2017



Nationally 2.5 million people work at Hispanic owned-businesses

Focus on the Future: Why Long-Term Planning is Key for Hispanic Small Business Owners

Long-term planning is key to improving financial confidence

By Chris Meece, Director of Hispanic Market Strategy at Northwestern Mutual

Small business ownership can be a rewarding endeavor. There are many factors that drive entrepreneurs to venture out on their own: pursuit of passion, being one's own boss, greater earning potential, desire to build a legacy and more. With the many benefits small business ownership can provide, it's no wonder the rate of self-employment has grown dramatically over the past decade.

This growth is even greater among minority small business owners. According to the 4th Annual Report 2016 by the U.S. Hispanic Chamber of Commerce, the number of Hispanic-owned businesses was on track to grow to more than 4.23 million last year. The trend indicates that Hispanic small business owners are among the fastest growing market driving the economy forward.

The growth of Hispanic-owned small businesses

It is reported that Hispanic business owners have been starting businesses at a pace of 15 times the national average over the last decade. Among the greatest motivating factors for Hispanic entrepreneurs to start their businesses was the opportunity to attain financial independence and success through their own ventures, which indeed they are attaining. From 2007 to 2015, revenue from Hispanic-owned small businesses increased 88 percent to nearly \$661 billion.¹

Despite this success, many Hispanic small business owners don't feel comfortable with their knowledge of financial planning and say they are unfamiliar with specific business and personal financial planning services, according to a recent study.²

Continued on page 7

California's Small Business Climate Rated Unfavorably

Small business executives in California are not confident about the direction the state is heading in. According to preliminary results from Small Business California's (SB-CAL) annual survey, over 46% of the small business executives who responded believe that California is on the wrong track. California's climate for small businesses especially gives these executives pause, 29% rating it a 1 out of 5 and 46% foresee it getting worse over the next few years.

"A lot of these small business owners feel left behind in a steadily improving economy," said SB-CAL President Scott Hauge. "California decision-makers need to better understand the issues that matter most to these executives if they hope to garner their support in 2018."

Other highlights from the 2017 survey:

- The availability and rising cost of healthcare is the highest priority issue for small business owners for the second year in a row, and 57% support publicly financed health insurance that covers the medical portion of workers compensation, up from 34% in 2016.
- About 35% say their revenues have either stayed the same or increased over the last 12 months, 48% say the economy has stayed the same in the last six months, and 66% say the number of people they employ has stayed the same over the past 12 months.
- Encouraging international trade is the lowest priority for small business owners, with 11% calling it not a priority at all.

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PUBLISHED BY SMALL BUSINESS EXCHANGE, INC.
795 Folsom Street, 1st Floor, San Francisco, CA 94107

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Black Businesses Received Small Percent of Contracting Dollars from Big Utility Firms in 2016

By McKenzie Jackson

Business the Golden State's largest utility enterprises did with African-American-owned firms last year fell behind in contracting the companies did with most other diverse or minority-owned businesses, according to a report by The Greenlining Institute.

The Oakland-based racial and economic justice organization's 2017 Supplier Diversity Report Card revealed that of the \$6.2 billion 19 of California's biggest energy, water, wireless and cable and telephone firms spent with minority-owned businesses in 2016, only 16.67 percent of the contracting dollars went to Black companies. African-American businesses received just over three percent of the \$32.24 billion the utility corporations contracted overall to vendors in 2016.

Greenlining's Director of Diversity and Inclusion, Danielle Beavers, said in an Oct. 5 interview, the day the report was released on Greenlining's website to the public, the answer to the question as to why large organizations don't do more contracting with Black companies is due to finances.

"Businesses of color have a harder time accessing and maintaining capital, compared to their counterparts," she said. "I don't think it's a lack of talent; I don't think it's a lack of opportunity

because these utilities are spending billions of dollars a year. It's about the lack of support as a nation we have provided to diverse businesses."

California Black Chamber of Commerce, Board of Directors/member Sharon Evans said big businesses must look beyond just recruiting potential Black vendors from minority business groups. She suggested targeted outreach to identify suppliers and "investment in developing solutions to strengthen their African-American enterprises into areas of opportunity where utilization is low."

In June, California Black Media suggested targeted outreach to Black businesses through the California's various news publications, for the state's "Do Your Thing" campaign, an initiative spearheaded by the California Public Utilities Commission that encourages businesses and citizens to make smart energy choices.

The Black media group was rebuffed by CPUC Commissioner Carla Peterman, who said in an email to CBM executive Regina Wilson that an analysis by DDB Worldwide, an advertising group, showed that the best way to reach Black Californians is through television marketing.

Continued on page 7



Community Outreach

'Millennipreneurs' Are Starting More Businesses, Targeting Higher Profits

By Molly Petrilla,

A new generation of entrepreneurs has arrived, and they're already outperforming their parents.

They're the "millennipreneurs," as a new survey puts it, and at just 20 to 35 years old, they're starting more companies, managing bigger staffs, and targeting higher profits than their baby boomer predecessors.

Those findings come from the 2016 BNP Paribas Global Entrepreneur Report. To prepare it, Scorpio Partnership consultancy surveyed 2,600 high and "ultra-high" net worth entrepreneurs from 18 countries. Together they're worth just over \$17 billion.

Remi Frank, global head of the key client group at BNP Paribas, says this is one of the first reports to look at millennial entrepreneurs, since

the generation is "still very young." Because of that, he says, it was "impossible to conduct such a survey even five years ago."

Much of the report compares millennials to boomers, who are identified as anyone over age 50.

According to the findings, millennials are discovering entrepreneurship significantly earlier than boomers did. While the older generation launched their first businesses at roughly 35 years old, so-called "millennipreneurs" are setting out around 27—which means some of them already have almost a decade of experience.

"The trend we have noticed is that you can succeed earlier," Frank says. "Before, you needed to be 40 or 50. Then it was 30 to 40. Now it's 20 to 30. This is a trend which is obvious everywhere. Of course it's linked to the new technologies, but

it's also a change in the world, which [now] accepts that you can be the CEO of a big company or own your own company at a young age."

Millennials are starting more businesses, too. The report found that they've launched about twice as many as boomers have—nearly eight companies each versus three to four for boomers.

Frank says there may be two reasons for that. First, he notes that it's "easier today to create a business than before." Second, millennials may be more open to failure than boomers are. "Before, failure was considered a stop in your career," he adds. "Today, you can easily fail" and keep going. "We don't know if all the 7.7 companies [millennials] have created are successful."

But millennials are following their parents' examples in other ways. Just 22% of those surveyed were first-generation entrepreneurs; for boomers, it was more than half. "Even if they behave quite differently from their parents, we cannot deny that they have been influenced" as entrepreneurs, Frank says.

Young entrepreneurs are leading larger teams, too—staffs of about 122 people, compared to boomers' 30. That's partly because of the sectors they're working in, according to the report. While still making money in the boomer-preferred professional services sectors (accountancy, law, consulting), millennials were also focused on retail, technology, investment management and e-commerce, which tend to require larger staffs.

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Public Policy

Tax Reform Uncertainty Now #1 Trump Administration Policy Concern for Small and Medium Business Owners

Of the many proposed Trump administration policy changes, new tax reform changes would have the biggest impact on small and medium business (SMB) owners, according to a new survey released today by Business.com of SMB owners nationwide.

Tax reform would have a greater impact than changes to the Affordable Care Act (ACA), The North American Free Trade Agreement (NAFTA), or the Deferred Action for Childhood Arrivals (DACA), survey respondents said.

Tax reform was the number one concern for 52% of SMB owners, with 46% saying they are holding off on making any big decisions on their business while tax change uncertainty is the air. Changes to ACA are a major concern of 74% of respondents, with 33% of respondents ranking it first and 41% ranking it second.

Other key findings include:

- 49% of respondents see tax bracket change as their biggest tax reform concern, while 30% were more concerned with changes to deductions.
- More than 49% of SMB owners say the ACA has harmed their business, and 70% believe its repeal would have a positive impact on the bottom line.
- SMB owners are less concerned with changes or a repeal to DACA and NAFTA
 - o Only 14% of respondents currently take advantage of the free trade tenets of NAFTA, and the majority of those respondents are in the manufacturing industry.
 - o Only 8% of respondents say DACA has a strong impact on their budgeting, but 25%

of respondents did say their customer base would be affected if DACA was repealed.

"Tax policies really impact the bottom line for SMBs, so these business owners are watching Washington closely to see how these reforms play out and what the timeline for implementation might be," says Doug Llewellyn, President and COO of Purch, which owns and operates the Business.com brand. "Businesses always find uncertainty challenging to navigate, especially tax uncertainty. That's why Business.com is giving SMBs up-to-date information and access to experts to help them navigate the uncharted tax landscape."

The Business.com survey ran September 25-29, 2017, with nearly 700 Business.com members across a variety of industries from around the country responding. For more information on the

survey, please visit <https://www.business.com/articles/tax-reform-biggest-concern-to-smbs/>

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EDITORIAL POLICY—The Small Business Exchange is published weekly. Publication is extended by one day for weeks in which holiday occurs on a Monday.

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The Small Business Exchange is adjudicated as a newspaper of general circulation by the Superior Court of the City and County of San Francisco, State of California, under the date January 29, 1988. Organized 1984.

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ISSN 0892-5992



Access to Capital

SBA Lending Activity in FY17 Shows Consistent Growth

The U.S. Small Business Administration announced fiscal year 2017 lending numbers showing increasing loan levels in small business lending through the 7(a) and 504 loan programs, as well as increases in lending to women, veterans and emerging communities.

SBA approved over 68,000 loans in the 7(a) and 504 loan programs in FY17. These programs provided over \$30 billion to small businesses.

SBA's flagship loan program, referred to as 7(a), provides small businesses with guaranteed loans covering the vast majority of small business needs including working capital, fixed and intangible asset financing, as well as refinance and export support through term and revolving loans.

In FY17, the 7(a) program supported a consistent number of loans -- more than \$25.44 billion combined across 62,430 loans. The SBA continues to streamline and improve access to its loan program for small loans and emerging communities, delivering more than \$5 billion in smaller loans of \$350,000 or less in FY17.

504 loans provide small businesses with long-term fixed rate financing to acquire fixed assets, and are available through Certified Development Companies (CDCs), SBA's community-based

partners. In FY17, the 504 program remained at zero subsidy, and grew to \$5 billion in loan volume.

During FY17, SBA lending had a significant positive effect on businesses that have historically faced greater challenges in obtaining conventional loans. Minority business owners received a record combined \$9.58 billion in 7(a) and 504 approved lending, or 31 percent of the SBA's loan portfolio.

7(a) lending to women-owned businesses (both majority and minority owned) grew in total dollar and volume. FY17 lending exceeded \$7.5 billion, an increase of \$298 million from FY16.

FY17 504 lending to women-owned businesses reached \$955.2 million, a \$277 million increase over the previous fiscal year. Loans to veterans totaled \$1.15 billion for 7(a) and 504 lending.

There has been yearly growth in SBA's loan programs, reflecting the important role of its lending partners. In FY17, SBA added 241 new lenders that have contributed to a healthy loan portfolio and one of the lowest loss rates in the SBA's history.



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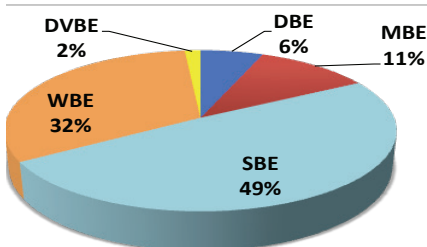
California Sub-Bid Request Ads

CAHILL CONTRACTORS, LLC
Colby Smith at estimating@cahill-sf.com
(415) 677-0611

CAHILL CONTRACTORS, LLC requests bids from Certified SBE Subcontractors and Suppliers for ALL TRADES
SAN RAFAEL
PUBLIC SAFETY BUILDING
1375 5th Ave, San Rafael, CA 94901
BID DATE: 11/28/17 @ 2 PM
BID DOCUMENTS:
Please contact Colby for access to documents on BuildingConnected.

AUDIENCE PROFILE

Small Business Exchange, Inc.



AECOM / CEC Joint Venture

P.O. Box 73 • Boise, ID 83729
Phone (510) 777-5000 • Fax (510) 777-5099
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SBE, WBE, MBE Subcontractor/Supplier Bids Requested For:

U.S. Army Corps of Engineers, Sacramento District
Replace / Upgrade Pier 2, Military Ocean Terminal Concord (MOTCO)
Solicitation No. W9123817R0065
Bid Date: November 7th, 2017 at 12:00PM

Fax all quotes to 510-777-5099 or email to northwest.estimated@shimmick.com

Requesting certified SBE, WBE, MBE Subcontractor and Supplier Quotes on: Rebar, Demolition, Wick Drains, MEC, Pier Operations Building, Mechanical, Testing Lab, Environmental Services, Dynamic Pile Testing, Hand Railing, Guard Railing, Surveying, Asphalt Paving/Grinding, Sawcutting / Wiresawing, Signs, Stripping, Fencing, Grading, HAZMAT Removal (Asbestos and Lead Paint Abatement), Post Tensioning, Ready Mix Supply, Precast Piles and Slabs, Mechanical Piping and Parts, Misc. Metals, FRP, Dump Sites (Concrete, Lumber), Aggregate, Fender System

Contract Documents may be obtained online at <http://www.fedbizopps.gov>. Documents may also be provided by AECOM / CEC Joint Venture. Please contact Jamie Helmick at jhelmick@shimmick.com.

Subcontractors and Suppliers interested in this project may contact Aron Oshio by email at aoshio@shimmick.com.

100% Performance and Payment bonds with a surety company subject to approval of AECOM / CEC Joint Venture are required of subcontractors for this project. AECOM / CEC Joint Venture will pay bond premium up to 1.5%. Subcontractors will be required to abide by terms and conditions of the AGC Master Labor Agreements and to execute an agreement utilizing the latest AECOM / CEC Joint Venture Long Form Standard Subcontract incorporating prime contract terms and conditions, including payment provisions. AECOM / CEC Joint Venture's listing of a Subcontractor is not to be construed as an acceptance of all of the Subcontractor's conditions or exceptions included with the Subcontractor's price quote. AECOM / CEC Joint Venture requires that Subcontractors and Suppliers price quotes be provided at a reasonable time prior to the bid deadline to enable a complete evaluation. Subcontractors to provide performance and payment bonds upon award. For assistance with bonding, insurance or lines of credit contact Scott Fairgrieve at (510) 777-5000.

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With a monthly
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California Sub-Bid Request Ads

SKANSKA

WEST MISSION BAY DRIVE BRIDGE PROJECT
CITY OF SAN DIEGO
FEDERAL AID PROJECT NO. BHLS-5004(049)
DBE Goal: 6.7%
Bid Date: November 2, 2017 - 2:00 PM

Skanska is interested in soliciting in Good Faith all subcontractors as well as certified DBE companies for this project. All interested subcontractors, please indicate all lower tier DBE participation offered on your quotation, as it will be evaluated with your price. Please call if we can assist you in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies. Skanska will also review breaking out scope packages and adjusting schedules to help permit maximum participation.

Plans and Specifications are available for view at our main office in Riverside or on the City of San Diego Planet Bids website: <https://www.planetbids.com/portal/portal.cfm?companyID=17950>

Quotes requested for contractors, suppliers and service providers include, but are not limited to:

Prepare Storm Water Pollution Prevention Plan, Lead Compliance Plan, Clearing and Grubbing, Cold Plane Asphalt Concrete Pavement, Place Hot Mix Asphalt (Type A), Place Hot Mix Asphalt Dike (Type E), Minor Concrete, Asphaltic Emulsion (Fog Seal Coat), Tack Coat, Rock Blanket, Remove Concrete, Construction Area Signs, Traffic Plastic Drums, Flashing Arrow Signs, Portable Changeable Message Signs (Type 1), Type III Barricade, Temporary Railing, Temporary Crash Cushion, Temporary Pavement Markings (Tape), Temporary Traffic Stripe (Tape), Temporary Pavement Markers (Retroreflective and Non Reflective), Temporary & Permanent Erosion Control, Roadway Excavation, Class II Base, Cement Treated Base, Curb Inlet, Drainage Inlet, Catch Basin, CIP Junction Structure, Cleanout, Curb Outlet Replace OCP Inlet/Riser, Remove & Install Sign Structure, 18" RCP, 24" RCP, 30" RCP, 48" RCP, 12" steel Pipe, 18" Flared End Section, Geotextiles for Drainage, Rip Rap, Salvage and Relocate Existing Rip Rap, Drainage Inlet Markers, Remove Pipe and Inlet, Chain Link Fence, Protective Railing, Remove Chain Link Fence, Install sign, Metal Post (Roadside Sign) Install Sign (Mast-arm Hanger Method), Install Roadside Sign (Wood Post), Remove Metal Post, Remove Roadside Sign (Wood Post), Guardrail (Midwest Guardrail System 6" Wood Post) Transition Railing (Type WB-31), End Anchor Assembly (Type SFT), In-line Terminal System, Flared Terminal System, Crash Cushion Module, Remove and Replace, Concrete Barrier, Pavement Markers, Paint Traffic Stripe (2-Coat), Painted Pavement Markings (2-Coat), Removal of Pavement Marker (P), Remove Thermoplastic Pavement Markings, Remove Painted Traffic Stripe, Signal and Lighting (P) Video Inspecting Pipelines and Culverts for Acceptance, Pedestrian Barricade, Landscaping & Irrigation, Bridge Removal, Structure Excavation (Bridge), Structure Backfill (Bridge) Cast-In-Drilled-Hole Concrete Piling, Prestressing CIP Concrete, Temp Trestle, Structural Concrete, Joint Seal Assembly, Bar Reinforcing Steel, Prepare and Stain Concrete, Miscellaneous Metal, Bridge Deck Drainage System, Cable Railing, Handrailing, Bridge Lighting, Slope Paving Removal, Ground Anchor Wall, Structure Excavation, Structure Backfill, Structure Backfill (Ground Anchor Wall) (F), Ground Anchor Wall (Subhorizontal) (P), Structural Concrete, Retaining Wall (F), Architectural Treatment (F), Bar Reinforcing Steel, (Retaining Wall) (P-F), Structural Shotcrete (F), Slope Paving (Concrete) Minor Concrete (Gutter), Cable Railing (P-F), Eastern & Western Mitigation Sites - Shrub Removal, Eastern & Western Mitigation Sites - Revegetation, Steel Casing (30-Inch), Sewer Isolation Gate Valve (14-Inch), Access Manhole (5' x 3'), Removal or Abandonment of Existing Water Facilities Handling and Disposal of Non-friable Asbestos Material, Water Main, Gate Valve, Sewer Force Main, and Cathodic Protection

Please submit scope sheets 3 days prior to bid to allow for proper evaluation.

Subcontracting Requirements: Skanska's insurance requirements are Commercial General Liability (GL): \$1M ea. occ., \$1M personal injury, \$2M products & completed operations agg. & general agg.; \$1M Auto Liability; \$5M Excess/Umbrella and \$1M Workers Comp. Endorsements and waivers required are the Additional Insured End., Primary Wording End., & a Waiver of Subrogation (GL & WC). Other insurance requirements may be necessary per scope. Subcontractors may be required to furnish performance & payment bonds in the full amount of their subcontract by an admitted surety & subject to approval by Skanska. Skanska will pay bond premium up to 1%. Quotations must be valid for the same duration as specified by the Owner for contract award. Conditions or exceptions in Subcontractor's quote are expressly rejected unless accepted in writing. Skanska is signatory to the Operating Engineers, Laborers, Cement Masons, & Carpenters Unions. Subcontractors must provide weekly, one original and one copy of all certified payrolls, including non-performance and fringe benefit statements if required by law or by the Prime Contract.

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This contractor and subcontractor(s) shall abide by the requirements of 41 CFR 60-300.5(a) and 60-741.5(a). These regulations prohibit discrimination against qualified individuals on the basis of protected veteran status or disability, and require affirmative action by covered prime contractors and subcontractors to employ and advance in employment qualified protected veterans and individuals with disabilities.

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 Estimator: Jerome DiPadova • Email: bids.social@skanska.com



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 Contact: Jean Sicard
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REQUEST FOR DBE
 SUBCONTRACTORS AND SUPPLIERS FOR:

**Repair Pavement and
 ADA Improvement
 Hwy 29 Napa
 Caltrans #04-4H2004**

BID DATE: November 8, 2017 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Lead Compliance Plan, Construction Area Signs, Traffic Control System, Portable Changeable Message Signs, SWPPP, Rain Event Action Plan, Storm Water Sampling & Analysis, Sweeping, Clearing & Grubbing, Remove MBGR & Treated Wood Waste, Imported Borrow, Rock Blanket, Erosion Control, Hydroseed, Compost, Rapid Strength Concrete Base, Base Bond Breaker, Crack Treatment, Preparing Inertial Profiler, Data Core, Tack Coat, Cold Plane AC, Structural Concrete, Bar Reinforcing Steel, Pedestrian Barricade, Underground, Detectable Warning Surface, Minor Concrete, Construction Survey, Misc. Iron & Steel, Delineator, Pavement Marker, Object Marker, Roadside Signs, Midwest Guardrail System, Crash Cushion, Striping & Marking, Electrical and Construction Materials

100% Performance & Payment Bonds may be required. Worker's Compensation Waiver of Subrogation required. Please call OCJ for assistance with bonding, insurance, necessary equipment, material and/or supplies. OCJ is willing to breakout any portion of work to encourage DBE Participation. Plans & Specs are available for viewing at our office or through the Caltrans Website at www.dot.ca.gov/hq/esc/oe/weekly_ads/index.php.



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 Phone: 510-526-3424 • FAX: 510-526-0990
 Contact: Jean Sicard
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REQUEST FOR DBE
 SUBCONTRACTORS AND SUPPLIERS FOR:

**Roadway surfacing, concrete barrier, and
 signaling and lighting
 Hwy 12 Santa Rosa
 Caltrans #04-4G2204**

BID DATE: November 9, 2017 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Lead Compliance Plan, Develop Water Supply, Construction Area Signs, Traffic Control System, Portable Changeable Message Sign, Erosion Control including Silt Fence, Check Dam, Inlet Protection, High-Visibility Fence, WPCP, Sweeping, Treated Wood Waste, Clearing & Grubbing, Roadway Excavation (Type Z-2 Aerially Deposited Lead), Shoulder Backing, Structure Excavation (Culvert), Imported Borrow, AC Dike, Tack Coat, Cold Plane AC, CIDH Concrete Piling, Structural Concrete, Architectural Surface, Underground, Rapid Strength Concrete, Minor Concrete, Misc. Iron & Steel, Roadside Signs, Remove MBGR, Crash Cushion, Highway & Bridge Concrete Barrier, Striping & Marking, Electrical, and Construction Materials

100% Performance & Payment Bonds may be required. Worker's Compensation Waiver of Subrogation required. Please call OCJ for assistance with bonding, insurance, necessary equipment, material and/or supplies. OCJ is willing to breakout any portion of work to encourage DBE Participation. Plans & Specs are available for viewing at our office or through the Caltrans Website at www.dot.ca.gov/hq/esc/oe/weekly_ads/index.php.



8201 Edgewater Drive, Suite 202 • Oakland, CA 94621
Phone (510) 777-5000 • Fax (510) 777-5099

LBE Subcontractor/Supplier Bids Requested For:

City and County of San Francisco • Municipal Transportation Agency
22 Fillmore Transit Priority Project
Contract No. 1303

REVISED BID DATE: November 16, 2017 at 3:00PM
Fax all quotes to 510-777-5099 or email to northwest.estimated@shimmick.com

Requesting certified LBE Subcontractor and Supplier Quotes on:
 General Engineering Contracting, Reinforcing Steel Contractor, Pipeline Contractor, Parking & Highway Improvement, Backhoe Service, Earthwork & Paving, Electrical Contracting, Construction Traffic Control Services, Concrete Contractor, Tree Service, Trucking & Hauling, Surveying/Engineer/Drafting Equipment & Supplies, Concrete Supplier & Manufacturer, Traffic Safety & Traffic Control Devices, Electrical Equipment & Supplies, Photography Services

Contract Documents are available by owner.

Please send a request to Mr. Allan Andaya at allan.andaya@sfmta.com or by fax to (415) 701-4300. You may also contact Jamie Helmick at jhelmick@shimmick.com for access to the documents.

Subcontractors and Suppliers interested in this project may contact
 Clay Cochran by email at ccochran@shimmick.com.

100% Performance and Payment bonds with a surety company subject to approval of Shimmick Construction Company, Inc. are required of subcontractors for this project. Shimmick Construction will pay bond premium up to 1.5%. Subcontractors will be required to abide by terms and conditions of the AGC Master Labor Agreements and to execute an agreement utilizing the latest SCCI Long Form Standard Subcontract incorporating prime contract terms and conditions, including payment provisions. Shimmick Construction's listing of a Subcontractor is not to be construed as an acceptance of all of the Subcontractor's conditions or exceptions included with the Subcontractor's price quote. Shimmick Construction requires that Subcontractors and Suppliers price quotes be provided at a reasonable time prior to the bid deadline to enable a complete evaluation. For assistance with bonding, insurance or lines of credit contact Scott Fairgrieve at (510) 777-5000.

SBA Lending Activity in FY17

Continued from page 3

During the fiscal year, SBA launched its online lender referral tool Lender Match. Lender Match is an upgrade to LINC (Leveraging Information and Networks to access Capital). This tool helps connect small business borrowers with participating SBA lenders.

Lender Match is available to all SBA 7(a) lenders nationwide, including nonprofit lenders that offer free financial advice and specialize in micro lending, loans in SBA's Community Advantage program, and the SBA's CDC/504 loan program. Lenders previously signed up for LINC will continue receiving referrals on the Lender Match platform.

During FY17, the SBA approved 27,263 disaster loans for a total of \$1.7 billion. That total includes 24,121 home disaster loans for a total of \$1.3 billion, and 3,142 business disaster loans for a total of \$296 million. The SBA processed 84,705 home loan applications and 10,882 business disaster loan applications—a total of 95,587 disaster loan applications processed.

For more information about SBA's loan programs, financial assistance and other services, visit www.sba.gov.

Visit this link below to find lenders

<https://www.sba.gov/funding-programs/loans>

SOURCE: U.S. SBA

California Sub-Bid Request Ads

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Dublin, CA 94568-2909
(925) 829-9220 / FAX (925) 803-4263
Estimator: VICTOR LE
Website: www.desilvagates.com
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DeSilva Gates Construction (DGC) is preparing a bid as a Prime Contractor for the project listed below:

CALTRANS ROUTE 29 CONSTRUCTION ON STATE HIGHWAY IN NAPA COUNTY FROM 0.4 MILE NORTH OF TRANCAS STREET/ REDWOOD ROAD IN NAPA TO MEE LANE AT RUTHERFORD

Contract No. 04-4H2004,
Federal Aid Project No. ACNHP-P029(134)E
Disadvantaged Business Enterprise Goal Assigned is 13%

OWNER:
STATE OF CALIFORNIA
DEPARTMENT OF TRANSPORTATION
1727 30th Street, Bidder's Exchange, MS 26,
Sacramento, CA 95816

BID DATE: NOVEMBER 8th 2017 @ 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:

COLD PLANE, CONSTRUCTION AREA SIGNS, CRACK SEALING, ELECTRICAL, EMULSION SUPPLIER, EROSION CONTROL, LEAD COMPLIANCE PLAN, METAL BEAM GUARDRAIL, MINOR CONCRETE, ROADSIDE SIGNS, ROADWAY EXCAVATION, STRIPING, SURVEY/STAKING, SWPPP PREP/WATER POLLUTION CONTROL PLAN PREPARE, TESTING, TRAFFIC CONTROL SYSTEMS, TREE REMOVAL/TRIMMING, UNDERGROUND, VEGETATION CONTROL, TRUCKING, EROSION CONTROL MATERIAL, IMPORTED BORROW, HOT MIX ASPHALT (TYPE A) MATERIAL, AND 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://ftp%25desilvagates.com:f7pa55wd@pub.desilvagates.com> (if prompted the username is [ftp%25desilvagates.com](ftp://ftp%25desilvagates.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 Jim Yackley. 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 employer.

DESILVA GATES CONSTRUCTION

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

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

MISSION BOULEVARD CORRIDOR IMPROVEMENTS PHASE 2, Project No. 05270

OWNER:
CITY OF HAYWARD
777 B Street, 4th Floor, Hayward, CA 94541

BID DATE: OCTOBER 31, 2017 @ 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:

ADJUST IRON, CLEARING AND GRUBBING/DEMOLITION, COLD PLANE, ELECTRICAL, FENCING, JOINT TRENCH, IRRIGATION, LANDSCAPING, MINOR CONCRETE, PAVING STONE, STRIPING, SWPPP/WATER POLLUTION CONTROL PLAN PREPARATION, TREE REMOVAL/TRIMMING, UNDERGROUND, TRUCKING, WATER TRUCKS, STREET SWEEPING, CLASS 2 AGGREGATE BASE MATERIAL, 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%25desilvagates.com](ftp://ftp%25desilvagates.com) and password is f7pa55wd) or from the Owner.

Fax your bid to (925) 803-4263 to the attention of Estimator Alan McKean. 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 employer.

Kiewit / Manson MOTCO, AJV

4650 Business Center Drive Fairfield, CA 94534
Attn: Victor Molina • norcal.bids@kiewit.com
Fax: 707-439-7301

Requests quotes/bids from qualified Small Business Concerns (SBC), including SDB, WOSB, HUBZone SB, VOSB & SDVOSB certified by The System for Award Management (SAM).

<https://www.sam.gov/portal/public/SAM>

Subcontractors and Suppliers for the following project:

Replacement/Upgrade Pier 2 - Military Ocean Terminal Concord (MOTCO)

Location: Concord, CA
Solicitation No. W9123817R0065
Owner: U.S. Army Corps of Engineers (USACE)
Bid Date: November 7, 2017 at 12:00 P.M.
Quotes Due: October 30, 2017 at 4:00 P.M.

Small Business Concerns (SBCs)

Wanted for the following scopes, including, but not limited to:

Asphalt paving, Biological assessment and monitoring, Building Construction, Site Mechanical, Utilities, Concrete Reinforcing, Concrete Repair, Concrete, Concrete Pumping, Underwater Demolition (ordnances), Earthwork/Excavation, Electrical, Marine Fenders, Marine Towing; Piling, Precast Concrete, Quality Control/Assurance, Dynamic Pile Testing, MEC/UXO, Street Sweeping, Trucking/Hauling and Water Truck.

Bonding, insurance and any technical assistance or information related to the plans or specification and requirements for the work will be made available to interested certified, SBC suppliers and subcontractors. Assistance with obtaining necessary equipment, supplies, materials, or services for this project will be offered to interested certified suppliers and subcontractors.

Subcontractor and Supplier Scopes are due October 23, 2017 and Quotes NO LATER THAN October 30, 2017 by 4 P.M.

Plans and specifications are available through SmartBid-Net (SBN) or the Government's website at www.fbo.gov. All subcontractors that are registered in our SBN database will receive an invitation to bid. Please visit <http://www.kiewit.com/districts/northern-california/overview.aspx> to register your company and to be able to receive bidding information, view plans and specifications.

You can view the plans in our office during regular business hours by appointment.

Performance Bond and Payment Bonds may be required for subcontractors and a suppliers bond for suppliers.

Buy American Act applies
An Equal Opportunity Employer
CA Lic. 433176
DIR # 1000001147

Kiewit

Kiewit Infrastructure West Co.
4650 Business Center Drive Fairfield, CA 94534
Attn: Victor Molina • norcal.bids@kiewit.com
Fax: 707-439-7301

Requests sub-bids from qualified California Unified Certification Program (CUCP) certified Disadvantaged Business Enterprise (DBE), Subcontractors,

Consultants, and/or Suppliers seeking to participate in the Construction on State Highway in Plumas County near Canyon Dam from 0.2 Mile South to 0.3 Mile North of Lake Almanor Spillway, Bridge Replacement Project in Plumas County, CA.

<http://www.dot.ca.gov/obeo/index.html>

Subcontractors and Suppliers for the following project:

Lake Almanor Bridge Replacement Project

Contract No. 02-0E1804
Owner: Caltrans

Bid Date: November 15, 2017 at 2:00 P.M.

Local Business Enterprises, Small/Micro (LBEs)
Disadvantaged Business Enterprises (DBEs)

wanted for the following scopes, including, but not limited to: AC Milling, AC Paving, Aggregates, Asbestos Abatement, Bridge Bearings, Bird Control, Minor Concrete, CIDH, Concrete Supply, Concrete Reinforcement and Dowels, Structural Concrete, Precast Concrete, Concrete Pumping, Concrete Formwork, Concrete Barriers, Concrete Washouts, Clear & Grub, Core Drilling, Crash Cushion, Cable Railing, Demolition, Earthwork, Erosion Control, Fencing, Guardrail, Hydrosedding, Joint Sealant, K-rail, Metals, Pavement Markings, Pipe Supply, Polyester Concrete Overlay, Quality Control, Rock Slope Protection, Street Sweeping, SWPPP, Signage, Survey, Traffic Control, Temp Facilities, Temp Signal System, Trucking & Hauling, Water Truck.

Bonding, insurance and any technical assistance or information related to the plans or specification and requirements for the work will be made available to interested certified, DBE suppliers and subcontractors.

Assistance with obtaining necessary equipment, supplies, materials, or services for this project will be offered to interested certified suppliers and subcontractors.

Subcontractor and Supplier Scopes are due November 10, 2017 and Quotes NO LATER THAN November 14, 2017 at 5 P.M.

Plans are available for viewing at our office at our address below and through SmartBidNet (SBN).

All subcontractors that are registered in our SBN database will receive an invitation to bid. Please visit <http://www.kiewit.com/districts/northern-california/overview.aspx> to register your company and to be able to receive bidding information, view plans and specifications.

You can view the plans in our office during regular business hours by appointment.

Performance Bond and Payment Bonds may be required for subcontractors and a suppliers bond for suppliers.

An Equal Opportunity Employer
CA Lic. 433176
DIR # 1000001147

nibbi GUZMAN JOINT VENTURE

Project Name: 490 South Van Ness Design-Build MEPF
Location: San Francisco, California
Bid Date: October 20, 2017 @ 2:00 PM

Nibbi/Guzman Joint Venture team has been selected as the General Contractor for the 490 South Van Ness in San Francisco, CA. We are in receipt of the Bid Documents and are currently requesting bid proposals from qualified subcontractors including those certified with the San Francisco Contract Monitoring Department (CMD) as local business enterprises (LBE's) for Design Build MEPF (Mechanical, Electrical, Plumbing, and Fire Suppression) DIV 21-28. **The Contract Monitoring Division (CMD) has set the SBE participation goal for this project at 20%.** For more information about the San Francisco SBE program as it relates to this solicitation, please see Exhibit A and/or contact Mr. Ryan Briscoe Young at (415) 581-2301 or Ryan.B.Young@sfgov.org at the City and County of San Francisco Contract Monitoring Division. The project consists of new construction of 81 housing units in San Francisco with a total of 78,958 gross square feet. The 7-story type I-B Construction building is publicly funded 100% affordable housing residential building with ground floor public community flex space; one partial basement level for storage and building services.

For specific questions regarding this project, please contact Noe Valenzuela, Preconstruction Project Manager via email, noev@nibbi.com. Bid proposals shall be submitted no later than **2:00 PM on Friday, October 20, 2017**. To obtain bid and contract documents please email Kristin Medwick at kristinn@nibbi.com.



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

Requests proposals/quotes from all qualified and certified DBE/WBE subcontractors, suppliers, and truckers for the following project:

MISSION BLVD CORRIDOR IMPROVEMENTS, PHASE 2 CITY OF HAYWARD

Bids: 10/31/2017 @ 2 PM

CLEARING/GRUBBING; SWPPP; TRAFFIC CONTROL; STRIPING & MARKING; CONCRETE CURBS & GUTTERS; SIDEWALK; MEDIANS; ROADWAY EXCAVATION; PORTLAND CEMENT CONC; REINFORCED CONC PIPE & CONNECTION; ROADSIDE SIGNS; LANDSCAPE/IRRIGATION; TREE PRESERVATION/PRUNING; SITE FURNISHING & ACCESSORIES; INTERLOCKING PAVERS; DECORATIVE METAL FENCE & PANEL; DECOMPOSED GRANITE PAVING; CONC UNIT MASONRY; MANUFACTURED STONE VENEER; TEMP TRAFFIC SIGNAL & LIGHTING; CIDH CONCRETE PILE FOUNDATIONS; STEEL PEDESTALS & POSTS; ELECTRICAL CONDUIT; PULL BOXES; FIBER OPTICE CABLE & EQUIPMENT; CCTV; LUMINAIRES; ILLUMINATED STREET NAME SIGNS

100% Payment & Performance bonds will be required from a single, Treasury-listed surety company subject to PMI's approval. PMI will pay bond premium up to 1.5%. Subcontractors awarded on any project will be on PMI's standard form for subcontract without any modifications. For questions or assistance required on the above, please contact Ben Pearce at ben@provenmanagement.com. PMI is signatory to the Operating Engineers, Carpenters, and Laborers Collective Bargaining Agreements.

We are an Equal Opportunity Employer

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



California Sub-Bid Request Ads



Kiewit
Kiewit Infrastructure West Co.
4650 Business Center Drive Fairfield, CA 94534
Attn: Victor Molina • norcal.bids@kiewit.com
Fax: 707-439-7301

Requests quotes/bids from qualified Subcontractor, Service Providers, Consultants, and/or Suppliers seeking to participate in the Fairfield-Suisun Sewer District, Blower Replacement Project in Fairfield, CA.

<http://www.epa.gov/> / <http://www.sba.gov/>
www.californiaucp.org

Subcontractors and Suppliers for the following project:

**Blower Replacement Project
Project No. 1502**

**Owner: Fairfield-Suisun Sewer District
Bid Date: November 15, 2017 @ 2:00 P.M.**

Disadvantaged Business Enterprises (DBEs)

Minority Business Enterprise (MBE), Women Business Enterprise (WBE), Small Business Enterprise (SBE), Small Business in a Rural Area (SBRA), Labor Surplus Area Firm (LSAF), or Historically Underutilized Business (HUB) Zone Businesses wanted for the following scopes, including, but not limited to:

Aggregates, Asphalt Paving, Concrete, Concrete Pumping, Concrete Supply, Concrete Reinforcement Supply & Install, Minor Concrete, CIDH, Clear & Grub, Electrical, Earthwork, Blower Equipment, Fuel Tanks, Generator, Geotextiles, Grouting, Instrumentation and Controls, Joint Sealant, Metals, High-Performance Coatings, Piping & Valves, Structural Steel, Signage, Street Sweeping, SWPPP, Trucking & Hauling, Water Truck.

Bonding, insurance, and any technical assistance or information related to the plans or specification and requirements for the work will be made available to interested CUCP, MBE, SBE, SBRA, LSAF or HUB Certified DBE business suppliers and subcontractors. Assistance with obtaining necessary equipment, supplies, materials, or services for this project will be offered to interested certified suppliers and subcontractors.

**Subcontractor and Supplier Scopes are due
November 10, 2017 and Quotes
NO LATER THAN November 14, 2017 at 5 P.M.**

Plans are available for viewing at our office at our address below and through SmartBidNet (SBN).

All subcontractors that are registered in our SBN database will receive an invitation to bid.

Please visit <http://www.kiewit.com/districts/northern-california/overview.aspx> to register your company to be able to receive bidding information, Plans and Specifications.

Performance and Payment Bonds may be required for Subcontractors and Supply Bond for Suppliers on this project.

Clean Water State Revolving Fund (CWSRF)
Provisions apply
Buy American Requirement
Davis-Bacon Act applies

**PROJECT: RTE 46/5 Separation in Kern County Near Lost Hills
CALTRANS - CONTRACT # 06-442544
KERN COUNTY, CA**

****THIS PROJECT HAS A 12 %DBE GOAL****

BID DATE: November 1, 2017 • BID TIME: 2:00 P.M.

Please respond by 5:00 p.m., October 31, 2017

We are seeking quotes from all small business concerns Subcontractors and Suppliers including **CERTIFIED DBE firms, but not limited to, the following work items** Lead Compliance Plan, Construction Area Signs, Traffic Control System, Type III Barricade, Temporary Pavement Marking (Tape), Channelizer (Surface Mounted), Temporary Pavement Marker, Portable Changeable Message Sign, Temporary Railing (Type K), Temporary Crash Cushion Module, SWPPP, Storm Water Annual Report, Move-In/Move-Out (Temporary Erosion Control), Temporary Soil Binder, Temporary Drainage Inlet Protection, Street Sweeping, Temporary Concrete Washout, Remove Yellow Thermoplastic Traffic Stripe, Treated Wood Waste, Temporary High Visibility Fence, Dust Palliative, Roadway Excavation, Structure Excavation (Bridge), Structure Excavation (Retaining Wall), Structure Backfill (Bridge), Structure Backfill (Retaining Wall), Imported Borrow, Subgrade Enhancement Geotextile Class B, Move-In/Move-Out (Erosion Control), Hydromulch, Hydroseed, Class 2 Agg Subbase, Class 2 Agg Base, HMA, Data Core, Place HMA Dike, Tack Coat, Furnish Piling, Drive Pile, Furnish 16" Cast In Steel Shell Concrete Piling, Drive 16" Cast In Steel Shell Concrete Piling, Furnish 24" Cast In Steel Shell Concrete Piling, Drive 24' Cast In Steel Shell Concrete Piling, 48" Cast In Drilled Hole Concrete Pile (Sign Foundation), Structural Concrete (Bridge), Structural Concrete (Bridge) (Polymer Fiber), Structural Concrete (Retaining Wall), Structural Concrete (Box Culvert), Structural Concrete (Drainage Inlet), Drill and Bond Dowel, Pressure Grout Anchor Rod, Clean Expansion Joint, Joint Seal (Bridge), Bar Reinforcing Steel, Bar Reinforcing Steel (Bridge), Bar Reinforcing Steel (Retaining Wall), Headed Bar Reinforcement, Furnish Structural Steel (Bridge), Erect Structural Steel (Bridge), Furnish Structural Steel (Lightweight), Remove Sign Structure, Clean and Paint Structural Steel, Core 1-1/4" and Pressure Grout Threaded Rod, Bridge Removal, Alternative Pipe Culvert, Concrete Backfill (Pipe Trench), Reinforced Concrete Pipe, Alternative Flared End Section, Precast Concrete Pipe Manhole, Remove Drainage Facility, Remove Culvert, Remove Inlet, Remove Flared End Section, Adjust Utility Cover to Grade, Adjust Sewer Manhole, Cap Manhole, Rock Slope Protection (Facing Method B), Rock Slope Protection Fabric (Class 8), Detectable Warning Surface, Minor Concrete (Misc. Construction, Stamped Concrete), Remove Concrete Curb, Remove Concrete Sidewalk, Remove Concrete (Curb and Gutter), Misc. Iron and Steel, Manhole Frame and Cover, Fence (Type BW, Metal Post), Chain Link Fence (Type CL-6), 1Chain Link Gate, Remove Fence, Remove Pavement Marker, Delineator (Class 1), Pavement Marker (Retroreflective), Object Marker (Type K), Remove Roadside Sign, Relocate Roadside Sign, Furnish Laminated Panel Sign Roadside Signs, Install Sign, Midwest Guardrail System (Steel Post), Double Thrie Beam Barrier (Steel Post), Cable Railing, Transition Railing (Type WB-31), End Anchor Assembly, Terminal Systems, Alternative Flared Terminal System, Alternative Crash Cushion System, Concrete Barrier (Type 60, Type 60R, Type 736, Type 736A, Type 736 Modified, Type 736SV), Remove Guardrail, Salvage Metal Bridge Railing, Salvage Guardrail, Reconstruct Double Thrie Beam Barrier, Remove Concrete Barrier, Salvage Crash Cushion, Thermoplastic Traffic Stripe, Thermoplastic Pavement Marking, Lighting System, Sign Illumination System, Traffic Monitoring Station System, Highway Advisory Radio System, Modify Existing Electrical System, Removing Existing Electrical System, Hauling.

Coffman Specialties, Inc. is signatory to Operating Engineers, Laborers, Teamsters, Cement Masons and Carpenters unions. Quotations must be valid for the same duration as specified by the Owner for contract award. Insurance and 100% Payment & Performance Bonds will be required, and will pay up to 1.5% for the cost of the bond. Waiver of Subrogation will be required. We will provide assistance/advice with obtaining Bonds/Insurance/Credit/Equipment. Subcontractors must provide contractor's license number and Department of Industrial Relations (DIR) registration number with their quote. Plans and specs are available at no cost to interested DBE firms from the CALTRANS WEBSITE using the Project ID # 06-442544 and/or our San Diego Office. We are an EOE & seriously intend to negotiate with qualified firms.

If you have any questions, Please contact Marty Keane: Phone 858-536-3100, Fax 858-586-0164 or email estimating@coffmanspecialties.com.

Non-DBE Subs/Suppliers: Indicate 2nd tier participation offered on your quotation as it will be evaluated with your price. For any bid proposal submitted on or after March 1, 2015 and any contract for public work entered into on or after April 1, 2015, the following registration requirements apply: Every Subcontractor is required to be registered to perform public work pursuant to Section 1725.5 of the Public Contract Code. No Contractor or Subcontractor shall be qualified to bid on, be listed in a bid proposal pursuant to Section 4104 of the Public Contract Code, or engage in the performance of any contract for public work, unless currently registered to perform public work pursuant to Section 1725.5. No bid shall be accepted nor any subcontract entered into without proof of the Subcontractor's current registration to perform public work pursuant to Section 1725.5. If used in our Bid, Coffman Specialties requires this proof be submitted w/in 24 hours of Bid Date.



9685 Via Excelencia, Ste 200 • San Diego, CA 92126
Phone: (858) 536-3100 • Bid Fax: (858) 586-0164
e-mail inquiries to: estimating@coffmanspecialties.com

SUB-BIDS REQUESTED

U.S. ARMY CORPS OF ENGINEERS

SACRAMENTO DISTRICT

Solicitation No. W9123817R0065

REPLACE/UPGRADE PIER 2

MILITARY OCEAN TERMINAL CONCORD
(MOTCO)

CONCORD, CALIFORNIA

Sub Bids Due:

October 31, 2017 @ 5:00 P.M. P.S.T

We are an Equal Opportunity Employer and request sub-bids from all interested firms including Small Businesses (SB), Small Disadvantaged Businesses (SDB), Women-Owned Small Businesses (WOSB), HUBZone Small Businesses, Veteran-Owned Small Businesses (VOSB), and Service Disabled Veteran Owned Small Businesses (SDVOSB) for work including, but not limited to: rebar, structural steel, AC paving, concrete pumping, electrical work, fencing, hazardous material abatement, mechanical work, noise monitoring, pier operations building, rail work, roadway, striping, trucking.

Please contact our office if you require information on this project, including plans, specifications, and contract requirements.

TRAYLOR HEALY JV

3050 E. Airport Way
Long Beach, California 90806
Phone: (562) 264-2500 ex. 234
Fax: (562) 264-2525
Contact: Cohen Turner
E-mail: cturner@traylor.com

SMALL BUSINESS EXCHANGE

'Millennipreneurs' Are Starting More Businesses, Targeting Higher Profits

Continued from page 2

Millennials are also eyeing larger gross profit margins. According to the report, almost 75% expected their profits to increase in the coming year. For boomers, it was 42%. That means young entrepreneurs are more bullish than the 50+ crowd, the report says.

BNP's report found that millennials have a different view of social responsibility, too. Frank says that while entrepreneurs traditionally built their businesses and wealth first and considered philanthropy later, "millennipreneurs" are thinking about their social impact early on.

"This may change the way they behave," he adds. "They may be leaving business earlier than in the previous generations in order to give back more concretely. Maybe what Bill Gates decided to do when he was 50, some of those in this generation will do when they're 30. I don't know, of course, but it's certainly possible."

SOURCE: <http://fortune.com>



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California's Small Business Climate Rated Unfavorably

Continued from page 1

- 82% of small business owners are unaware of any state lending programs.
- or the first time, the survey received more female respondents (51%) than men (48%).

The small business survey's results were collected from small business owners from around the state from early September to late October. The complete results of this year's survey can be found in early November on the SB-CAL website: <http://www.smallbusinesscalifornia.org/>.

Small Business California represents the interests of small businesses in California. Its Board of Directors is comprised of leading advocates for small business and represents thousands of small businesses in every part of the state.

SOURCE: telegraphpr.com

Black Businesses Received Small Percent of Contracting Dollars from Big Utility Firms in 2016

■ Continued from page 1

“As such, the campaign is reaching African Americans within the existing buy, as well as some targeted programming for the African American audience,” she wrote.

Peterman noted that some Black community groups – CBCC, California Black Health Network, United Negro College Fund and others – had signed on to work with the campaign.

Harking back to Evans suggestion though, Wilson said more must be done to reach African-American businesses and communities.

“Television marketing may incidentally reach some African Americans, but that isn’t reason enough to skip over Black newspapers and media organizations,” said California Black Media Chairwoman Regina Wilson.

“Our media owners have developed a deep relationship with the Black community that’s quite different than the one with broadcast. If you want to run a successful communications campaign, it doesn’t make much sense to exclude Black print, digital and radio. This just sounds like a reason not to invest in our community.”

Wilson, also suggested the lack of a specific Black-focused outreach for the campaign could be why the utility companies analyzed for Greenling’s study struggle to find Black businesses to contract with.

The utility giants evaluated for the study included AT&T Wireless, Sprint Wireless, T-Mobile, Verizon Wireless, Edison, SoCal Gas, PG&E, SDG&E, AT&T CA, Comcast, Cox, Frontier, CalAmWater, Cal Water, Golden State Water, Park/Apple Valley, San Gabriel Valley Water, San Jose Water and Suburban Water Systems.

The 19, the 53-page report outlined, spent 80.27 percent of their contracting dollars with non-minority businesses. The titans spent \$9.5 billion on contracts with 978 diverse suppliers including \$6.38 billion with minority outfits, \$2.84 billion with women firms and \$431 million with service-disabled veteran businesses.

The lion’s share of the contracting monies – over 70 percent – the enterprises spent with minority suppliers went to Hispanic and Asian-American companies.

Greenling’s report evaluated and graded the firms on the amount of money spent on diverse and minority suppliers, the number of staff members dedicated to improving supplier diversity and how much money the corporations invested in supplier diversity programs.

Some companies – PG&E (\$229.94 million), Cox (\$252.08 million) and Sprint (\$225.47 million) – spent several multi-millions on contracts with Black businesses. Others spent finite amounts – Comcast (\$2.50 million), T-Mobile (\$5.05 million), Frontier (\$570,941) and Park/Apple Valley (\$0).

Beavers commended PG&E, officially known as Pacific Gas & Energy, for the amount of money it spent on supplier diversity and the number of people working on supplier diversity.

In a press release announcing the study, Greenling denigrated Comcast due in part to the cable provider awarding Black establishments a smidge above one half of one percent of its contracting funds.

“We can’t help but be disappointed that a huge and influential company like Comcast shows so little regard for California businesses owned by minorities, women, disabled veterans and LGBT Californians,” Beavers said.



Comcast acknowledged its diversity spending was challenged in its diversity report. The corporation blamed the dire straits of its diversity program on a supplier diversity coordinator leaving the company and the loss of its biggest “diverse prime construction contractor in 2014.” Comcast said it hired a nationally-known diverse prime contractor last year, but the vendor, certified as a minority-business nationally, was ineligible to be recognized as a minority firm in California.

Beavers said some establishments might lack a strong commitment from their CEOs or the resources and personnel numbers to excel in supplier diversity.

She said corporations look for the same things in minority suppliers as they do in businesses led by white males; a firm that will help them move towards their goals and address problems.

Beavers conceded there must be a concerted initiative to increase the number of Black businesses that get contracts with utility giants though.

“We see that in every industry when looking at supplier diversity, African-Americans are struggling to secure these opportunities,” she said. “That’s dangerous.”

SOURCE: California Black Media

Focus on the Future: Why Long-Term Planning is Key for Hispanic Small Business Owners

■ Continued from page 1

Understanding financial priorities

With the surge of Hispanic-owned small businesses in the U.S., Northwestern Mutual sought to better understand what was behind the entrepreneurial spirit of this market. The company conducted a survey to discover the top motivations and financial priorities for Hispanic small business owners, as well as their level of financial confidence when it comes to managing their businesses.

The survey found that 85 percent of business owners felt confident in the management of their businesses’ finances. Yet, 37 percent felt their confidence could improve if they established a long-term financial plan. For many business owners, short-term financial priorities, such as cash flow management and debt repayment, took precedence over long-term considerations, including retirement planning and business succession. In fact, only 17 percent of those surveyed cited business success planning, or how they will transition their businesses after retirement, as a top financial priority.

Other key findings from the survey included:

- The desire to build a legacy for their families motivated 25 percent to start their businesses.
- About half (52 percent) sought financial advice from family and friends, 47 percent from other business owners and 30 percent from a mentor.

- Twenty-seven percent said working with a financial planner would improve their level of confidence in managing their businesses’ finances.

While the survey found the focus for many Hispanic small business owners is the day-to-day finances, long-term financial planning will be a critical factor in the continued growth and longevity of their enterprises.

Success with long-term planning

As businesses move beyond the startup phase, maturing and building success, it becomes essential for owners to plan ahead. A personalized, holistic approach to financial planning will set business owners on track to achieve their goals today and tomorrow.

A long-term plan not only helps to ensure success but also puts protections in place for both the expected and unexpected. And the protections aren’t just for the business; these protections can also safeguard the owner and current or future employees.

• Planning for the unexpected

The owner is the backbone of the business. But what if the unexpected happened and the owner was no longer able to work or contribute? Protections like disability and life insurance would provide a safety net in the event of

sudden disability or if an owner unexpectedly passed away, helping to protect the business’s income from being seriously affected.

• Saving for retirement

An entrepreneur isn’t likely focused on the day he or she will retire, but it’s an important outcome that shouldn’t be ignored. Contributing to a 401(k) or other retirement plan is part of a sound long-term strategy. When it comes to retirement, business owners should save early and save often. As a business grows and attains new employees, retirement planning is also a key employee benefit consideration.

• Transitioning the business

Related to retirement, there will come a day when a business will pass to a new owner. For this to transition to happen smoothly, a succession plan will help to transfer ownership to the correct person. Some plans can take years to implement, which is why it’s important for owners to consider their options now to protect and maintain the stability of the business later on.

• Protecting the personal and professional

Arguably for many business owners, the professional and the personal are intertwined. An entrepreneur might start a business from home or work at home full-time, use personal sav-

ings or credit cards to bankroll a new pursuit, employ family members or friends and more. With the lines so often blurred, business owners should take an integrated approach when it comes to their financial planning. This provides a clear view of both the personal and professional and how one impacts the other, potentially alleviating the stress of difficult financial times on the business from moving into the home.

As Hispanic entrepreneurs continue to start and build their businesses, it’s essential that they also look to what lies ahead. Their daily business management must be supported by a plan for the future. A long-term outlook will provide them with the financial strategies and confidence needed to achieve success.

To learn more or find a Northwestern Mutual financial representative near you, visit: <https://www.northwesternmutual.com/>.

¹ *Hispanic Businesses & Entrepreneurs Drive Growth in the New Economy 3rd Annual Report 2015*. U.S.Hispanic Chamber of Commerce. 2015.

² *Hispanic Businesses & Entrepreneurs Drive Growth in the New Economy 4th Annual Report 2016*. U.S.Hispanic Chamber of Commerce. 2016.

SBE Targeted “Sub-Bid Express” Availability and CUF

“Utilize SBE’s “Targeted Sub-bid Express” to attract available businesses with their CUF (commercially useful function) code verified by certifying agencies. Firms have bidding experience and a history of using a “sharp pencil”. All of these firms “hang out” in SBE’s 1.5 million B2B diverse database. So “availability” is not a problem.

You get 3 ads for the price of one

- one in the weekly publication (Thursday)
- one on our website
- one in the SBE Today Newsletter on Friday

and be assured that your message is delivered timely **BEFORE BID DATE.**

CONTACT US TODAY

A: 795 Folsom Street, 1st Floor, San Francisco, CA 94107

P: 415-778-6250 or 800-800-8534 **F:** 415-778-6255

E: sbe@sbeinc.com

W: www.sbeinc.com

SBE is a certified DBE firm

**To Download the AD ORDER FORM,
please visit the link below:**

<http://e8.octadyne.net/clientFiles/8023/Sub-Bid-Request-Order-Form-rev-5-20-16-.pdf>

SMALL BUSINESS EXCHANGE

California Sub-Bid Request Ads

SHIMMICK
CONSTRUCTION

8201 Edgewater Drive, Suite 202 • Oakland, CA 94621
Phone (510) 777-5000 • Fax (510) 777-5099

LBE (including MBE/WBE/OBE) Subcontractor/Supplier Bids Requested For:

**San Francisco Public Utilities Commission
Drumm & Jackson Streets Sewer Improvements
Contract No. WW-657R**

**BID DATE: November 2, 2017 at 2:00PM
Fax all quotes to 510-777-5099**

Requesting certified LBE (including MBE/WBE/OBE) Subcontractor and Supplier Quotes on: **Reinforcing Steel Contractors, Earthwork & Paving, Painting/Waterproofing Contractors, Concrete/Related Services, Construction Traffic Control Services, Trucking & Hauling, Mechanical Engineering**

Hard copy versions of plans, specifications and bidding documents are available at 525 Golden Gate Avenue, 1st Floor, Customer Service Desk, San Francisco, CA 94102. Documents may also be provided by Shimmick Construction. Please contact Jamie Helmick at jhelmick@shimmick.com.

Subcontractors and Suppliers interested in this project may contact Bill Johnson by email at bjohnson@shimmick.com for questions on specifications.

100% Performance and Payment bonds with a surety company subject to approval of Shimmick Construction Company, Inc. are required of subcontractors for this project. Shimmick Construction will pay bond premium up to 1.5%. Subcontractors will be required to abide by terms and conditions of the AGC Master Labor Agreements and to execute an agreement utilizing the latest SCCI Long Form Standard Subcontract incorporating prime contract terms and conditions, including payment provisions. Shimmick Construction's listing of a Subcontractor is not to be construed as an acceptance of all of the Subcontractor's conditions or exceptions included with the Subcontractor's price quote. Shimmick Construction requires that Subcontractors and Suppliers price quotes be provided at a reasonable time prior to the bid deadline to enable a complete evaluation. For assistance with bonding, insurance or lines of credit contact Scott Fairgrieve at (510) 777-5000.

AECOM

100 W San Fernando Street, Suite 200, San Jose, CA 95113

REQUEST FOR DBE SUBCONSULTANT INTEREST

AECOM is bidding on the following project as Prime Contractor:

**Owner: City of San Jose
Request for Proposal No. 17-18-05
Professional Services for Master Planning (Urban Design, Circulation,
Public Art and Placemaking, and Community Engagement).
Proposal due date: Tuesday, October 31, 2017**

AECOM is seeking qualifications from Disadvantaged Business Enterprise (DBE) companies for the following work:

- Urban Design
- Community & On-line Engagement
- Circulation & Streetscape
- Public Art & Placemaking

Experience providing similar services on Urban Village Plans for the City of San Jose is preferred. This Statement of Qualifications is in alignment with the City of San Jose DBE Program requirements and certified DBEs are encouraged to respond.

Interested businesses should email a brief overview of City of San Jose or similar experience, along with DBE documentation by October 26, 2017, to TJ Koski at tj.koski@aecom.com, or by Phone 916.266-4916 or Fax 916.414.5850.

Assistance is available in obtaining any necessary bonding; lines of credit or insurance; information related to the requirements for the work; and necessary equipment, supplies materials, or related services.

We are an Equal Opportunity Employer

Visit www.sbeinc.com to download a PDF version of the latest *SBE Newspaper* and *SBE Daily Newsletter*

Public Legal Notices



CITY & COUNTY OF SAN FRANCISCO
DEPARTMENT OF PUBLIC WORKS

Contract ID No. 100007419
CONTRACT NO. 34 -

TRAFFIC SIGNAL MODIFICATIONS
(PW CNTRT NO.34 TRAF SGNL MOD)

Sealed bids will be received at 1155 Market Street, 4th Floor, San Francisco, California 94103 until **2:30:00 p.m. on November 8, 2017**, after which they will be publicly opened and read. Digital files of Bid Documents, Plan Holders Lists, and Addenda may be downloaded at no cost from the Public Works Electronic Bid Documents Download site at www.sfpublishworks.org/biddocs. Please visit the Contracts, Bids and Payments webpage at www.sfpublishworks.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 at various intersections located throughout San Francisco, California and consists of traffic signal upgrades, curb ramp, bulb-out and median island construction, drainage work, installation of subsidewalk basement pole foundations, traffic routing and all associated work. The time allowed for completion is 365 consecutive calendar days. The Engineer's estimate is approximately \$3,300,000. For more information, contact the Project Manager, Steven T. Lee at 415-558-5226.

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 1**. Refer to Section 01 31 33 for more details.

Pursuant to San Francisco Administrative Code ("Administrative Code") Section 6.25 and Chapter 25 of the Environment Code, "Clean Construction" is required for the performance of all work.

This Contract is subject to the requirements of Administrative Code Chapter 12X, which prohibits the City from entering into any Contract with a Contractor that has its United States headquarters in a state ("Covered State") with laws that perpetuate discrimination against LGBT populations or where any or all of the work on the contract will be performed in any of those states. A list of states on the Covered State List can be found at: <https://oag.ca.gov/ab1887>.

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

The Contract will be awarded to the lowest responsible responsive bidder.

A bid may be rejected if the City determines that any of the bid item prices are materially unbalanced to the potential detriment of the City.

Bid discounts may be applied as per Administrative Code Chapter 14B. LBE Subcontracting Participation Requirement is 25%. Call Selormey Dzikunu at 415-554-8369 for details. In accordance with Administrative Code Chapter 14B requirements, all bidders shall submit documented good faith efforts with their bids, except those who exceed the above stated LBE Subcontracting Participation Requirement

by 35%. Bidders must achieve 80 out of 100 points to be deemed responsive. Bidders will receive 15 points for attending the pre-bid conference, if scheduled. Refer to CMD Form 2B.

A pre-bid site visit for sub-sidewalk basement will be held on October 19, 2017 at 10:30 a.m., at the southwest corner of Battery Street and Pine Street - Lightning Foods, 201 Pine Street, San Francisco, California (Meet outside restaurant).

A pre-bid conference will be held on October 19, 2017 at 1:30 p.m., at 30 Van Ness Avenue, 5th Flr.

For information on the City's Surety Bond Program, call Jennifer Elmore at (415) 217-6578.

A corporate surety bond or certified check for ten percent (10%) of the amount bid must accompany each bid. Administrative Code Section 6.22(a) requires all construction greater than \$25,000 to include performance and payment bonds for 100% of the contract award.

Class "A" or Class "C-10" license required to bid.

In accordance with Administrative Code Chapter 6, no bid is accepted and no contract in excess of \$600,000 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. Minimum wage rates other than applicable to General Prevailing Wage must comply with Administrative Code Chapter 12P, Minimum Compensation Ordinance.

This Project is subject to the requirements of the San Francisco Local Hiring Policy for Construction ("Policy") as set forth in Administrative Code Section 6.22(g). Bidders are hereby advised that the requirements of the Policy will be incorporated as a material term of any contract awarded for the Project. Refer to Section 00 73 30 of the Project Manual for more information.

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.

10/19/17
CNS-3060703#
SMALL BUSINESS EXCHANGE



REQUEST FOR PROPOSALS FOR THE TERMINAL 2 SPECIALTY RETAIL CONCESSION LEASES AND THE TERMINAL 2 CASUAL DINING FOOD AND BEVERAGE CONCESSION LEASE AT SAN FRANCISCO INTERNATIONAL AIRPORT

The Airport Commission has commenced the Request for Proposals (RFP) process for six Terminal 2 Concession Leases. The Request for Proposals includes five Specialty Retail Concession Leases and one Casual Dining Food and Beverage Concession Lease.

The proposed minimum financial offer for the Specialty Retail Concession Leases ranges from \$125,000.00 to \$325,000.00. Each lease shall have a term of seven years. The proposed Minimum Annual Guarantee for the Casual Dining Food and Beverage Concession Lease is \$250,000.00. The lease shall have a term of ten years. Rent for each lease shall be the higher of the Minimum Annual Guarantee or the sum of the percentage rent as outlined in the RFP document. Small, local, and disadvantaged businesses are encouraged to participate.

The Informational Conference will be held on Thursday, October 26th, 2017 at 10:00 a.m. at the Aviation Museum & Library in the International Terminal, at San Francisco International Airport.

Please see <http://www.flysfo.com/business-at-sfo/current-opportunities> for additional information or call Trevor Brumm, Principal Property Manager, Revenue Development and Management Department, (650) 821-4500.

CNS-3060968#



GOLDEN GATE BRIDGE HIGHWAY & TRANSPORTATION DISTRICT

NOTICE INVITING PROPOSALS

The Golden Gate Bridge, Highway and Transportation District (District) seeks proposals for **RFP No. 2018-D-06, Transit Asset Management Plan**. Interested Proposers must submit sealed proposals to the Office of the Secretary of the District by **Wednesday, November 15, 2017, at 4:00 p.m., PT**.

A non-mandatory pre-proposal Site walks of Larkspur and San Rafael facilities will start in the Conference Room at the Larkspur Ferry Terminal, Ferry Division Administration Building, 101 East Sir Francis Drake Boulevard on **Wednesday, October 25, 2017, at 10:00 a.m., PT**.

Requests for modifications or clarifications of any requirement must be submitted in writing by **Wednesday, November 1, 2017, PT**.

The RFP Documents are available for download on the District's website. To download the RFP Documents, go to the District's website home page at <http://www.goldengate.org>, click on Contract Opportunities, scroll down to District Division and look for RFP No. 2018-D-06.

To inspect and obtain the RFP Documents, please contact the Contracts Office, Administration Building, Golden Gate Bridge Toll Plaza, San Francisco, CA, by email at contract-soffice@goldengate.org, by telephone at (415) 923-2318, or by facsimile at (415) 923-2384.

/s/ Aida S. Caputo,
Contracts Officer
Dated: October 10, 2017
10/12/17
CNS-3059079#

SMALL BUSINESS EXCHANGE

CALIFORNIA SUB-BID REQUEST ADS

**HAYWARD
BAKER**
A Keller Company



DBE SUBCONTRACTORS/SUPPLIER BIDS/
PROPOSALS REQUESTED

CONTRACT NO. C1146
METRO FACILITIES GROUTING
AND WATER REMEDIATION

BID/PROPOSAL SUBMITTAL DATE:
OCTOBER 23, 2017 @ 2PM

OWNER: LOS ANGELES COUNTY
METROPOLITAN TRANSPORTATION
AUTHORITY (LACMTA)

PERFORMANCE/PAYMENT/SUPPLY BOND MAY
BE REQUIRED

THIS ADVERTISEMENT IS IN RESPONSE TO LACMTA'S DBE PROGRAM. HBI. INTENDS TO CONDUCT ITSELF IN "GOOD FAITH" WITH DBE FIRMS REGARDING PARTICIPATION ON THIS PROJECT. DRAWINGS AND SPECS WILL BE REVIEWED IN OUR OFFICE (1780 E. LEMONWOOD DRIVE, SANTA PAULA, CA 93060) MONDAY THROUGH FRIDAY 8:00AM TO 5:00PM. QUOTES ARE REQUIRED BY COB, OCTOBER 20, 2017, SO THAT ALL BIDS/ PROPOSALS CAN BE FAIRLY EVALUATED.

PLEASE SUBMIT BIDS/PROPOSALS FOR THE FOLLOWING WORK/SUPPLIES (BUT NOT LIMITED TO): TRUCKING, REBAR, PORTLAND CEMENT, ACRYLATE POLYURETHANE RESIN, WATER PROOFING, BENTONITE POWDER, AND BAGGED MICROFINE CEMENT.

CONTACT: DANE TAYLOR,
PROJECT MANAGER
1780 E. LEMONWOOD DRIVE
SANTA PAULA, CA 93060
PHONE: (805) 933-1331 FAX: (805) 933-1338
DCTAYLOR@HAYWARDBAKER.COM

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



Fictitious Business Name Statements

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0377908-00

Fictitious Business Name(s):
Bun Mee
Address
650 Market Street, San Francisco, CA 94104
Full Name of Registrant #1
Bun Mee Market LLC (CA)
Address of Registrant # 1
2167 Turk Street, San Francisco, CA 94115

This business is conducted by **A limited Liability Company**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **2/1/2014**

Signed: **Phuong D. Tran**

This statement was filed with the County Clerk of San Francisco County on **10/4/2017**.

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

Filed: **Sonya Yi**
Deputy County Clerk
10/4/2017

10/12/17 + 10/19/17 + 10/26/17 + 11/2/17

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0377792-00

Fictitious Business Name(s):
RWS Life Sciences Inc.
Address
555 Montgomery Street, Suite 720, San Francisco, CA 94111
Full Name of Registrant #1
LUZ, Inc (CA)
Address of Registrant # 1
555 Montgomery Street, Suite 720, San Francisco, CA 94111

This business is conducted by **A Corporation**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **Not Applicable**

Signed: **Joseph A. Lugo, COO**

This statement was filed with the County Clerk of San Francisco County on **9/29/2017**.

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

Filed: **Sonya Yi**
Deputy County Clerk
9/29/2017

10/12/17 + 10/19/17 + 10/26/17 + 11/2/17

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0377631-00

Fictitious Business Name(s):
SFHC
Address
1035 Market Street #400, San Francisco, CA 94103
Full Name of Registrant #1
San Francisco AIDS Foundation (CA)
Address of Registrant # 1
1035 Market Street #400, San Francisco, CA 94103

This business is conducted by **A Corporation**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **8/1/1994**

Signed: **Elizabeth Pesch**

This statement was filed with the County Clerk of San Francisco County on **9/15/2017**.

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

Filed: **Mariedyne L. Argente**
Deputy County Clerk
9/15/2017

9/28/17 + 10/5/17 + 10/12/17 + 10/19/17

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0377994-00

Fictitious Business Name(s):
Verde Garden Service
Address
301 Congdon Street, San Francisco, CA 94112
Full Name of Registrant #1
Silvio Robleto
Address of Registrant # 1
301 Congdon Street, 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 **10/13/17**

Signed: **Silvio Robleto**

This statement was filed with the County Clerk of San Francisco County on **10/13/17**.

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

Filed: **Sonya Yi**
Deputy County Clerk
10/13/2017

10/19/17 + 10/26/17 + 11/2/17 + 11/9/17

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0377519-00

Fictitious Business Name(s): **Bahman & Hoch, Inc.**
Address
100 Pine Street #1250, San Francisco, CA 94111
Full Name of Registrant #1
Bahman & Hoch, Inc (CA Corp)
Address of Registrant #1
100 Pine Street #1250, San Francisco, CA 94111

This business is conducted by **A Corporation**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **7/17/17**

Signed: **Heidi Hoch, President**

This statement was filed with the County Clerk of San Francisco County on **9/6/2017**.

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

Filed: **Fallon Lim**
Deputy County Clerk
9/6/2017

9/7/17 + 9/14/17 + 9/21/17 + 9/28/17

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0377488-00

Fictitious Business Name(s): **level**
Address
635 Texas Street, San Francisco, CA 94107
Full Name of Registrant #1
Level Design, LLC (CA)
Address of Registrant #1
635 Texas Street, San Francisco, CA 94107

This business is conducted by **A Limited Liability Company**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **11/7/2016**

Signed: **Nichole Rouillac**

This statement was filed with the County Clerk of San Francisco County on **9/1/2017**.

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

Filed: **Sonya Yi**
Deputy County Clerk
9/1/2017

9/14/17 + 9/21/17 + 9/28/17 + 10/5/17

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0377507-00

Fictitious Business Name(s):
Boston Hotel
Address
140 Turk Street, San Francisco, CA 94102
Full Name of Registrant #1
Boston Hotel 140 Turk LLC (CA)
Address of Registrant #1
140 Turk Street, San Francisco, CA 94102

This business is conducted by **A Limited Liability Company**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **9/1/2017**

Signed: **Chandrakant Patel**

This statement was filed with the County Clerk of San Francisco County on **9/5/2017**.

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

Filed: **Sonya Yi**
Deputy County Clerk
9/5/2017

9/7/17 + 9/14/17 + 9/21/17 + 9/28/17

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0377156-00

Fictitious Business Name(s):
Iso Ideas, Inc.
Address
165 11th Street, San Francisco, CA 94103
Full Name of Registrant #1
Iso Ideas, Inc.
Address of Registrant #1
165 11th Street, San Francisco, CA 94103

This business is conducted by **A Corporation**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **6/21/17**

Signed: **Alexander Dixon,**
CEO

This statement was filed with the County Clerk of San Francisco County on **8/8/17**.

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

Filed: **Mariedyne L. Argente**
Deputy County Clerk
8/8/17

8/10/17 + 8/17/17 + 8/24/17 + 8/31/17

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0377156-00

Fictitious Business Name(s):
Iso Ideas, Inc.
Address
165 11th Street, San Francisco, CA 94103
Full Name of Registrant #1
Iso Ideas, Inc.
Address of Registrant #1
165 11th Street, San Francisco, CA 94103

This business is conducted by **A Corporation**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **6/21/17**

Signed: **Alexander Dixon,**
CEO

This statement was filed with the County Clerk of San Francisco County on **8/8/17**.

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

Filed: **Mariedyne L. Argente**
Deputy County Clerk
8/8/17

8/10/17 + 8/17/17 + 8/24/17 + 8/31/17

CHANGE OF NAME

CHANGE OF NAME

ORDER TO SHOW CAUSE FOR
CHANGE OF NAME
CASE NO. CNC 17-553385

PETITIONER OR ATTORNEY

Hui Lan Liang Tchen
1515 Thomas Avenue
San Francisco, CA 94124

TO ALL INTERESTED PERSONS:

1. Petitioner **Hui Lan Liang Tchen** for a decree changing names as follows:

Hui Lan Liang Tchen
changed to
Hui Lan Tchen

2. THE COURT ORDERS that all persons interested in this matter shall appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted.

NOTICE OF HEARING

Date: **December 5, 2017** Time: **9:00 AM**
Dept: **514** Room: **514**

3. A copy of this Order to Show Cause shall be published in **Small Business Exchange**, at least once each week for four successive weeks prior to the date set for hearing on the petition in the **Small Business Exchange** newspaper of general circulation, printed in this county.

SUPERIOR COURT OF CALIFORNIA,
COUNTY OF SAN FRANCISCO
400 MCALLISTER STREET
SAN FRANCISCO, CA 94102

NEYL WEBB, Clerk
DATED - October 12, 2017

10/19/17 + 10/26/17 + 11/2/17 + 11/9/17

ABANDONMENT OF FICTITIOUS BUSINESS NAME

STATEMENT OF ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME

The registrant(s) listed below have abandoned the use of the fictitious business name(s):

1.) April Nine Thai Kitchen
Located at **701 Randolph Street, San Francisco, CA 94132**

This fictitious business name was filed in the County of San Francisco on **3/19/2013** under file **349991**

Name and address of Registrants (as shown on previous statement)

Full Name of Registrant #1
Karuna Jaramonburapong
4071 19th Avenue #1, San Francisco, CA 94132

This business was conducted by a **AN INDIVIDUAL**.

Signed: **Karuna Jaramonburapong**

This statement was filed with the County Clerk of San Francisco County on

Filed: **Susanna Chin**
Deputy County Clerk
9/18/2017

10/12/17 + 10/19/17 + 10/26/17 + 11/2/17

SMALL
BUSINESS
EXCHANGE

Events and Seminars



Veterans Small Business Industrial Day: Turning Contacts into Contracts

San Francisco SBA Entrepreneur Center

FREE

Date and Time

Tue, October 31, 2017
10:00 AM – 1:00 PM PDT

Location

455 Market Street, Suite 600, San Francisco, 94105

Description

Veterans Small Business Industrial Day: Turning Contacts into Contracts

10:00 AM - 1:00 PM

You are invited to a very special National Veterans Small Business Week event celebrating Veteran Entrepreneurs. Come learn how to do business with the government (state and federal) and how to fund your business venture through different term loan programs.

Agenda:

9:30 to 10 am – Registration and Networking

10 am – Opening Remarks

10:10 to 10:45 am – Brief introductions from all attendees

10:45 to 12 pm – Contracting with the Federal Government and the State of California

12 pm to 12:15 – Break for pizza

12:15 to 1 pm – Financing Your Business

Register Here:

<https://www.eventbrite.com/e/veterans-small-business-industrial-day-turning-contacts-into-contracts-tickets-38878277976?aff=erelexpmlt>

Online Marketing Strategy Hacks for the Small Business Owner

JumpStartNOW

FREE

Date and Time

Thu, November 2, 2017
11:30 AM – 1:00 PM PDT

Location

Capsity - 2572 21st Street, Sacramento, CA 95818

Description

Do you feel stuck? Do you feel lost in the world of marketing? Join our workshop and take control over your online strategy!

Register Here:

<https://www.eventbrite.com/e/online-marketing-strategy-hacks-for-the-small-business-owner-tickets-38875090442?aff=es2>



San Diego Women's Entrepreneurship Conference

Date and Time

Saturday, November 4, 2017
8:30 AM - 5:00 PM (PDT)

Location:

Downtown Works - 550 West B Street, San Diego, CA 92101

Event Details

Hello Ladies!

We want to invite you to the women's entrepreneurship conference that is going to get you started!

Having your own business can be scary. We want to alleviate that fear by providing networking opportunities and tools to help you begin! Even if your business is already set up, there is always something new to be learned that can be the nudge to help you to the next level. This one-day conference will have speakers and workshops to help get answers to all those questions. The time to come together is NOW! This is real talk for a real entrepreneur.

No more hesitation! Step up, and let's get started!

****Speakers****

Emily Page, CEO & Founder of Pearl Resourcing

With over 5 years of experience in packaging & product development, Emily has created and sold products to Costco, BJ's Trader Joe's, Williams-Sonoma, Dean & DeLuca, Kroger, Amazon.com etc. Her passion is contributing to the growth of her client's businesses and she has launched products for clients in retail and e-commerce with 2x-5x growth in sales each year. Currently she is an entrepreneur and the CEO of Pearl Resourcing. She also is an avid speaker on sales and how to grow your business. Find her at: <http://emilyannepage.com> / <http://pearlresourcing.net> @emilyannepage

Kelly Duford - Small Business Lawyer Duford Law

Kelly DuFord graduated from the Honors Program from University of San Diego, cum laude. Where she was also name one of the top 100 most promising graduates. Kelly began her legal career as a Deputy District Attorney, prosecuting high profile cases including State v. O.J. Simpson. She then moved on to be the only female attorney at her civil firm to routinely receive top performance awards. As a business owner and self-proclaimed "idea-person," Kelly knows what it feels like to take a raw idea and transform it into reality. <https://www.dufordlaw.com> @dufordlaw

Laura Johnson - Owner You & Yours

Laura launched her down town disterillery in March of 2017. After almost three years of planning, You & Yours Distilling Co. is a full production distillery, tasting room and event space, complete with a world-class cocktail program highlighting our current spirits offerings. Not only is her craft delicious but she allows her space to be used as a gathering place for female entrepreneurs.

Jen Byard - Owner Communal Coffee

Communal Coffee started with the desire to provide excellent craft coffee in a well-designed, welcoming environment that fosters community. Owner Jen Byard used her background in the art and non-profit worlds to pull these three concepts together in their first location in North Park.

Wesley Oksanen - Conference Organizer

Wesley Oksanen has been serving the San Diego community this last year by featuring small businesses on the social media platform SupportSDLocal. SupportSDLocal was created as a support for entrepreneurs to gain exposure and find tools to help them on their journey. Wesley often acts as consultant for these businesses, non-profits and speaks at conferences on social media influence. supportsdlocal.com

Natalie Susi - Founder of Bare Mixers

Natalie Susi founded Bare Organic Mixers. Bare Mixers was started when Natalie was selling Italian Ice as a side business at farmers markets in San Diego. Soon after, her friends started asking her to bring Italian Ice to parties, so they could mix it with liquor, and make all-natural, low-calorie frozen cocktails. After the lay off, Natalie was drinking one of her Italian Ice cocktails, and a light bulb went off. She decided then to turn the original product, Claudio's Italian Ice, into an all-natural, low-calorie cocktail mixer. In 2014, she sold the company to a leading natural foods company.

Register Here:

<https://www.eventbrite.com/e/san-diego-women-entrepreneurship-conference-tickets-37708409869?aff=es2>



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For more information contact:

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