



SMALL BUSINESS

EXCHANGE

Vol 32, Edition 41 • December 29, 2016 Voice of Small, Emerging Diversity Owned Businesses Since 1984 • NEWS • INFO • BIDS

2017 Resolutions From the Editors:

As we enter 2017 SBE reflects on its 33 year history and accomplishments. SBE began with an acknowledgment that “capital is no longer the sine-qua-non for economic success” (John Naisbitt, Megatrends). Naisbitt’s primer of “information as the strategic resource” echoed that of Marshall McLuhan, “with information as the strategic resource, access to the economic system is much easier”.

SBE founders, Gerald W. Johnson and Valerie V. Voorhies well understood that, as owners of a small lumber company, receiving uncontrolled and unorganized information became a source of frustration rather than a source of power. They saw, in 1984, that strategic, timely and organized information would empower most effectively and serve to level the playing field. This was the concept that gave birth to the Small Business Exchange (SBE). SBE became an umbrella, with the newspaper advancing both electronic and print distribution, radio broadcasts reaching niche markets and social media (with a telephone app scheduled to be launched in the 1st Quarter of 2017) driving further on the information highway, maximizing opportunities for all.

We celebrate and thank our advertisers and clients!

And we resolve – to renew our commitment to level the playing field. Such a commitment is needed in a time of unrest. It becomes important that YOU continue to work WITH SBE in advancing these goals through policies and programs. We are the front line where policy meets practice and performance is paid. Contracting in the public arena is where it began and continues to be the bellwether for small, minority, woman, disadvantaged and veteran business development. Technology continues to provide the tools to direct us. We will continue to provide this critical information on many levels. It is our combined efforts that will “settle the time” and continue building roads to success FOR ALL.



Designed by freepik.com

2016 SBA Fact Sheet Report OCPL (Office of Communications and Public Liaison)

Under the President’s leadership, we have turned our economy around and created 14 million jobs. Our unemployment rate is below five percent for the first time in almost eight years. Nearly 18 million people have gained health coverage as the Affordable Care Act has taken effect. And we have dramatically cut our deficits by almost three-quarters and set our Nation on a more sustainable fiscal path.

Yet while it is important to take stock of our progress, this Budget is not about looking back at the road we have traveled. It is about looking forward and making sure our economy works for everybody, not just those at the top. It is about choosing investments that not only make us stronger today, but also reflect the kind of country we aspire to be – the kind of country we want to pass on to our children and grandchildren.

The Budget makes critical investments in our domestic and national security priorities while adhering to the bipartisan budget agreement signed into law last fall, and it lifts sequestration in future years so that we continue to invest in our economic future and our national security. It also drives down deficits and maintains our fiscal progress through smart savings from health care, immigration, and tax reforms.

The Budget shows that the President and the Administration remain focused on meeting our greatest challenges – including accelerating the pace of innovation to tackle climate change and find new treatments for devastating diseases; giving everyone a fair shot at opportunity and economic security; and advancing our national security and global leadership – not only for the year ahead, but for decades to come.

Two out of three net new jobs in America are created by small businesses. Millions of middle class families work for small businesses that depend on the U.S. Small Business Administration’s (SBA) ability to facilitate access to capital,



Image credit: <http://cdn2.business2community.com>

high quality counseling, federal contracting opportunities and disaster assistance.

The SBA has taken strategic efforts to modernize the Agency, enhance customer service, broaden access to affordable financing, and ensure a strong return on the U.S. taxpayers’ investment. These steps allow the SBA to deliver smart solutions through modern technology, streamlined processes, and bold actions from a dedicated workforce, while creating a more inclusive SBA with more accessible services that deliver expert assistance to entrepreneurs at every stage of the small business life cycle.

To support this mission, the Budget provides \$719 million in new resources for the Small Business Administration. This funding includes \$153 million to administer \$46 billion worth of zero subsidy loan guarantee programs, \$231 million to provide counseling and technical assistance to entrepreneurs, and an additional \$159 million for disaster loan

administration for Stafford Act disasters as a part of the disaster relief cap adjustment. The Budget also proposes a \$55 million cancellation of prior year unobligated balances related to business loan subsidy for a program that is now zero subsidy.

Funding Highlights:

The President’s FY 2017 Budget provides \$719 million in discretionary funding and

\$159 million related to major disasters as a discretionary cap adjustment for the Small Business Administration to provide capital, counseling, disaster assistance and contracting opportunities to America’s entrepreneurs. This includes:

- Supporting more than \$46 billion in loan guarantees to help more than 65,000 small businesses secure the financing necessary to start or expand their businesses;

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

PRSR STD
U.S. Postage
PAID
San Fran CA 941
Permit No. 820

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Community Outreach

Hey, Bay Area: You Really Are Diverse

By Dan Brekke

California has been a famously diverse place ever since its doors swung open to the world at the beginning of the Gold Rush. In addition to the flood of Americans from the Eastern states, crowds flocked here from China, Hawaii, Chile, Peru, Mexico, Australia, New Zealand, Canada, Ireland, England, Germany, France and Italy. Among other places.

Notwithstanding the fact that California — white California, anyway — hasn't always been so happy about that diversity, the state's population continues to be what historian Sucheng Chan has termed "a truly variegated mosaic."

That's certainly the impression one gets in a place that has absorbed wave after wave of immigration since the arrival of Spanish colonists in the 18th century, and where counties offer voting materials in as many as 10 languages (in 2012, Los Angeles County printed ballots in English, Spanish, Chinese, Tagalog, Japanese, Korean, Vietnamese, Khmer, Thai and Hindi).

The latest snapshot of diversity comes from the consumer financial education and information service WalletHub, which crunched Census Bureau data to rank the 350 most populous U.S. communities on "ethno-racial and linguistic diversity."



Image credit: <http://greatershepparton.com.au>

What does the ranking mean exactly?

WalletHub looked at census numbers for three categories — a community's reported racial and ethnic diversity, primary household languages used in a community, and where community residents were born (in the United States or abroad). The index was created by running the raw numbers for each category through the Herfindahl-Hirschman Index, a tool usually used to analyze market con-

centration, then adding up the weighted scores for each community in each category to come up with the city ranking. (If that's not clear, check out WalletHub's explanation.)

Here's the company's list of most and least diverse communities based on analysis of Census Bureau data. The Bay Area and Northern California are well represented in the "most diverse" group:

■ Continued on page 6

Public Global Policy

Mayor Garcetti commits to accelerating climate action to help meet goals in Paris Agreement.

Mayor Eric Garcetti today reaffirmed Los Angeles' commitment to tackling the climate crisis by reducing greenhouse gas (GHG) emissions and making an unprecedented effort to boost the use of electric vehicles.

In an address to the C40 Cities Climate Leadership Group, Mayor Garcetti committed L.A. to being among the first cities to explore and pursue every possible strategy for doing its part to limit global temperature rise to 1.5°C — the scientifically accepted threshold for a dangerous level of planetary warming — as laid out in the Paris Climate Agreement. Mayor Garcetti has also instructed his Chief Sustainability Officer to analyze existing GHG reduction targets in the Los Angeles Sustainable City pLAN — including 80% GHG reductions by 2050 — and identify additional strategies to achieve a target that scientists view as critical to stemming climate change impacts that include sea level rise, extreme heat, and drought.

"Every city, every community, every individual has the power to fight climate change," said Mayor Garcetti. "We do not need to wait for any one person or government to show us the way. Acting together as cities, we can set an example for our neighbors, spur clean energy innovation, clean up our air, and speed up the inevitable transition to a low-carbon, opportunity-rich future for us all."

The Mayor also unveiled plans for Los Angeles, San Francisco, Portland and Seattle to leverage city vehicle fleets to demonstrate substantial demand for electric vehicle (EV) purchases from major auto manufacturers — potentially leading to orders for more than 30,000 EVs. Los Angeles is already home to the country's largest municipal EV fleet, and has the most aggressive procurement policy of any city in the United States — requiring 50% of all annual sedan fleet purchases to be fully electric.

Mayor Garcetti and 39 other U.S. mayors in the Mayors National Climate Action Agenda (MNCAA) have signed an open letter to President-elect

Donald Trump to declare continued action and collaboration toward fully implementing the Paris Climate Agreement.

"Simply put, we can all agree that fires, flooding, and financial losses are bad for our country, that we need to protect our communities' most vulnerable residents who suffer the most from the impacts of climate change, and that we all need healthier air to breathe and a stronger economy— rural and urban, Republican and Democrat — and in terms of our domestic quality of life and our standing abroad," the MNCAA mayors wrote.

C40 is a network of the world's largest cities committed to close collaboration and knowledge-sharing to drive meaningful, measurable action on climate change. At this year's 2016 C40 Mayors Summit, city representatives and sustainability leaders are gathering in Mexico City to advance urban solutions to climate change.

SOURCE: www.lamayor.org

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Visit this link for the
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www.sbeinc.com/services/diversity_outreach.cfm



Editorial Staff
President & CEO:
Gerald W. Johnson
gwj@sbeinc.com

Managing Editor:
Valerie Voorhies
vvv@sbeinc.com

Sales & Production Manager:
Nabil Vo
nvo@sbeinc.com

Diversity Outreach Manager
Rosalie Vivanco
rvivanco@sbeinc.com

Graphics Design:
Tyler Chen
tchen1129@gmail.com

Marketing
Tim Rosaire
tim.rosaire@earthlink.net

Webmaster:
Umer Farooq
umer@octadyne.com

Writer:
Cheryl Hentz
cheryl.hentz@gmail.com

Marketing:
Kim Johnson
kjita1@gmail.com

SBE Northeast Manager
Leslie McMillan
lmcmlan@sbeinc.com

Contact Info:

Small Business Exchange, Inc.
795 Folsom Street, 1st Flr, Room 1124, San Francisco, CA 94107
Email: sbe@sbeinc.com • Website: www.sbeinc.com
Phone: (415) 778-6250, (800) 800-8534 • Fax: (415) 778-6255

CALIFORNIA CERTIFICATIONS

CDOT UCP DBE #5988 • CA DGS SBE #1789941 •
SFCMD LBE #CMD011713300 •

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



A Guide to Choosing the Right Small Business Loan

By Chad Brooks

Here's a breakdown of what you need to know about each type of lender.

Small Business Administration Loans

- The Small Business Administration (SBA) offers several loan programs designed to meet the financing needs of a wide range of business types.
- With these loans, the government isn't directly lending small businesses money. Instead, the SBA sets guidelines for loans made by its partners, which include banks, community development organizations and microlending institutions.
- The SBA helps eliminate some of the risk to lenders by guaranteeing that the loans will be repaid.
- Businesses have a variety of SBA loan types to choose from, each of which comes with its own parameters and stipulations on how the money can be used and when it must be repaid.

Pros and cons: The government guaranty, which typically covers between 75 and 90 percent of the loan, eliminates much of the risk for the lender. In addition, the terms of an SBA loan also tend to be more favorable to borrowers. The downsides are that additional paperwork needs to be filed, extra fees need to be paid, and it takes longer to get an approval.

What the experts say: "The SBA provides a guaranty that enables the bank to extend credit it would have otherwise declined," Javier Marin, a consultant with the Florida Small Business Development Center at the University of South Florida, told Business News Daily. "This is true for startups, companies with a tight cash-flow stream, and business owners with borderline, not bad, credit scores."

To learn more about specific SBA loans, review the SBA loans portion of the Types of Loans section below.

Conventional Bank Loans

- While banks are often the sources of SBA loans, they also are lenders of conventional loans.
- The biggest difference between SBA loans and non-SBA conventional loans is that the government isn't guaranteeing that the bank will get its money back.
- While a specific plan is still needed to get approval, bank loans don't come with such stringent use terms that SBA loans do.

Pros and cons: The biggest pluses of conventional bank loans are that they carry low interest rates, and because a federal agency is not involved, the approval process can be a little faster. However, these types of loans typically include shorter repayment times than SBA loans and often include balloon payments. Additionally, it's often difficult to get approved for a conventional bank loan.

What the experts say: "Even though approval rates have increased, big banks approve [only] slightly more than 20 percent of the loan requests they receive," said Rohit Arora, CEO and co-founder of Biz2Credit. "Smaller banks approve a little less than half of the loan applications they receive."

Alternative Lenders

- Alternative lenders are particularly attractive to small businesses that don't have a stellar financial history because approval requirements aren't as stringent.



- Alternative lenders typically offer online applications, make decisions on approvals in a matter of hours and providing funding in less than five days.
- There are direct alternative lenders, which lend money directly to small businesses, and lending marketplaces, which provide small businesses with multiple loan options from different direct lenders.
- Examples of direct alternative lenders include Fundation, Kabbage and OnDeck Capital. Examples of lending marketplaces are BizFi and Biz2Credit.

Pros and cons: The positives of working with an alternative lender are that your business doesn't need to have a perfect financial status, there are few restrictions on what the money can be used for, and the loans can be approved almost instantly. The downside is that interest rates can be significantly higher than those charged by a bank.

What the experts say: "While a borrower is able to get money quickly, he or she pays a premium for that in the form of higher interest rates," Arora said. "Alternative lenders are more willing to provide money to companies that might not have great credit ratings. The increased risk the lenders take is reflected in the interest rate charged."

Types of Loans

SBA loans

Currently, the SBA offers four types of small business loans:

- 7(a) Loan Program: 7(a) loans, the SBA's primary lending program, are the most basic, common and flexible type of loan. They can be used for a variety of purposes, including working capital, to purchase machinery, equipment, furniture and fixtures, the purchase of land and buildings, construction of new buildings, renovation of an existing building, to establish a new business or assist in the acquisition, operation or expansion of an existing business, and debt refinancing. These loans have a maximum amount of \$5 million, and borrowers can apply through a participating lender. Loan maturity is up to 10 years for working capital and generally up to 25 years for fixed assets.
- Microloan program: The SBA offers very small loans to new or growing small businesses. The

loans can be used for working capital or the purchase of inventory, supplies, furniture, fixtures, machinery or equipment, but can't be used to pay existing debts or purchase real estate. The SBA makes funds available to specially designated intermediary lenders, which are nonprofit organizations with experience in lending and technical assistance. Those intermediaries then make loans up to \$50,000, with the average loan being about \$13,000. The loan repayment terms vary based on several factors, including the loan amount, planned use of funds, requirements determined by the intermediary lender and the needs of the small business borrower. The maximum repayment term allowed for an SBA microloan is six years.

- Real estate and equipment loans: The CDC/504 Loan Program provides businesses with long-term fixed-rate financing for major assets, such as equipment and real estate. The loans are typically structured with the SBA providing 40 percent of the total project costs, a participating lender covering up to 50 percent and the borrower putting up the remaining 10 percent. Funds from a 504 loan can be used to purchase existing buildings, land or long-term machinery; to construct or renovate facilities; or to refinance debt in connection with an expansion of the business. These loans cannot be used for working capital or inventory. The maximum amount of a 504 loan is \$5.5 million, and these loans are available with 10- or 20-year maturity terms.
- Disaster loans: The SBA provides low-interest disaster loans to businesses of all sizes. SBA disaster loans can be used to repair or replace real estate, machinery and equipment, as well as inventory and business assets that were damaged or destroyed in a declared disaster. The SBA makes disaster loans of up to \$2 million to qualified businesses.

Loans from conventional banks and alternative lenders

Banks and alternative lenders offer some similar loans to those offered by the SBA, as well as funding options that the SBA doesn't offer, including the following:

- Working-capital loans: Working-capital loans are designed as short-term solutions for businesses in need of money to help run their operation. Working-capital loans are available from both

banks and alternative lenders. The advantage of a working-capital loan is that it gives small businesses the ability to keep their operations running while they search for other ways to increase revenue. Some downsides of a working-capital loan are that they often come with higher interest rates and have short repayment terms.

- Equipment loans: In addition to the SBA, both banks and alternative lenders offer their own types of equipment loans. Equipment loans and leases provide money to small businesses for office equipment, like copy machines and computers, or things such as machinery, tools and vehicles. Instead of paying for the large purchases all at once up front, equipment loans allow business owners to make monthly payments on the items. One benefit of equipment loans is that they are often easier to obtain than some other types of loans because the equipment being purchased or leased serves as collateral. Equipment loans preserve cash flow since they don't require a large down payment and may offer some tax write-offs.
- Merchant cash advance: This type of loan is made to a business based on the volume of its monthly credit card transactions. Businesses can typically receive an advance of up to 125 percent of their monthly transaction volume. The terms for repaying a merchant cash advance vary by lender. Some take a fixed amount of money out of a business's merchant account every day, while others take a percentage of the daily credit card sales. The best candidates for merchant cash advances are businesses with strong credit card sales, such as retailers, restaurants and service businesses. The advantages of merchant cash advances are that they are relatively easy to obtain, funding can be received in as quickly as a few days, and the loan is paid back directly from credit card sales. The biggest downside is the expense: Interest on these loans can run as high as 30 percent a month, depending on the lender and amount borrowed.
- Lines of credit: Like working-capital loans, lines of credit provide small businesses money for day-to-day cash-flow needs. They are not recommended for larger purchases, and are available for as short as 90 days to as long as several years. With a line of credit, you take only what you need and pay interest only on what you use, rather than the entire amount. These loans are usually unsecured and don't require any collateral. They also have longer repayment terms and give you the ability to build up your credit rating if you make the interest payments on time. The downsides are the additional fees charged and that they put small businesses in jeopardy of building up a large amount of debt.
- Professional practice loans: Professional practice loans are designed specifically for providers of professional services, such as businesses in the health care, accounting, legal, insurance, engineering, architecture and veterinary fields. These types of loans are typically used for purchasing a practice, buying real estate, renovating office space, buying new equipment and refinancing debt.
- Franchise startup loans: Franchise startup loans are designed for entrepreneurs who need financing to help open their own franchise business. These loans, offered by banks and alternative lenders, can be used for working capital, or to pay franchise fees, buy equipment and build stores or restaurants.

SOURCE: <http://www.businessnewsdaily.com>

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 EXCEPT for the following TRADES:

Piling / Exterior Building Maintenance / Solar (PV & Hot Water) / Fire Sprinkler

EDDY & TAYLOR – REMAINING TRADES
222 Taylor Street, San Francisco, CA 94102

This is a MOHCD project with construction workforce and prevailing wage requirements.

BID DATE: 1/6/2017 @ 2PM

Voluntary Pre-bid Meeting:
12/1/16 @ 10AM, Cahill's Oakland Office
1111 Broadway, Suite 1340
Oakland, CA 94607

BID DOCUMENTS: Please contact Colby for access to documents on BuildingConnected.

Gold Ridge RCD

2776 Sullivan Rd • Sebastopol, CA 95472
Phone: 707-823-5244 • Fax: 707-823-5243
Contact: William Hart • William@goldridgercd.org

The Gold Ridge Resource Conservation District is seeking Minority- and Women-Owned Business Enterprises for the following project:

Dei Dairy Stormwater Management Project
Location: Sebastopol, Sonoma County, CA

Construction Timeframe (approximate): Week of January 30 – to the week of March 13. Construction is expected to take 5-7 weeks, exact timing within the allowed timeframe will depend on contractor's schedule.

Project Scope:

Bids are requested from licensed and qualified contractors for the installation of gutters, gutter hardware, downspouts, and associated components related to a stormwater management project. The project occurs within the headquarters area on an active, certified organic dairy with livestock present on site.

There are five buildings identified for work and the buildings require some minor structural reinforcement to attach the gutters in a safe and functional manner. Where possible, work to salvage any potentially reusable materials. To preserve animal health and safety, store any unused materials in designated location onsite and remove & appropriately dispose of any miscellaneous debris generated during the scope of work.

The project includes the following components:

- Installation of gutters, gutter hardware, downspouts, and associated components;
- Minor structural roof repair;
- Erosion control measures.

Full Request for Bids available at:
www.goldridgercd.org

Specific trades/licenses requested:
Qualified Contractor

THIS IS A PREVAILING WAGE PROJECT.

Certification of insurance for General Liability and Workers' Compensation are required. Letters of Intent required by 5 PM, Tuesday, January 10, 2017 to attend a mandatory bid tour at 10 AM, Thursday, January 12, 2017. Bids are due by 5 PM on Tuesday, January 17th, 2017.

See full RFB for more details.

Graniterock

120 Granite Rock Way, San Jose, CA 95136
Phone (408) 574-1400 Fax (408) 365-9548
Contact: Patrick McDonald
Email: estimating@graniterock.com

REQUESTING SUB-QUOTES FROM QUALIFIED SBE/MBE/WBE SUBCONTRACTORS/SUPPLIERS/TRUCKERS FOR:

Construction of East Contra Costa BART Extension Project Bliss Avenue & Antioch Paving Improvements
Contract No. 04SF-180
Owner: San Francisco
Bay Area Rapid Transit District
Engineers' Estimate: \$1,400,000.
BID DATE: January 10, 2017 @ 2:00 PM

Items of work include but are not limited to: Minor Concrete, Striping, Way Finding Signage, Trucking, SWPPP, Traffic Control, Canopy Structure, Solar Reflective Coatings, Parking Lot Lighting, AC Dike and Water Trucks.

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

We are an Equal Opportunity Employer

TAFT ELECTRIC COMPANY
1694 EASTMAN AVENUE, VENTURA, CA 93003
Contact: Arnold Tostado • atostado@taftlectric.com
Phone: (805) 642-0121 • Fax: (805) 650-9015

Invites sub-bids from qualified DBE businesses for the following project:
County of Ventura, Rose Avenue at Simon Way Intersection Improvements
Specification No.: RD16-14, County Project No.: 50522, Federal Project No.: HSIPL-59252(184)
Location: Ventura, CA
BID DATE: January 11, 2017 @ 2:00 PM

Traffic Control & Construction Signing, Storm Water Pollution Control, Traffic Striping & Signing, Traffic Signal.

We are an Equal Opportunity Employer and intend to seriously negotiate with qualified Disadvantaged Business Enterprise subcontractors and suppliers for project participation.

Payment and performance bonds may be required. Please contact us at the above listed number for further information regarding bidding on this project. To the best of our abilities we will help with bonds/insurance/credit. Plans are available for viewing at our office.

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Contact us at 800-800-8534 or sbe@sbeinc.com

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 Nevada Irrigation District (NID) certified Local Business Preference (LBP), Subcontractors, Consultants, and/or Suppliers established and/or residing within the NID boundaries seeking to participate in the Nevada Irrigation District, Bear River Siphon Replacement Project in Grass Valley, CA.

Subcontractors and Suppliers for the following project:

Bear River Siphon Replacement
Project Contract No. 6746-001
Owner: Nevada Irrigation District
Bid Date: January 10, 2017 at 2:10 P.M.

Local Business Preference (LBPs)

wanted for the following scopes, including, but not limited to: Aggregates, Concrete Supply, Concrete Reinforcement, Concrete Pumping, Concrete, Cathodic Protection, Clear & Grub, Demolition, Earthwork, Erosion Control, Fencing, Hazardous Abatement, Metals, Painting, Pipe & Valve Supply, Quality Control, Rock Anchors, Sawcutting, Survey, Structural Steel, Street Sweeping, SWPPP, Trucking & Hauling, Utility Locating, 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, LBP 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
January 6, 2017 and Quotes

NO LATER THAN January 9, 2017 at 5 PM.

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

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 City of Larkspur, Bon Air Road Bridge Replacement Project in Larkspur, CA.

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

Subcontractors and Suppliers for the following project:

Bon Air Road Bridge Replacement Project
Federal Project No. BHL-5166 (015)
Owner: City of Larkspur
Bid Date: January 18, 2017 at 2:00 P.M.

Disadvantaged Business Enterprises (DBEs)

wanted for the following scopes, including, but not limited to: AC Paving, Aggregates Supply & Install, Bridge Bearings, Minor Concrete, CIDH, Concrete Supply, Concrete Reinforcement, Concrete Structures, Prestressing Concrete, Precast Concrete, Concrete Pumping, Concrete Formwork, Concrete Barriers, Clear & Grub, Demolition, Earthwork, Electrical, Erosion Control, Fencing, Guardrail, Joint Sealant, Landscaping, Metals, Piling, Pavement Markings, Pipe Supply, Pumping Equipment and Controls, Street Sweeping, SWPPP, Signage, Traffic Control, 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.

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January 13, 2017 and Quotes NO LATER THAN
January 17, 2017 at 5 PM.

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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.

Davis-Bacon Act applies.
Buy America Requirements apply.
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DIR # 1000001147

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Sub-Bid Request Ads

Guy F. Atkinson
Requests

Sub-bids from All Qualified & Certified DBE Subcontractors/Suppliers
for:

Caltrans Contract 11-418514

Construction on State Hwy 8 in Imperial County near El Centro
From 0.5 Mile West of Rte 8/111 Separation to 0.6 Mile West of Anderholt Road Overcrossing
and from 0.5 Mile East of East Highline Canal Bridge to 0.8 Mile West of
East Junction Rte 98/8 Separation

Bid Date Extended to Tuesday, January 24, 2017

Per Addendum 1

Description of Work, Services & Supply (but not limited to): AC Dike, Aggregate Materials, Asphalt, Clearing, Cold Plane, Concrete Paving Supply, Concrete Purchase, Construction Area Signs, Corrugated Steel Pipe, Demolition (Curb & Gutter), Electrical, Erosion Control, Fencing, Joint Seals, MBGR, Overhead Signs, Pavement Markings, QA/QC, Rebar, Road Barrier, Roadway Signs, Trucking Offsite, Trucking Onsite.

REFER TO PROJECT SPECS FOR COMPLETE BID ITEM LIST.

ENGINEER'S ESTIMATE is \$83,000,000

5% DBE Project Goal

*****Lower Tier DBE participation is greatly encouraged*****

Guy F. Atkinson

18201 Von Karman Ave, Suite 800, Irvine, CA 92612
socal.estimating@atkn.com

Phone: 949-382-7145 / Fax: 949-553-0252

Guy F. Atkinson is a union contractor and an Equal Opportunity Employer. Atkinson is signatory to the Carpenters, Cement Masons, Laborers and Operating Engineers Unions. 100% Performance & Payment Bonds from an approved surety company will be required for subcontractors with contract value greater than \$100,000. Atkinson will pay the cost of bonds up to 2.0%. Atkinson will assist in obtaining necessary equipment, supplies, materials or related services. We will split items of work (see project specs for full list of bid items) and provide assistance for bonding, LOC and insurance where needed. Subcontractors will be expected to sign Atkinson's standard subcontract and to comply with our company's standard insurance requirements which include a waiver of subrogation. Please provide contractor's license number and Department of Industrial Relations (DIR) registration number with your quote.

Atkinson requests that subs and vendors register and prequalify in our online system at
<https://www.atknextranet.com> prior to bidding.

TO DOWNLOAD PLANS, SPECS, ADDENDA, THE INFO HANDOUT, ETC:
Please go to the Caltrans Contracts web site:
<http://www.dot.ca.gov/des/oe/weekly-ads/oe-project.php?q=11-418514>

Please contact Atkinson with any questions or for help with your bid.

Guy F. Atkinson
Requests

Sub-bids from All Qualified & Certified DBE Subcontractors/Suppliers
for:

Caltrans Contract 11-418524

Construction on State Hwy 8 in Imperial County
about 6 Miles West of Winterhaven
From 0.7 Mile West of Ogilby Road Overcrossing to 0.7 Mile West of Rte 186/8 Separation

Bid Date Extended to Thursday, February 2, 2017

Per Addendum 1

Description of Work, Services & Supply (but not limited to): AC Dike, Aggregate Materials, Asphalt, Clearing, Cold Plane, Concrete Paving Supply, Concrete Purchase, Construction Area Signs, Corrugated Steel Pipe, Electrical, Erosion Control, HDPE Pipe, Joint Seals, MBGR, Pavement Markings, QA/QC, Rebar, Road Barrier, Roadway Signs, Trucking Offsite, Trucking Onsite.

REFER TO PROJECT SPECS FOR COMPLETE BID ITEM LIST.

ENGINEER'S ESTIMATE is \$49,000,000

8% DBE Project Goal

*****Lower Tier DBE participation is greatly encouraged*****

Guy F. Atkinson

18201 Von Karman Ave, Suite 800, Irvine, CA 92612
socal.estimating@atkn.com

Phone: 949-382-7145 / Fax: 949-553-0252

Guy F. Atkinson is a union contractor and an Equal Opportunity Employer. Atkinson is signatory to the Carpenters, Cement Masons, Laborers and Operating Engineers Unions. 100% Performance & Payment Bonds from an approved surety company will be required for subcontractors with contract value greater than \$100,000. Atkinson will pay the cost of bonds up to 2.0%. Atkinson will assist in obtaining necessary equipment, supplies, materials or related services. We will split items of work (see project specs for full list of bid items) and provide assistance for bonding, LOC and insurance where needed. Subcontractors will be expected to sign Atkinson's standard subcontract and to comply with our company's standard insurance requirements which include a waiver of subrogation. Please provide contractor's license number and Department of Industrial Relations (DIR) registration number with your quote.

Atkinson requests that subs and vendors register and prequalify in our online system at
<https://www.atknextranet.com> prior to bidding.

TO DOWNLOAD PLANS, SPECS, ADDENDA, THE INFO HANDOUT, ETC:
Please go to the Caltrans Contracts web site:
<http://www.dot.ca.gov/des/oe/weekly-ads/oe-project.php?q=11-418524>

Please contact Atkinson with any questions or for help with your bid.

SHEA JAY DEE JV

BIDDING OPPORTUNITY

DBE (MBE/WBE) Certified with the following certifying authority:

Indiana Department of Transportation, www.in.gov/indot/div/legal/dbe

Note: DBE (MBE/WBE) Firms must be certified/eligibility per www.in.gov/indot/div/legal/dbe

Inviting qualified contractors, specifically DBE (MBE/WBE) firms certified/eligible as listed above, to contact Shea Jay Dee JV (Prime Contractor listed below) regarding subcontracting services and material supply opportunities in connection with the upcoming tunnel and shafts project.

The Work under this contract is located in Fort Wayne, Indiana.

The Work consists of WO#76003 Three Rivers Protection and Overflow Reduction Tunnel (3RPORT) Tunnel and Shafts Package.

Owner: The City of Fort Wayne, Indiana
Project No. WO#76003

BID DATE: February 2, 2017 at 2:00 PM

Opportunities to participate exist in the following specific areas of soil and rock excavation, hauling, excavation support systems, underground blasting, structural steel, engineering, survey, instrumentation and monitoring services, materials testing, demolition and site preparation, environmental investigation, utility relocation, paving, fencing and gates, geotechnical and structural instrumentation, slurry wall, cased auger shaft construction, secant piles, cast-in-place concrete structures, reinforcing steel, ground stabilization, rock-bolts, steel dowels, shotcrete, concrete finishing, waterproofing, service utilities, grouting, mechanical equipment – hydraulic, sluice & weir gates, electrical services, pest control, IT services, security, waste disposal, cleaning services, and security services.

Any business seeking to participate as a DBE (MBE/WBE) in the Contract that is not currently certified DBE (MBE/WBE) by one of the above certifying authorities should contact www.in.gov/indot/div/legal/dbe shown above to obtain current certification.

Shea Jay Dee JV set up an FTP site where you can view all plans, specifications and addendums for your convenience. Please contact Brett Campbell at (909) 594-0982, Brett.Campbell@jfshea.com, to receive instructions on accessing the FTP Site.

Shea Jay Dee JV

An EEO Employer

(J.F. Shea Construction, Inc. – Jay Dee Contractors, Inc.)

667 Brea Canyon Road, Suite 22, Walnut, CA 91789

909-595-4397, 909-869-0827 (fax)

Attn: Dennis Poulton, EEO Officer

You Really Are Diverse

Continued from page 2

Cities with the Most Ethno-Racial and Linguistic Diversity

- Jersey City, New Jersey
- Germantown, Maryland
- Hayward
- New York City
- Carson (Los Angeles County)
- San Jose
- Irving, Texas
- Richmond
- Santa Clara
- Stockton

Other Bay Area cities were just outside the Top 10: Sunnyvale ranked 11th, San Francisco 13th, Oakland 14th, Vallejo 17th (tied with Kent, Washington) and San Mateo 20th.

Also attention-getting:

- In the racial and ethnic diversity ranking, Vallejo was No. 1 nationwide and Oakland was second.
- In language diversity, Glendale, a suburb of Los Angeles, was No. 1, followed by Fremont and Sunnyvale. San Jose ranked fifth.

- In diversity of place of birth, the Los Angeles suburb of El Monte was No. 1, followed by Daly City. Sunnyvale ranked fifth.
- Daly City recorded the highest percentage of residents of Asian descent nationwide, with 57.28 percent.
- Santa Rosa was the Bay Area's least diverse city, ranking No. 158 nationwide. Vacaville, at No. 150, was second-least diverse, and Berkeley was third-least diverse at No. 112.

Now, here are some less diverse places:

Cities with the Least Ethno-Racial and Linguistic Diversity

341. Arvada, Colorado
342. Livonia, Michigan
343. Fargo, North Dakota
344. Spokane Valley, Washington
345. Lee's Summit, Missouri
346. Evansville, Indiana
347. Springfield, Missouri
348. Jackson, Mississippi
349. Cedar Rapids, Iowa
350. Billings, Montana

SOURCE: ww2.kqed.org

ABLE: Asian Black Latino Enterprises

Including People of Color in the Promise of Entrepreneurship

By Emily Fetsch

Startup activity is on the rise, but entrepreneurs of color remain underrepresented and have disparate experiences. For example, businesses started by people of color perform differently than white-owned businesses. White-owned firms had double (\$2.38 million) the average sales of Asian (\$1.19 million), Hispanic (\$1.12 million), and black-owned (\$0.91 million) businesses. In addition, black- and Hispanic-owned businesses have higher failure rates than do white- and Asian-owned firms. Reasons include industry differences, with black-owned businesses being overrepresented in less-successful industries (for example, in the personal services industry), as well as entrepreneurs of color starting their businesses with less capital than their white counterparts.

As the United States becomes a more racially diverse country, a continued disparity in entrepreneurship among people of color portends further inequality and slow economic growth. Closing this gap requires an understanding of the unique challenges that confront entrepreneurs of color and a commitment from the private and public sectors to broaden entrepreneurial opportunity.

Entrepreneurship: A Path to Economic Security

Wealth Creation

U.S. entrepreneurs hold an impressive amount of wealth. While about one in ten American workers, or 13 million people, are self-employed, they hold 37 percent of all wealth in the United States. The underrepresentation of people of color in this wealthy group has implications for racial income inequality and wealth disparity.

Job Creation

An increase in entrepreneurship among people of color can create income for both the entrepreneur and people of color that work at the firm. For example, a 10 percent increase in the number of employees and firms owned by people of color could have huge implications for job creation. Assuming that half of employees working at businesses owned by people of color are also people of color, this increase could lead to approximately 1 million new jobs for people of color.

Challenges to Overcome

America's complex racial history has created unique and stubbornly persistent challenges for people of color. Systemic social barriers that plague people and communities of color can also wreak havoc on entrepreneurial ventures. Research shows that education, financial assets, and exposure to entrepreneurship help explain some of the racial disparities in both entrepreneurship rates and entrepreneurial success.

Education

Entrepreneurs that graduate college are more likely to have sales totaling more than \$100,000 and more paid employees than high school graduates or dropouts do.

- Asian and white Americans are more likely to have college degrees (50 percent and 29 percent respectively) than their black (18 percent) and Latino (13 percent) counterparts.

Assets

- More than two-thirds of entrepreneurs use personal savings as a source of funding, and more than one in five rely on family for funding.
- White households' median wealth is 20 times larger than black households' and eighteen times larger than Hispanic households'.
- Access to initial capital strongly impacts a firm's chance of success. Research suggests approximately 15 percent of the difference in startup rates among black and white Americans can be explained by differences in assets.
- According to the Annual Survey of Entrepreneurs, among firms that started with at least \$100,000 in capital, 82 percent are white-owned, 13 percent are Asian-owned, 4 percent are Hispanic-owned, and 1 percent are black-owned.
- Firms that have at least \$100,000 in startup capital are 23 percent less likely to fail than firms with \$5,000 or less in startup capital.

Family Entrepreneurial Involvement

- Previous low rates of entrepreneurship among people of color can impact future rates of entrepreneurship.
- People who know entrepreneurs are more likely to become entrepreneurs, and exposure to entrepreneurship raises the probability of engaging in it. Before starting a business, more than half of all business owners had a family member who was self-employed.
- Nearly a quarter of all entrepreneurs worked in a family business before acquiring it or starting one of their own.

Policies to Close the Gap

Increase Exposure to Entrepreneurship

- Create internships and apprenticeships to help young people of color learn more about entrepreneurship. Programs like Louisville's SummerWorks, which teaches high school students about starting and managing a business during the summer months of high school, can be an effective way to increase entrepreneurship among people of color.

Make Entrepreneurial Support Organizations More Inclusive

- Encourage entrepreneurship support organizations, particularly when receiving government funding, to develop metrics to track entrance and retention rates of entrepreneurs of color. This data can help identify challenges to address.

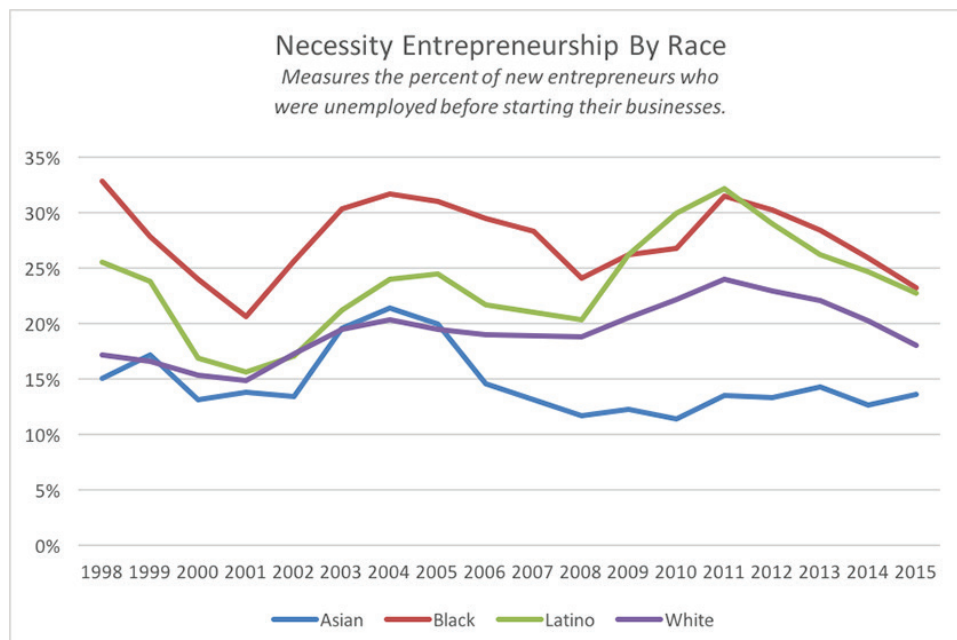
For More Information

- Read the Minority Business Development Agency's report on racial disparities of capital access.
- Read Kauffman's Growthology blog about how racial wealth disparity can hinder entrepreneurship.

- Stay up to date with the Kauffman Inclusion Challenge, which funded entrepreneur support organizations that help entrepreneurs of color and women entrepreneurs achieve higher rates of success.

- Learn more about the importance of relationships in lending decisions and how this can positively impact entrepreneurs of color.

SOURCE: <http://www.kauffman.org>



Necessity entrepreneurs are more likely to start businesses with lower growth potential. While necessity entrepreneurship has decreased since the Great Recession, blacks and Latinos remain more likely than their white and Asian counterparts to become necessity entrepreneurs, (creating businesses while unemployed).

In their Own Words: Outlining the Challenges Facing Entrepreneurs of Color

We interviewed entrepreneurs of color to discuss the unique challenges they face as they launch, fund and sustain their businesses. Here are some excerpts:

Access to Capital	Double Negative Bias	Lack of Funder Diversity	Network
<p>"Access to capital... is probably the biggest piece. These entrepreneurs don't have the capital they need to start the businesses they want to start. Some of that has to do with management, or business planning, or structure. Some of it has to do with credit issues. And some of it, unfortunately, has to do with [the fact that] we are still dealing with racial injustices."</p> <p>John Voner Urban Savannah Chamber of Commerce The Voner Group LLC Savannah, Georgia</p>	<p>"In entrepreneurship, the level of benefit has to be 100 times more valuable when you're a person of color. And, as a woman, it's a double negative when you're African American and female. Ninety-eight percent of the tables I sit at, I am either the only African-American or I am the only woman or both. Take it this way: You have a seat at the table, but can you keep it?"</p> <p>Sarah Lee Interconnected Consulting Services, LLC Ocala, Florida</p>	<p>"There are quite a few entrepreneurs that have a business idea that very much solves a problem in their own community but does not solve problems of white people. The investors who are mostly white do not see the need for the business because they do not understand the community. Therefore, they end up not investing in them."</p> <p>Nnena Ukuku Venture Gained Legal Black Founders Startup Ventures San Francisco, California</p>	<p>"I have to show my startup is worth funding through other means and find a way to skip the friends and family round and just get to the seed round, which is usually \$500,000. That's a big problem. They have to consider who they are talking to. When you come from a low-income family, generally, you don't have that connection to people who have money."</p> <p>Chandra Arthur Friendish Orlando, Florida</p>

For more articles visit the link below
www.sbeinc.com/resources/news.cfm

CA Sub-Bid Request Ad

Guy F. Atkinson
Requests

Sub-bids from All Qualified & Certified DBE Subcontractors/Suppliers
for:

The City of Temecula

Interstate 15 / State Route 79 South Ultimate Interchange Project
Construction on State Hwy in Riverside County, in Temecula on Rte 15 from 0.4 Miles South of
Rte 79 to 0.6 Miles North of 15/79 Separation and on Rte 79 from 0.1 Miles West to
0.1 Miles East of 15/79 Separation

Bids Tuesday, January 24, 2017

Description of Work, Services & Supply (but not limited to): AC Dike, AC Paving, Aggregate Materials, Backfill, Chlorination, CIDH, Clearing, CML&C Pipe, Complete Gas Station Demolition, Concrete Paving Supply, Concrete Purchase, Construction Area Signs, Drilled Piling, Driven Piling, Electrical, Erosion Control, Fencing, Hydroseed, Landscaping, MBGR, Minor Concrete, Overhead Signs, Pavement Markings, QA/QC, Rebar, Road Barrier, Water Works Materials, Welding, Wet Utilities.

REFER TO PROJECT SPECS FOR COMPLETE BID ITEM LIST.

Addendum 1 Issued 12/08/2016

ENGINEER'S ESTIMATE is \$25,600,000

\$25,985,00 with Additive Bids(s)

4.7% DBE Project Goal

****Lower Tier DBE participation is greatly encouraged****

Guy F. Atkinson

18201 Von Karman Ave, Suite 800, Irvine, CA 92612
social.esteeming@atkn.com

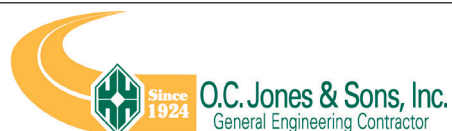
Phone: 949-382-7145 / Fax: 949-553-0252

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Atkinson requests that subs and vendors register and prequalify in our online system at
<https://www.atknextranet.com> prior to bidding.

Bid documents are available for viewing in our Irvine Office. Please call to make an appointment.

Please contact us with any questions or for help with your bid.



O.C. Jones & Sons, Inc.

1520 Fourth Street • Berkeley, CA 94710 • Phone: 510-526-3424 • FAX: 510-526-0990
Contact: Jean Sicard • An Equal Opportunity Employer

REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:

Replacing existing MBGR and K-rail with concrete barrier
Hwy 80 Berkeley- Caltrans #04-4G2304
BID DATE: January 19, 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 Sign, WPCP, Sweeping, Treated Wood Waste, Structure Removal, Clearing & Grubbing, Dust Palliative, Roadway Excavation (Type Z-2 Aerially Deposited Lead), Lean Concrete Backfill, Imported Borrow, Tack Coat, Structural Concrete, Minor Concrete, Roadside Signs, Small-Rock Slope Protection, Misc. Iron & Steel, Concrete Barrier, Gates, Cable Railing, Alternative Crash Cushion (Test Level 2) 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.



DIVERSITY OUTREACH

- Advertise
- ITB to Targeted (NAIC/SIC/UNSPSC) Certified Business
- Telephone Follow-up (Live)
- Agency/Organization Letters
- Computer Generated Dated/Timed Documentation
- Customized Reports Available



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Subcontractors, Vendors,
and Suppliers



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Public Legal Notices

SAN FRANCISCO BAY AREA RAPID TRANSIT DISTRICT

Dear Business Owner,

The San Francisco Bay Area Rapid Transit District (BART) invites you to a pre-proposal meeting and networking session on the following BART project: RFP No. 6M8119, General Engineering Services for BART Projects. The pre-proposal meeting will be held at 2 p.m., Tuesday, January 10, 2017, at the District's Board Room, Kaiser Center 20th Street Mall, 3rd Floor, located at 344 - 20th Street, Oakland, California 94612. The networking session for subconsultants to meet the prime Consultants will occur directly after the pre-proposal meeting.

A list of areas in which the Consultant may provide services includes, but is not necessarily limited to the following: 1) Facilities including stations and buildings; yard and shops; mainline and yard infrastructure, parking and intermodal access. 2) Systems: including train control, transit power, controls and communications and rail vehicles support. 3) Services to support general scope of services including project development, engineering and design services, advanced technologies, procurement services, emergency response, design support during construction, project administration, and agreement administration.

BART may make up to six (6) awards resulting from the RFP. Each of the possible Agreements awarded under the RFP shall not exceed the amount of Twenty-Five Million Dollars (\$25,000,000). However, the Consultant may receive a lesser amount depending on the District's actual need for Consultant service and contingent upon funding availability. The term of each of the anticipated Agreements entered into pursuant to the RFP will be for five (5) years, subject to termination or the limit on maximum compensation as provided for in the Agreement. Although there is no Disadvantaged Business Enterprise (DBE) participation goal for the Agreement upon the issuance of the RFP, the District anticipates assigning a DBE goal to the RFP prior to the submission of proposals. If the District assigns a DBE goal, proposers will be required to commit to meet or exceed the DBE participation goal or demonstrate sufficient good faith efforts to do so as a condition of being eligible for Award of the Agreement.

Copies of the RFP may be obtained electronically as follows:

<http://e8.octadyne.net/clientFiles/8023/Notice-to-Proposers-Advertisement-6M8119.pdf>

Prospective proposers who are not currently registered on BART's Procurement Portal to do business with BART, are required to register on the BART procurement portal on-line at [HTTPS://Suppliers.bart.gov](https://Suppliers.bart.gov) in order to obtain the solicitation documents, updates, and any addenda issued on-line and be added to the on-line planholders list for this solicitation.

Proposers who have not registered on the BART Procurement portal prior to submitting a proposal, and did not download the solicitation documents for this solicitation on-line so as to be listed as an on-line planholder for this solicitation, will not be eligible for award of this agreement.

Please contact James Soncuya, Principal Analyst, at (510) 464-7578 should you have any questions regarding BART's DBE Program. For other questions, please contact Gary Leong, Contract Administrator, at (510) 287-4717.

James Soncuya, Principal Analyst
Contract & Labor Compliance Programs
Office of Civil Rights, BART
300 Lakeside Drive, 16th Floor
Oakland, CA 94612
(510) 464-7578

Yerba Buena Island Opportunity to Provide Geotechnical and Civil Engineering with Dry Utility Consultant Services (Bid Number: TICD-16-07 & TICD- 16-08)

Treasure Island Community Development (TICD), master developer of the Treasure Island Redevelopment Project, is requesting qualified, interested engineering firms to respond to a request for proposals. Information is available through the City and County of San Francisco's Treasure Island Development Authority (TIDA).

Website:

<http://sftreasureisland.org/contracting-treasure-island-community-development-ticd>

Respondents are encouraged to check this website regularly for updates.

Pre-Bid Meeting (non-mandatory):

Date & Time:

Wednesday, January 4, 2017, at 10:00 a.m.

Location:

San Francisco Public Library
100 Larkin Street (at Grove)
Koret Auditorium, located on the Library's lower level. Enter 30 Grove Street.
Proceed down stairs.

Proposals must be submitted by
3:00 p.m. on January 20, 2017.



DIVERSITY OUTREACH

- Advertise
- ITB to Targeted (NAIC/SIC/UNSPSC) Certified Business
- Telephone Follow-up (Live)
- Agency/Organization Letters
- Computer Generated Dated/ Timed Documentation
- Customized Reports Available

Visit this link for the
OUTREACH ORDER FORM:

www.sbeinc.com/services/diversity_outreach.cfm



SUMMONS (CITACION JUDICIAL)

SUMMONS
(CITACION JUDICIAL)
CASE NUMBER (NÚMERO DEL CASO):
CGC-13-534379
NOTICE TO DEFENDANT
(AVISO AL DEMANDADO):
Golden State Plumbing

YOU ARE BEING SUED BY PLAINTIFF (LO ESTÁ DEMANDANDO EL DEMANDANTE):
Lynne Crawford

NOTICE! You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below.

You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court.

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association. NOTE: The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case.

¡AVISO! Lo han demandado. Si no responde dentro de 30 días, la corte puede decidir en su contra sin escuchar su versión. Lea la información a continuación.

Tiene 30 DÍAS DE CALENDARIO después de que le entreguen esta citación y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefónica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y más información en el Centro de Ayuda de las Cortes de California (www.sucorte.ca.gov), en la biblioteca de leyes de su condado o en la corte que le quede más cerca. Si no puede pagar la cuota de presentación, pida al secretario de la corte que le dé un formulario de exención de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podrá quitar su sueldo, dinero y bienes sin más advertencia.

Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remisión a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services, (www.lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California, (www.sucorte.ca.gov) o poniéndose en contacto con la corte o el colegio de abogados locales. AVISO: Por ley, la corte tiene derecho a reclamar las cuotas y los costos exentos por imponer un gravamen sobre cualquier recuperación de \$10,000 ó más de valor recibida mediante un acuerdo o una concesión de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desechar el caso.

The name and address of the court is (El nombre y dirección de la corte es): San Francisco County Superior Court, 400 McAllister St., San Francisco, CA 94102.

The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is (El nombre, la dirección y el número de teléfono del abogado del demandante, o del demandante que no tiene abogado, es): Ron U. Lunski, Lunski & Stimpert, LLP, 201 Spear St., Suite 1100, San Francisco, CA 94105

DATE (Fecha): Sept. 21, 2015
by Ronnie Otero, Deputy (Adjunto)
(SEAL)

SUMMONS
(CITACION JUDICIAL)
CASE NUMBER (NÚMERO DEL CASO):
CGC-13-534379
NOTICE TO DEFENDANT
(AVISO AL DEMANDADO):
On Time Painting

YOU ARE BEING SUED BY PLAINTIFF (LO ESTÁ DEMANDANDO EL DEMANDANTE):
Lynne Crawford

NOTICE! You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below.

You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court.

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association. NOTE: The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case.

¡AVISO! Lo han demandado. Si no responde dentro de 30 días, la corte puede decidir en su contra sin escuchar su versión. Lea la información a continuación.

Tiene 30 DÍAS DE CALENDARIO después de que le entreguen esta citación y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefónica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y más información en el Centro de Ayuda de las Cortes de California (www.sucorte.ca.gov), en la biblioteca de leyes de su condado o en la corte que le quede más cerca. Si no puede pagar la cuota de presentación, pida al secretario de la corte que le dé un formulario de exención de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podrá quitar su sueldo, dinero y bienes sin más advertencia.

Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remisión a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services, (www.lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California, (www.sucorte.ca.gov) o poniéndose en contacto con la corte o el colegio de abogados locales. AVISO: Por ley, la corte tiene derecho a reclamar las cuotas y los costos exentos por imponer un gravamen sobre cualquier recuperación de \$10,000 ó más de valor recibida mediante un acuerdo o una concesión de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desechar el caso.

The name and address of the court is (El nombre y dirección de la corte es): San Francisco County Superior Court, 400 McAllister St., San Francisco, CA 94102.

The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is (El nombre, la dirección y el número de teléfono del abogado del demandante, o del demandante que no tiene abogado, es): Ron U. Lunski, Lunski & Stimpert, LLP, 201 Spear St., Suite 1100, San Francisco, CA 94105

DATE (Fecha): Sept. 21, 2015
by Ronnie Otero, Deputy (Adjunto)
(SEAL)

Fictitious Business Name Statement

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0373588-00

Fictitious Business Name(s):
Prototypes
Address
1735 Mission Street, San Francisco, CA 94103
Full Name of Registrant #1
HealthRIGHT 360 (CA)
Address of Registrant #1
1735 Mission Street, #2050, 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 **7/1/2016**

Signed: **Vitka Eisen**

This statement was filed with the County Clerk of San Francisco County on **11/23/16**

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: **Morgan Jaldon**
Deputy County Clerk
11/23/2016

12/15/16 + 12/22/16 + 12/29/16 + 1/5/17

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0373663-00

Fictitious Business Name(s):
SISK & ASSOCIATES
Address
1003 Turk Street, San Francisco, CA 94102
Full Name of Registrant #1
Bobby Sisk
Address of Registrant #1
1003 Turk Street, San Francisco, CA 94102

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

Signed: **Bobby Sisk**

This statement was filed with the County Clerk of San Francisco County on **11/30/16**

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
11/30/2016

12/15/16 + 12/22/16 + 12/29/16 + 1/5/17

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0373852-00

Fictitious Business Name(s):
1.) SwellMinded Marketing
2.) SwellMinded
Address
1279 37th Avenue, San Francisco, CA 94122
Full Name of Registrant #1
Samuel Bennett
Address of Registrant #1
1279 37th Avenue, San Francisco, CA 94122

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **12/13/16**

Signed: **Samuel Bennett**

This statement was filed with the County Clerk of San Francisco County on **12/14/16**

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: **Morgan Jaldon**
Deputy County Clerk
12/14/2016

12/15/16 + 12/22/16 + 12/29/16 + 1/5/17

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0373743-00

Fictitious Business Name(s):
Brendan Malone, Esq.
Address
2950 Fulton Street #11, San Francisco, CA 94118
Full Name of Registrant #1
Brendan E. Malone
Address of Registrant #1
2950 Fulton Street #11, San Francisco, CA 94118

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

Signed: **Brendan E. Malone**

This statement was filed with the County Clerk of San Francisco County on **12/6/2016**

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
12/6/2016

12/8/16 + 12/15/16 + 12/22/16 + 12/29/16

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0374006-00

Fictitious Business Name(s):
Open House Drafting
Address
63 Buena Vista Terrace #1, San Francisco, CA 94117
Full Name of Registrant #1
Christopher Danigelis
Address of Registrant #1
63 Buena Vista Terrace #1, San Francisco, CA 94117

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **12/27/2016**

Signed: **Christopher Danigelis**

This statement was filed with the County Clerk of San Francisco County on **12/28/2016**

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: **Morgan Jaldon**
Deputy County Clerk
12/28/2016

12/29/16 + 1/5/17 + 1/12/17 + 1/19/17

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0373364-00

Fictitious Business Name(s):
Hansan Flooring
Address
41 Leland Avenue, San Francisco, CA 94134
Full Name of Registrant #1
Mendoza Aguiles
Address of Registrant #1
935 Visitacion Avenue, San Francisco, CA 94140
Full Name of Registrant #2
Chau, Kien
Address of Registrant #2
1315 S "B" Street, San Mateo, CA 94402

This business is conducted by **A General Partnership**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **11/7/16**

Signed: **Kien Chau**

This statement was filed with the County Clerk of San Francisco County on **11/7/2016**

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: **Susanna Chin**
Deputy County Clerk
11/7/2016

11/10/16 + 11/17/16 + 11/24/16 + 12/01/16

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0373342-00

Fictitious Business Name(s):
Caffe Capriccio
Address
2200 Mason Street, San Francisco, CA 94133
Full Name of Registrant #1
Jose J. Cardenas Gomez
Address of Registrant #1
7401 Weld Street, Oakland, CA 94621

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **11/1/2016**

Signed: **Jose J. Cardenas Gomez**

This statement was filed with the County Clerk of San Francisco County on **11/4/16**

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
11/4/2016

11/10/16 + 11/17/16 + 11/24/16 + 12/01/16

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0373536-00

Fictitious Business Name(s):
37mott
Address
1 Hawthorne Street, Unit 22C, San Francisco, CA 94105
Full Name of Registrant #1
Wendy Chin
Address of Registrant #1
1 Hawthorne Street, Unit 22C, San Francisco, CA 94105

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **10/10/2016**

Signed: **Wendy Chin**

This statement was filed with the County Clerk of San Francisco County on **11/18/2016**

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: **Melvin Galvez**
Deputy County Clerk
11/18/16

11/23/16 + 12/01/16 + 12/8/16 + 12/15/16

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0373365-00

Fictitious Business Name(s):
Ana Maria House Cleaning
Address
2087 46th Avenue, San Francisco, CA 94116
Full Name of Registrant #1
Ana Maria Beltran
Address of Registrant #1
2087 46th Avenue, San Francisco, CA 94116

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **11/7/16**

Signed: **Ana Maria Beltran**

This statement was filed with the County Clerk of San Francisco County on **11/7/16**

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: **Susanna Chin**
Deputy County Clerk
11/7/2016

11/17/16 + 11/23/16 + 12/01/16 + 12/8/16

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0373234-00

Fictitious Business Name(s):
Griddy
Address
62 Navy Road, San Francisco, CA 94124
Full Name of Registrant #1
Aqeelah Muhammad
Address of Registrant #1
62 Navy Road, San Francisco, CA 94124

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

Signed: **Aqeelah Muhammad**

This statement was filed with the County Clerk of San Francisco County on **10/27/2016**

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: **Morgan Jaldon**
Deputy County Clerk
10/27/2016

11/3/16 + 11/10/16 + 11/17/16 + 11/24/16

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0373509-00

Fictitious Business Name(s):
Nob Hill Associates
Address
930 Sutter Street, San Francisco, CA 94109
Full Name of Registrant #1
The Pharoah/Nob Hill Associates, A California Limited Partnership
Address of Registrant #1
1201 Fulton Street, San Francisco, CA 94117

This business is conducted by **A Limited Partnership**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **11/17/2016**

Signed: **Albert T. Johnson**

This statement was filed with the County Clerk of San Francisco County on **11/17/16**

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: **Maribel Jaldon**
Deputy County Clerk
11/17/16

11/17/16 + 11/23/16 + 12/01/16 + 12/8/16

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0373315-00

Fictitious Business Name(s):
SPARC
Address
473 Haight Street, San Francisco, CA 94117
Full Name of Registrant #1
MIPARC, Inc. (CA)
Address of Registrant #1
473 Haight Street, San Francisco, CA 94117

This business is conducted by **A Corporation**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **10/21/2016**

Signed: **Erich Pearson, President**

This statement was filed with the County Clerk of San Francisco County on **11/2/2016**

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: **Melvin Galvez**
Deputy County Clerk
11/2/2016

11/10/16 + 11/17/16 + 11/24/16 + 12/01/16

U.S. Small Business Administration

Continued from page 1

- Increasing microloans and small-dollar lending to creditworthy borrowers seeking to start new enterprises;
- Promoting inclusive entrepreneurship through targeted initiatives to ensure equal access to SBA services for entrepreneurs of every race, gender, and region;
- Helping small businesses tap global markets through awards to states and territories to fund international small business market development activities;
- Offering unique training opportunities for transitioning service members and current veterans to pursue business ownership;
- Expanding entrepreneurial education programs that ensure business owners can effectively deploy capital to grow their businesses and create good jobs;
- Providing over \$1 billion in disaster relief lending to business owners, home owners and renters in the wake of declared disasters;
- Facilitating access to over \$90 billion in federal contracting, and;
- Proposing a new loan guarantee program to assist in financing the scale-up of innovative new manufacturing technologies to commercial-scale production through a combination of Federal loan guarantees and matching private funds totaling \$10 billion over five years.

The Budget offsets some of these programs with a cancellation of \$55 million in prior year unobligated balances of business loans subsidy that are no longer actively used, since the 504 loan guarantee program became zero subsidy in 2016. This will not impact the new SBA appropriation or any programmatic activities in 2017.

Expands Access to Capital through SBA's Extensive Lending

Access to capital is critical to the long-term success of America's small businesses. The top priority of the SBA is to get lending flows to small businesses. As the economy continues to improve, the SBA is working to ensure that remaining credit gaps in commercial markets are filled and that small businesses across the country are well positioned to take advantage of opportunities. Difficulty in securing unassisted credit as well as improved economic conditions have fueled unprecedented demand for SBA's flagship 7(a) loan guarantee program, which last year supported more than \$23 billion in gross lending to over 55,000 small businesses, setting a new high water mark for lending in

the program for the second year in a row. With demand for these loans projected to continue to grow in FY 2017, the Budget now supports \$27 billion in loan guarantees for the 7(a) program. The 2017 Budget continues upfront fee waivers on 7(a) loans up to \$150 thousand and SBA Express loans to veterans, as well as provides a 50 percent fee waiver on 7(a) loans up to \$500 thousand to veteran-owned businesses.

In addition to the 7(a) program, the budget also provides \$7.5 billion in loan guarantees for capital expenses through the 504 Community Development Corporation program and provides \$7.5 billion for the 504 Loan Refinancing program, which was permanently reauthorized in 2016, to help small businesses refinance their existing long- and medium-term debt obligations. All three of these programs will operate in 2016 at zero subsidy cost to the taxpayer. The SBA also continues to streamline and simplify its loan programs to make its products more attractive to lenders and borrowers.

Recognizing the important role that advanced manufacturing plays in growing the economy, SBA's budget also includes a proposal, funded through mandatory spending, for the Scale-Up Manufacturing Investment Company (SUMIC) program. This new loan guarantee program will assist in financing the scale-up of innovative new manufacturing technologies from prototype to first commercial-scale production through a combination of Federal loan guarantees and matching private funds totaling \$10 billion over five years.

Grows Mentorship for Small Businesses

Entrepreneurs and small business owners who receive SBA training, mentoring, and/or advising services increase sales, create more jobs, and have greater economic impact on their communities. SBA's resource partner network – including 63 small business development centers (SBDC) with over 900 outreach locations, over 100 women's business centers (WBC), and 11,000 SCORE volunteers nationwide – assists more than one million business owners and entrepreneurs each year, providing valuable advising and mentoring for every stage of business growth and development. The Budget provides \$142 million to continue to fund SBA's resource network, designed to provide technical assistance and help small businesses grow.

Increases Exporting Opportunities for Small Businesses

SBA's Office of International Trade continues to collaborate with partners across the country to improve access and delivery of programs to small business exporters. The Budget provides



Image Credit: <http://fm.cnbc.com>

\$15 million to continue the State Trade and Export Promotion (STEP) program that awards federal dollars to states and territories to fund eligible small business market development activities, including participation in trade missions and foreign market sales trips, trade shows, international marketing efforts, and training. Expanding the base of small business exporters and simplifying the exporting process is a key component of the National Export Initiative or NEXT. To accomplish this initiative, the SBA partners with the Department of Commerce, Export-Import Bank, and others on the Trade Promotion Coordination Committee to promote exporting opportunities and trade shows, expand access to trade financing through initiatives such as U.S. Global Business Solutions, and train business counselors and banks on exporting services.

Invests in High-Growth Businesses

Through its Small Business Investment Company (SBIC) program, the SBA is currently authorized to make commitments to SBICs of up to \$4 billion annually at zero subsidy cost, making the Agency one of the larger players in funding high-growth start-up businesses. To better enable these businesses that are assisted by SBICs to be successful, the SBA has expanded its reach through two initiatives: an Impact Investment initiative that is focused on helping finance new start-up small businesses in economically distressed regions, and an Early Stage Fund intended to get capital to small, innovative businesses that are just getting started. Both strategies use the existing SBIC platform and are designed to fill gaps in the current credit market and to spur new business starts.

Fully Funds Disaster Assistance Loans

Following a disaster, the SBA works closely with its resource partners to provide technical assistance and counseling to small businesses and help them take advantage of opportunities to secure federal and local contracts that address the disaster damage. The Budget supports \$1.1 billion in new disaster lending to small businesses, homeowners, and individuals to help them make necessary repairs to homes and buildings and for other expenses following a disaster. To administer this lending program, the Budget requests \$159 million for major (Stafford Act) disasters through the disaster cap adjustment approved in the bipartisan Budget Control Act of 2011, and \$27 million for non-Stafford Act disasters.

Increases Opportunities for Underserved Communities

Underserved communities – such as may exist in low-income urban or rural areas, as well as underserved segments of society – including women, minorities, veterans and others – often have extreme difficulty accessing capital, con-

sultation services, and federal contracting opportunities as market gaps remain. SBA's unique products, services, and programs provide a path to business ownership for entities in underserved communities that continue to be affected by the recession and suffer from disproportionately high levels of unemployment. The Budget furthers SBA's outreach efforts to these underserved segments of society by providing more than \$16 million for Women's Business, \$12.3 million for Veterans Outreach, \$2.8 million for the 7(j) Technical Assistance program, \$3 million for the HUBZone program, and \$2 million for Native American Outreach.

Expands Support for the Smallest of Small Businesses and Startups

The SBA Microloan Program provides loans to intermediaries, which are nonprofit community-based organizations with experience in lending as well as management and technical assistance, who in turn help the smallest of small businesses and startups access capital and provide technical assistance in marketing and management to help new businesses get off the ground. The Budget supports \$44 million in loans to microlending intermediaries, a 26 percent increase in loan volume, together with \$31 million in technical assistance for microborrowers and entrepreneurs. The combination of capital and training helps shore up the capacity of the microborrowers to turn a profit, improve operations, grow the business, and create/retain jobs.

Delivers Better Customer Service

The Budget supports continued operation of SBAOne, an online platform deployed in FY 2015 to streamline the lending process, saving time and money for SBA's financial partners and small businesses. In addition, the Budget supports continued improvements to SBA.gov to expand its outreach and effectiveness by connecting small businesses with other agency resources that provide a wide variety of online training courses and information.

Integrates Innovative Best Practices into Core Agency Operations

To further the President's goals of improving customer service and enhancing the efficiency of government, the Budget supports an SBA Digital Services team to adopt private sector best practices and recruit talent to improve and modernize SBA's information technology systems. This team will be responsible for driving the efficiency and effectiveness of the Agency's highest impact digital services such as SBAOne Contracting, which will provide an easy-to-use, streamlined tool for small businesses to search for and secure federal business contracts.

SOURCE: U.S. SBA



Image Credit: <http://crooksandliars.com>



SBE PROJECT PARTNERS IN BUSINESS & COMMUNITY OUTREACH

- 32 years of history in connecting Primes, Corporations and Agencies with Small, Minority-Owned, Women-Owned, Disabled Veteran-Owned and DBE firms.
- “Vetted” Database including businesses certified by federal, state or local jurisdictions
- National trade / focus publications to community businesses and stakeholders
- Expertise in Diversity Outreach to identify firms, promote outreach events, and handle registration details.
- Archived search results

LINK TO OUTREACH ORDER FORM:

http://e8.octadyne.net/clientFiles/8023/SBE_Diversity-Outreach-Form.pdf

For more information contact:

Small Business Exchange, Inc. • 795 Folsom Street, 1st Floor, San Francisco, CA 94107
Phone: 415-778-6250 • Toll Free: 800-800-8534
Fax: 415-778-6255 • Email: sbe@sbeinc.com • Website: www.sbeinc.com