

SMALL BUSINESS EXCHANGE

Vol 31, Edition 51 • March 10, 2016 Voice of Small, Emerging Diversity Owned Businesses Since 1984 • NEWS • INFO • BIDS

California Women Help Build Backbone of High-Speed Rail in Central Valley

In recognition of National Women in Construction Week, the California High-Speed Rail Authority (Authority) is honoring the women who are working to build the nation's first high-speed rail program in the Central Valley. As construction advances, the Authority remains committed to promoting diversity and inclusiveness in the workplace.

To date, approximately 300 men and women have been dispatched to multiple work sites within ConstructionPackage 1, the first 29 miles of the high-speed rail from Avenue 17 in Madera to American Avenue in Fresno. These workers represent a fraction of the construction workforce that will be needed to build the entire system from San Francisco to the Los Angeles area.

"While there are more than one-million women employed in the construction industry, that only comprises about ten percent of the construction workforce," said Sandy Field, the immediate past-president of The National Association of Women in Construction. "During Women in Construction Week we say thank you to women for their important contribution to this field and we hope this brings attention to the industry and encourages others to consider it as a viable career."

"This project means a lot to the Central Valley, and we want to make sure that women in this region have an opportunity to contribute to this project and help ensure its success," said Central Valley Regional Director Diana Gomez. "We have over 100 miles now under construction in the Valley, and it's the perfect time for women who want to learn the trade to join us."

By sharing these stories, the Authority hopes these women will serve as an inspiration to those considering a career in the industry.

To learn more about Women in Construction Week visit http://www.nawic.org/nawic/WIC_Week_2016.asp

Source: California High-Speed Rail Authority



Women in Construction: Becky Zahourek

"If men can do the job, we can do it too." This has been Becky Zahourek's mentality since she started truck driving school ten years ago.

Growing up, Becky didn't know what she wanted to do for a career; she just knew she loved the outdoors, big trucks and dirt. Eventually, she decided to put herself through truck driving school in Fresno. That's where she met Curtis Lovett, owner of Outback Materials. Becky told him, "One day, I will be driving a truck for your company."

Ten years later, Becky is a driver for Outback Materials. As a Small Business contractor for Tutor Perini/ Zachry Parsons, Outback Materials is responsible for delivering concrete for Construction Package 1. Becky likes being a truck driver because she gets alone time and gets to travel to work on different projects.

Working with mostly men can be intimidating, but not for Becky. "I'm pretty tough and most of the time the men are respectful," she says.

Becky is proud to work on such a huge project and loves being surrounded by hardworking people. She enjoys being involved in the construction of highspeed rail and seeing the progression of the project at it unfolds before her eyes.



Women in Construction: Kristen Katchadourian

Before most people have had their first cup of coffee, 27-yearold Kristen Katchadourian is making deliveries to job sites up and down the Central Valley. As the Project Manager for Katch Environmental, Inc., Kristen is out the door by 6:30 a.m. delivering generators, water trailers and any other materials the job site may need. "In an industry full of men, I get to be a woman getting my hands dirty and serve as site-support for our crew members out in the field."

The Fresno-based small business, owned and operated by her father Paul Katchadourian, has been contracted to do hazardous materials abatement and demolition on the high-speed rail project in the Central Valley.

Kristen, a Valley native, says she enjoys her job, but is especially excited to work for a company that plays a role in high-speed rail. "It's such an incredible project that we get to be a part of," she says. "For the high-speed rail to start here, it's just an amazing opportunity for Fresno."

After attending Biola University in Los Angeles, Kristen thought she would pursue a career in college ministry and live in Southern California. But she soon realized her heart remained in the Valley and decided to work alongside her father.

"I think Fresno has the potential to be the best version of itself and high-speed rail is helping the DNA of this city to flourish."

Women in Construction: Tammy Prado

Tammy (Tomas) Prado spent the first 20 years of her professional career as a book keeper. When her daughter, Savannah, was born in 1996, she knew she

needed to find a career that could provide a better future for her family. In 2002, she was indentured into the Carpenters Union and is now working at the first construction site for high-speed rail in the Central Valley.

Born and raised in Madera, she describes her current work on the Fresno River Viaduct as, "the perfect job; I'm only 8 minutes away from home, have great coworkers, a safe environment and great pay. I couldn't ask for anything else."

Tammy is one of eight carpenters working at the Fresno River Viaduct. She's also the only woman. While being the only woman on a construction site could be intimidating for some, Tammy fondly remembers the journeymen and foremen who were

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Public Policy and Women Business

How Women are Making History: SBA Lauds Record Achievement in Women’s Small Business Contracting

By Erin Andrew, SBA Official

Women in business today have made incredible strides during the last half century. From the Equal Pay Act to the Women’s Business Ownership Act; and from the Executive Order that added women to the non-discrimination standards for federal contracting to the Federal Acquisition Streamlining Act lowering procurement barriers and establishing the 5 percent goals for women’s contracting, the path of women’s entrepreneurship has been paved by great progress.

As National Women’s History Month begins, history has been made in the realm of women’s contracting. For the first time, the federal government has reached the 5 percent women’s small business contracting goal.

Why is this historic?

The SBA’s Women-Owned Small Business Federal Contract Program was created so that women-owned small businesses (WOSBs), could tap into the nearly \$90.7 billion in contracts that go to small firms each year. Federal contracts going to WOSBs accounted for 5.05 percent or \$17.8 billion of all small business- eligible contracting dollars, for the first time during fiscal year 2015. These small business contract dollars represent an incredible impact on the American economy that supports job creation, innovation, and growth. Last year, the federal government awarded an all-time high of 25.75 percent of government contracts to all small businesses, supporting 537,000 American jobs.

When we look at women entrepreneurs today, there are more than 9.8 million women-owned businesses in the United States. That’s an increase of over two million businesses, or 26.8 percent, from 2007, according to dataDownload Adobe Reader to read this link content from the U.S. Census Bureau. Of non-farm and privately-held businesses, 36.3 percent are women-owned, up from 28.8 percent in 2007. It is clear that women’s entrepreneurship is on the rise, further evidenced by the fact that women-owned businesses generate \$1.4 trillion in receipts.

Meeting the women’s contracting goal for the first time is a direct result of continuous government-wide leadership. Since taking office in 2009, President Obama directed his administration to focus on increasing small business contracting opportunities across the federal government with agencies that serve the needs of small businesses. Under the Obama administration, the SBA took on a number of efforts that contributed to meeting the 5 percent goal, including:

- Expanding our lending, making nearly \$16.4 billion available through more than 45,900 SBA loans to women-owned businesses.
- Implementing the SBA’s Women-Owned Small Business (WOSB) Federal Contract Program in 2011.
- Implementing provisions of The National Defense Authorization Act of FY2013 which removed the dollar caps on set-aside contracts under the WOSB program



Government Contracts Overview ▶

- Implementing provisions of The National Defense Authorization Act of FY 2015 which provided for sole-source authority under the WOSB program.
- Collaborating with the White House and senior officials at each federal agency to ensure agencies are held accountable for the government-wide small business contracting goal.
- Launching SBA’s Government Contracting Classroom which provides small businesses with training tools, including a series of online contracting courses to help prospective and existing small businesses understand the basics of contracting with federal agencies.
- Increasing outreach efforts to ensure that small businesses are aware of the WOSB program and educating small businesses on the nuances of federal contracting by partnering with WIPP and American Express OPEN on initiatives like ChallengeHER, a national initiative to help

boost government contracting opportunities for women-owned small businesses.

Additionally, SBA Administrator Contreras-Sweet commissioned a report to analyze industries where women-owned small businesses are under-represented. Based on the findings, the WOSB set-aside program has been amended to increase the number of industries where contracts can be set-aside from 83 to 113.

What is the impact?

Although the Census Bureau has reported that women’s business ownership rates are up nearly 27 percent, when it comes to receiving contracts and capital, women are under-represented. Women are over half of the population but receive only four percent of venture capital. To keep America strong, we must keep our local economies strong. Small businesses create nearly two out of three net, new jobs in our economy. More than half of Ameri-

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Greenlining Report

New Report on Home Mortgages: Are Black & Latino Californians Locked Out of the Market?

A new analysis of federal home mortgage data finds a shockingly low level of lending to African American and Hispanic/Latino borrowers, both statewide and in three cities examined in detail: Fresno, Long Beach and Oakland. The report, Locked Out of the Market: Poor Access to Home Loans for Californians of Color, was prepared by The Greenlining Institute and Urban Strategies Council using lending data from 2013. Journalists can preview the report, to be released Wednesday, Feb. 24, by visiting this link <http://greenlining.org/issues/2016/locked-market-poor-access-home-loans-californians-color/>

Key findings include:

- Statewide, African Americans and Latinos were far less likely to apply for or receive home mortgages than would be expected based on their percentage of the population, and lagged even farther behind in total dollars lent. Blacks and Latinos combined represent 44 percent of California’s population, but received just 10.6 percent of home mortgage dollars.
- Despite being comparable in population to Fresno and Long Beach, Oakland had less than one quarter as many loan applications and

originations as those cities. Oakland blacks and Hispanics, representing 56 percent of the population, received just 10 percent of mortgage dollars lent. The top 12 lenders financed only four Oakland home purchases for African American buyers and just seven for Hispanics.

- Fresno had the highest lending volume of the three cities, but again Latinos and African Americans lagged behind their share of the population. Latinos represent 48 percent of Fresno’s people, but got just 21 percent of mortgages. For blacks the figures were eight percent and three percent.

- Long Beach was the only city in which Asians lagged behind their population share in both applications and originations. Whites in Long Beach were the only group that exceeded their population share.
- Incomplete data hampered the researchers, with over 15 percent of applications missing race/ethnicity data. Because all Asians and Pacific Islanders are lumped into one category, potentially significant differences between Asian ethnic groups cannot be identified.

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Success Delivered

A Path to Success for Diverse Businesses



Credit Damon Winter/The New York Times

Addressing economic inequity isn't easy. It takes a lot of heavy lifting, a full load of gumption, and perfect timing – not to mention patience and perseverance – for minority-owned firms to be successful in the corporate world. Sometimes it also takes a gentle nudge like Let's Do Business, a trade fair sponsored by The Greenlining Institute aimed at putting minority-owned firms together with leading companies in the financial services industry – a field which represents 25 percent of the U.S. economy, according to Michael Synn, a consultant who organized the trade fair in partnership with Greenlining. Fourteen banks attended the most recent Let's Do Business event, as well as dozens of minority-owned businesses.

All the pieces of the puzzle fell into place for Maurice Brewster in 2010. Brewster became the breakout success story at Let's Do Business after his company, Mosaic Global Transportation, was offered a \$5 million, three-year contract to provide services for JPMorgan Chase, beating out 10 companies in the process.

Brewster is a tall, jovial, personable man who happens to be a diehard sports fan. His office is filled with sports memorabilia he's accumulated over the years, including enough signed San Francisco 49er jerseys and footballs to fill a small museum. The team is one of his clients, and he prides himself on having built a strong business relationship with them.

In conversation, Brewster comes off as smart and self-assured. He's easygoing and relaxed, whether joking around with a longtime friend he hired as an employee, or being interviewed by a journalist. But underneath his calm demeanor lies a quiet sense of self-determination and resiliency.

Though confident about his skills and abilities, Brewster is continually looking to better himself – a trait which has rubbed off on his business. In 2010, Mosaic, which services 440 cities around the globe, was honored with the United States Chamber of Commerce Blue Ribbon Award, an honor given to the top 75 American businesses each year.

No Overnight Success

Brewster's path to success didn't happen overnight. A sales and marketing guy by trade, he

climbed the corporate ladder up to executive-level positions in major companies, then worked in Silicon Valley during the dot-com era. "After the last layoff," he says, he decided to go into business for himself.

"I didn't want to be in the car business, but I figured as a guy who's been in the back of cars, I could go into the limousine business and do it better than someone else," he explains. Brewster built his business around a set of core values: "Integrity, high-quality service, honesty, trust, and complete and open, honest communications."

Even so, the company faced an uphill road: "The biggest challenges we've had are access to capital," Brewster says. "The assets we have in my company are moving assets. And banks don't like moving assets, so we have a difficult time getting loans for funding and lines of credit. We've had to self-invest in our company."

A key moment for Mosaic came in 2008, when the company was certified by the Northern California Minority Supplier Development Council. That began what Brewster calls "a phenomenal run of major Fortune 100 companies [that] have chosen us as their transportation provider." Those same firms, he says, "are the corporations that I was knocking on the doors [of] ten years ago, nine years ago, eight years ago, and having no success."

Just as important as getting certified was Brewster's drive to build a better business. Thanks to Greenlining advocacy, he and some of his employees were able to take classes at UCLA's Anderson Business School – for free. Brewster also made the rounds at trade fairs, consistently seeking out networking opportunities and aiming to build his client base.

In fact, Synn says, Brewster had attended two previous of Let's Do Business events and walked away empty-handed. But instead of becoming embittered, when Synn asked him to attend a third event, he agreed. That turned out to be the charm.

JPMorgan Chase invited him to submit a response to a request for proposals (RFP), for which Brewster started off at a disadvantage. As he explains, "The RFP had already hit the streets, so we didn't have a level playing field."

Despite having less time than competing companies to complete mountains of required paperwork, Mosaic was short-listed for the contract. Brewster then had to make a couple of trips to New York to seal the deal. Mosaic got the contract, he says, because, "We provided phenomenal service, pricing was competitive, phenomenal references. Didn't hurt that we were certified minority-owned."

Open Doors

Getting the contract has opened the door to other top companies; Brewster's since added Goldman Sachs, AT&T, and SunTrust to his client roster. But an even bigger win, perhaps, is that he's been able to provide stable employment and sub-contract to other minority-owned businesses: "The obvious upside is jobs," he says.

Mosaic's revenues topped \$3.8 million in 2012, up from \$3 million in 2011. In the midst of a recession, Brewster's been able to retain his 40 employees and hire subcontractors. And he projects 35 percent growth in 2013. "We're building equity and value," he says. Brewster credits supplier diversity programs for allowing his company the chance to shine. Because of supplier development programs and the creation of government offices devoted to addressing inequity, he explains, "we can have equal footing. 'Cause it's not equal footing out there."

According to Synn, without a dedicated, well resourced, and comprehensive supplier diversity program, corporate contracts to minority-owned businesses often do not exceed one to 1.5 percent of total spend. However, things are starting to change. He notes that under the leadership of the California Public Utilities Commission regulated companies have raised contracts to diverse suppliers to 30 percent or higher, a model that other fields could emulate.

The recent advent of AB 53, which governs California's insurance industry, means 203 insur-

ers representing \$100 million or more each in premiums are now required to publish numbers on diverse contracting, Synn says. Another push for increased economic equity is coming from the federal government, via the Offices of Minority and Women Inclusion (OMWI), established in 2010 as part of the Dodd-Frank financial reform bill. The OMWIs are tasked with promoting workforce and supplier diversity within both the financial industry and the government agencies that regulate it.

"You Still Have to Sell Your Program"

Yet just being a certified minority-owned company doesn't guarantee success, Brewster cautions. "You still have to answer the RFPs properly, you still have to have competitive rates. You still have to sell your program to that company and convince them that you are one of the best companies out there. But the access part is so key... the exact same skill set that I have today, I had 10 years ago, 11 years ago when I started the company. But I wasn't getting in the door to the right people until I got certified."

Brewster's story marks the result of a long process that aims to make economic equity the rule and not the exception. Part of that process involves lobbying for governmental efforts to promote diversity. A crucial piece is encouraging corporations to contract with minority-owned firms — which in Greenlining's case includes sponsoring trade fairs, distributing lists of diverse firms, and monitoring the results. Last but not least, minority-owned firms have to be able to stand on their own merits and have bona fide qualifications for receiving corporate contracts.

That's a lot, but when it works out, as it did for Brewster and Mosaic Global Transportation, the benefits flow throughout the economic food chain.

Source: <http://greenlining.org>



California Sub-Bid Request Ads



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PHONE: (415) 382-1188 • FAX: (415) 883-7529
Contact: Adrienne Lewis
Email: bid@arntzbuilders.com

REQUESTS QUOTATIONS FROM ALL
STATE OF CALIFORNIA DGS CERTIFIED DVBE
SUBCONTRACTORS & SUPPLIERS
and ALL QUALIFIED SUBCONTRACTORS &
SUPPLIERS FOR ALL TRADES
FOR THE FOLLOWING PROJECT:

**JOHN YEHAH CHIN ELEMENTARY SCHOOL
MODERNIZATION
SAN FRANCISCO, CA
BID DATE: March 22, 2016 @ 2:00pm
ESTIMATE: \$11,000,000**

Trades needed but not limited to: Site Clearing, Earthwork, Water Distribution, Sanitary Sewerage, Asphalt Paving, Cement Concrete Pavement, Pavement Markings, Playground Protective Surfacing, Chain Link Fences and Gates, Decorative Metal Fences and Gates, Playground Equipment and Repairs, Concrete Formwork, Concrete Reinforcement, Cast-In-Place Concrete, Shotcrete, Glass-Fiber-Reinforced Concrete, Resinous Composition Underlayment, Maintenance of Brick Masonry, Masonry Anchors, Brick Veneer Masonry, Concrete Unit Masonry, Structural Steel, Metal Fabrications, Vertical Metal Ladders, Pipe Railings, Rough Carpentry, Miscellaneous Carpentry, Gypsum Sheathing, Interior Architectural Woodwork, Water Repellants, Building Insulation, Insulated-Core Metal Window Panels Thermoplastic Membrane Roofing, Roof Sheet Metal Flashing and Trim, Sheet Metal and Flexible Flashing, Storm Drainage Piping Roof Drainage, Roof Accessories Hatch, Intumescent Fire Resistive Material, Penetration Firestopping, Joint Sealants, Expansion Control, Maintenance of Glass Glazing, Steel Doors and Frames, Fiberglass Reinforced Polyester Doors, Flush Wood Doors, Rolling Counter Door with Integral Frame, Aluminum-Framed Storefronts, Aluminum Windows, Tubular Skylights, Door Hardware, Glazing, Non-Structural Metal Framing, Gypsum Veneer Plaster, Portland Cement Plaster, Gypsum Board, Gypsum Board Shaft Wall Assemblies, Tiling, Portland Cement, Terrazzo Flooring, Acoustical Panel Ceilings, Acoustical Tile Ceilings, Resilient Base and Accessories, Linoleum Sheet Flooring, Epoxy Flooring, Fiberglass Reinforced Panels, Exterior Painting, Interior Painting, Visual Display Surfaces, Toilet Compartments, Fixed Louvers, Ground Set Flagpoles, Signage, Coat Rack System, Fire Protection Specialties, Toilet Accessories, Projectors and Projection Screens, Evacuation Chairs, Roller Window Shades, Hydraulic Elevators, HVAC, Plumbing, Fire Sprinklers, Electrical and Hazmat.

All contractors shall be registered with the Department of Industrial Relations pursuant to Labor Code Section 1725.5 to be qualified to bid on, be listed in a bid proposal (submitted on or after March 1, 2015) or be awarded a contract for public work on a public works project (awarded on or after April 1, 2015). In addition, they are subject to the requirements of Section 4104 of the Public Contract Code.

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REQUESTS QUOTATIONS FROM ALL
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SUBCONTRACTORS & SUPPLIERS
and ALL QUALIFIED
SUBCONTRACTORS & SUPPLIERS
FOR ALL TRADES
FOR THE FOLLOWING PROJECT:

**GORDON J LAU ELEMENTARY SCHOOL
ROOF AND WINDOW REPLACEMENT
SAN FRANCISCO, CA
BID DATE: March 23, 2016 @ 2:00pm
ESTIMATE: \$1,850,000**

Trades needed but not limited to: Metal Railings, Rough Carpentry, Roof Deck and Insulation, Single Ply Roofing, Flashings and Sheet Metalwork, Joint Sealers, Aluminum Storefront, Glass and Glazing, Cleaning Existing Surfaces, Painting, Window Rolling Black-out Shades, Abatement and Soft Demo, plumbing and Electrical.

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DVBE Bids Wanted for Subcontract and
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**San Francisco Unified School District
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Project #: 11505**

Bid Date: 3/29/2016 @ 10:00 AM

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SonoMarin, Inc.
License #711104

Phone: 707-566-9447 • Fax: 707-566-9448
Requesting Sub-Bids: For All Trades

JUV Inc is requesting Subcontractors, Suppliers
bids from DVBE /LBE/MBE/WBE
Companies for the project listed below.

**Project: John Yehall Chin Elementary School
Modernization
Project No: 11509**

**350 Broadway Street San Francisco CA 94133
Owner: San Francisco Unified School District
This project has Project Labor Agreement and
Local Hiring Requirements
Bid Date: March 22, 2016**

**100% PERFORMANCE AND PAYMENT
BOND MAY BE REQUIRED**

**JUV INC WILL PAY UP TO 1.5% OF BOND
PREMIUM**

**Bid Documents and Drawings could be looked
at: Builder's Exchanges, Reed Construction
Data, McGraw Hill. Please Contact our office
for plans and specs help.**

**Scope of Work Includes Hazmat Abatement,
Demolition, Underground Utilities, Concrete,
Masonry Metals, Carpentry, Caseworks,
Insulation, Roofing, Doors and Windows,
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Drywall, Specialties, HVAC, Plumbing, Elec-
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JUV Inc.

7901 Oakport Street Suite # 2700 • Oakland CA 94621
Ph. (510)836-1300 • Fax (510)777-9203

Contact: **David Gruzman** • Email: david@juvinc.com

Please fax your scope of work one day before bid
JUV Inc is an Equal Opportunity Employer

Shimmick Construction Company Inc.

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

DBE Subcontractor/Supplier Bids Requested For:
**Santa Clara Valley Transportation Authority
VTA Communication Backbone Network
Contract No. C671 (15001F)
Bid Date: March 23, 2016 at 2:00PM
Fax all quotes to 510-777-5099**

Requesting certified DBE Subcontractor and Supplier Quotes on: Asphalt, Concrete & Cement, Rebar, Steel, Doors & Frames, Electrical and Signals, Communications, Traffic Control System, Traffic Engineer, Roadway Excavation, Finishing Roadway, Concrete Block & Masonry Retaining Wall, Reinforcing Bar Section, Misc. Iron & Steel Frame, Cover & Grate, Bottom Dump Trucking, Small Structures, Roofing, Masonry, Plumbing, Painting Structures,

Contract Documents may be obtained directly from the VTA website at www.vta.org/procurement. Additional volumes will be available after signing and submitting a confidentiality agreement to the VTA.

Subcontractors and Suppliers interested in this project may contact John Haddad by phone at (510) 777-5074.

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.

Kiewit Infrastructure West Co. (Kiewit)

Kiewit is seeking sub-quotes from Disadvantaged Business Enterprise (DBE) firms; and all other business enterprises to perform as Subcontractors and Material Vendors/Suppliers. DBE's must be certified by the California Unified Certification Program (CUCP) prior to bid opening.

Project Owner: County of San Bernardino, Department of Public Works - Transportation

**Project Name: Garnet Street Bridge at Mill Creek;
Federal-aid Project: BRLO-5954(095)**

**Project Location: within Mill Creek, tributary to the
Santa Ana River, approximately 0.5 mile north of
State Route 38 in the community of Mentone, County
of San Bernardino
Project Bid Date / Time:
March 31, 2016 at 10:00a.m.**

Project Description:

The Project is limited to the demolition of the existing Garnet Street Bridge and the construction of a new 58-foot wide bridge, striped for two 12-foot lanes and two 8.75-foot shoulders, across Mill Creek, Installation of the new bridge will include: construction of a two span cast-in-place prestressed concrete box girder superstructure, supported

by reinforced concrete seat type abutments, and one reinforced concrete pier wall support, all on spread footings; minor improvements to Garnet Street within 200 feet north and south of the new bridge; and construction staging areas. Bridge piers will extend 200 feet across Mill Creek. Bridge pier and abutments will be aligned with the direction of flow within the creek. Partially grouted stone rip rap will be constructed at side slopes through the proposed bridge to protect against scour and erosion of the abutments.

Kiewit is requesting quotes in the areas described, but not limited to:

Traffic control/MOT, aggregates, lead abatement, demolition, asphalt paving, traffic signs and signals, ready mix supply, concrete reinforcing installation, port-tensioning, concrete barrier, metals and paints and coating

All responsive subcontractors must possess a valid California Contractor's license and provide acceptable insurance. Responsible subcontractors and material contractors will be required to provide bonding for 100% of their contract value. Bond premium will be reimbursed by Kiewit. Subcontractors performing any on-site work must be signatory to the appropriate union labor agreements that govern its work. Plans and specifications are available at the address listed below or provided to you through Kiewit's electronic use of SmartBidNet by contacting us.

Kiewit intends to conduct itself in good faith with all DBEs and all other business enterprises regarding participation on this Federal-aid project. For information or questions regarding the project, project schedule, requirements of the contract, licensing, insurance or bonding, please contact Brian Mar at the number listed below or at Brian.Mar@kiewit.com



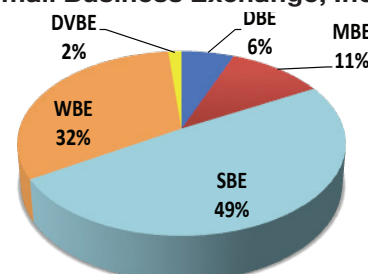
Kiewit

Kiewit Infrastructure West Co.

10704 Shoemaker Ave.,
Santa Fe Springs, CA 90670
Tel: (562) 946-1816 • Fax: (562) 490-8644
Contact Brian Mar at brian.mar@kiewit.com

**Kiewit Infrastructure West Co.
is an Equal Opportunity Employer.
We encourage qualified women, minorities,
veterans, individuals with disabilities,
and other to apply.**

AUDIENCE PROFILE Small Business Exchange, Inc.





SUB-BID REQUEST AD ORDER FORM

FAX completed form to (415) 778-6255 or
EMAIL your ad to Nabil Vo at nvo@sbeinc.com

SUB-BIDS REQUESTED FROM QUALIFIED:

☐ MBE ☐ WBE ☐ DBE ☐ DVBE ☐ OBE ☐ LBE ☐ UDBE ☐ SBE

PROJECT: _____

PROJECT LOCATION:(City, County, or District) _____

PROJECT NUMBER: _____

BID DATE: _____

BID TIME: _____

COMPANY NAME: _____

ADDRESS: _____

CITY/STATE/ZIP: _____

PHONE: _____

FAX: _____

CONTACT: _____

PUBLICATION DATES (please enter the days you want the ad to run):

SBE Weekly Newspaper (THURSDAY) / Print & Electronic Distribution:

SBE Today E-edition (Daily) / Electronic Distribution

MONDAY _____ TUESDAY _____ WEDNESDAY _____
THURSDAY _____ FRIDAY _____

www.sbeinc.com: Beginning _____

PUBLICATION INFO: Reserve space by 3 p.m. the day preceding publication date. Late ads subject to a 25% late fee.

STANDARD SIZE: AD MEASURES 2.5" X 4", company logo may be included with 2.5" X 4" ad or larger.

SUB-BID REQUEST AD

ADVERTISEMENT FOR SUBCONTRACTOR PRE-QUALIFICATION

Hunt Construction Group, Inc.
SJSU Student Recreation and Aquatic Center – BP #5 Utilities, Landscaping, Paving,
Electrical/Telecom and Misc. Metals
Hunt Construction Project # 0340260
Documents Due 12:00 PM, Friday, March 25, 2016

DOCUMENT DUE: Sealed document will be received by Hunt Construction Group for the SJSU Student Recreation and Aquatic Center – BP #5 at Hunt Construction San Francisco Office – 100 Pine Street, Suite 725, San Francisco, CA 94111, until 12:00 p.m. local time, on the due day indicated above. Subject to conditions prescribed by California State University – San Jose, Project Specific Prequalification documents are sought from Subcontractors for the following work:

SJSU Student Recreation and Aquatic Center
Bid Package #5 – Utilities, Landscaping, Paving, Electrical/Telecom and Misc. Metals

PROJECT DESCRIPTION: Hunt Construction Group, Inc. is the Design Build Contractor for the new building of approximately 123,500 sf within San Jose State University. The project will provide instructional space, training facilities, basketball courts, pools, locker rooms and coaches' offices. Included in this project, there are underground utilities that need to be installed and/or relocated including domestic water, chilled water, reclaimed water and a new electrical/telecom service and substation. Due to the underground work we will need to replace the landscape and hardscape including grasses, trees, pavers, sidewalk and street paving and striping. This project is a public works project and is subject to Prevailing Wage Rate laws.

DELIVERY OF PRE-QUALIFICATION DOCUMENTS: Prequalification Process must be completed on or before March 25, 2016 by 12:00 pm. All pre-qualification documents are to be hand delivered to the address above or via Fed-Ex/UPS to: Hunt Construction Group Inc., at 100 Pine Street, Suite 725, San Francisco, CA 94111. Subcontractors are responsible for delivery of pre-qualification documents prior to the time of closing. Contractors shall use the pre-qualification form included in the pre-qualification documents. Pre-qualifications which do not respond fully to the requirements may be rejected as non-qualified. Specialty subcontractors and suppliers should not submit pre-qualification documents to Hunt Construction Group, Inc. for individual components of above listed Bid Packages.

PROCUREMENT OF PRE-QUALIFICATION DOCUMENTS: Each prospective subcontractor will be provided, one (1) Hunt Construction Group Pre-Qualification Document. Pre-qualification Documents will be available March 3, 2016. Subcontractor should request Pre-Qualification Documents for Bid Package #5 Utilities, Landscaping and Paving. Subcontractors may obtain documents by contacting Shawnda Bowman (Tel 415-391-3930) (Fax 415-391-3942) (email:Shawnda.bowman@aecom.com). Please direct questions to Hunt Construction Group, Inc., Shawnda Bowman (Tel 415-391-3930) (Fax 415-391-3942) (email:Shawnda.bowman@aecom.com).

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San Francisco, CA 94107

Fax your subscription form to (415) 778-6255
or email it to sbe@sbeinc.com

☐ Check Enclosed ☐ Charge (circle one) VISA/MC/AMEX

Account # _____ Expiration Date: _____
[Grid of boxes for account number and expiration date]

ABLE: Asian Black Latino Enterprises



CEOs in the Making: The Youngest Asian-Americans in Tech

By Eva Shang

Grace Xiao is taking an indefinite leave of absence from Harvard. As the founder of Kynplex, a start-up conceived as the LinkedIn for scientific innovation, Xiao, 21, is leaving Boston on a Thiel Fellowship, a prestigious program that offers entrepreneurial students \$100,000 to drop out of school for two years to work on their startups.

Xiao, who was born to Chinese immigrants in Vancouver, Canada, belongs to the new generation of Asian entrepreneurs staking out the West yet again — not to work for tech giants like Microsoft or Google, but to carve out their own ventures in the densely-packed tech space.

Although the figures on Asian-American presence in technology sectors are higher compared to other groups — Asians account for only 6 percent of the overall workforce, but make up a much larger proportion of employees at tech giants in Silicon Valley (up to 34 percent of Google's staff and 41 percent of Facebook's) — there is a relative dearth of Asian-American executives in the same companies. A 2015 report released by New York-based nonprofit Ascend Foundation found that white workers are two

and a half times more likely to serve as executives than their Asian counterparts.

As an Asian-American woman, and as a CEO, Xiao is even more of an outlier. Out of all the Asian-American women working in tech, only 1 in 285 is an executive, compared to a ratio of 1 in 87 for white men.

Yet in the startup world, Xiao has confidence in her chances of success.

"The first email to investors always comes from me," Xiao, who grew up in Vancouver where more than two-thirds of her class was Asian American, told NBC News. "What startups value is your ability to create value, not where you come from."

She added, "I'm very much against self-fulfilling prophecies. Even if the 'bamboo ceiling' exists, I'm up for the challenge."

For the generation of entrepreneurs ahead of Xiao, Asian Americans still number few and far in between. CB Insights documented that 83 percent of companies receiving venture capital (VC) funding had a racial composition that was entirely Caucasian, while only 12 percent of founders were Asian.

Held against the 27 percent of technology sector jobs held by Asian-Americans, the contrast is striking.



Rob Go is a venture capitalist at NextView Ventures in Boston, MA. (Courtesy of Rob Go)

"Start-up founders are often people with experience in other tech companies," Rob Go, a venture capitalist at NextView Ventures in Boston, told NBC News. "So fewer people with the leadership in those companies means fewer Asian-American founders."

Go notes that many Asian founding members of companies are technical founders who handle much of the behind-the-scenes work. In Go's portfolio of 40 companies, six have Asian founding members — half of those as technical founders. Michael Chou, a venture capitalist and a partner at Harmony Partners in San Francisco, echoed Go's

observations that Asian-Americans face barriers in attaining non-technical leadership positions, even in startups. Chou estimates that while the percentage of Asian-American entrepreneurs has risen slightly since he started working in VC, the percentage remains small.

"Most companies I look at have few Asian-American non-founder executives, such as VP Sales or VP Finance," Chou told NBC News.

Visit link below for the full article:

www.sbeinc.com/cms.cfm?fuseaction=news.detail&articleID=1543&pageID=25

Latino-owned company will be official DNC host committee merchandiser

By Martin Martinez

Impact Dimensions' newest contract is sure to be one of its most memorable, said Luis Liceaga, the company's president.

The local Latino-owned business specializing in promotional products and corporate gifts has been chosen by the Democratic National Convention 2016 host committee to manage and sell its official merchandise.

"It's huge for us as a small business," Liceaga said. "It's huge for my team: My employees. If you know me well, you know that my staff and I all work together. I'm just another person on the team. It's great because we all share in the benefits together. Not only financial benefits, but the pride that comes when your company is involved with history. History could be made in Philadelphia."

"We will work closely with the other national merchandisers that have the candidates' and Democratic Party's logos to make sure everything fits well," he added. "After all, our stuff will be right there next to theirs."

A certified Minority Business Enterprise, Impact Dimensions will market and sell merchandise with the DNC committee's logo all over the city as well as online. Liceaga said the products will include t-shirts, mugs and keychains — plus some items he's not ready to disclose.

"It's not going to be your typical everyday stuff," he said. "We feel that this convention is going to skew age-wise. It will be younger. So we will definitely have merch targeted to that audience and for kids as well."

Liceaga said the company has experience in large-scale events. The helped with the World Meeting of Families last year, and they have pro-

duced items for Comcast's national Comcast Cares Days.

Along with merchandise, the company is tasked with bringing in vendors to the PoliticalFest that will be open to the public during the convention this summer. These vendors will sell various collectables, books and other memorabilia that focus on highlighting the history of the Democratic Party.

"Everything is going to be made in the U.S.A.," said Liceaga. "The majority will also be union-made. That requests came from the host committee but it is a big part of what we're doing." Kevin Washo, executive director of the committee said in a statement that Impact Solutions has a proven record with large-scale projects that will make working with them a great partnership.

"Since day one, we have been committed to working with diverse, local companies to help us out on the Convention and I'm thrilled Impact Dimensions

will help us provide keepsakes to Philadelphians and Convention visitors alike."

Liceaga said he gives the host committee a lot of credit when it comes to reaching out to minority businesses.

"Not only did they say they would do it, they have done it," he said. "They been really responsive with any questions and have made the whole experience a positive one."

As Impact Dimensions begins to plan out the project, Liceaga said the company will focus on reaching out to local manufacturers first especially women and minority-owned businesses.

"We feel that there are enough businesses out there that we can do that easily," he said. "But on our end, credit goes to my team. They're the ones in the trenches. We're excited to get started."

Source: <http://aldianews.com>

Diversity and Inclusion



Small Business Supplier Diversity Program

At Google, we believe in bringing people together who have a broad range of perspectives, ideas, and experiences. Just as we rely on diverse Googlers to build great products, we can continue to be more innovative as we work with a diverse network of suppliers.

Our Small Business Supplier Diversity program is designed to connect more minority-, women-, veteran- and LGBT-owned small businesses to opportunities within Google, while helping them grow on the web. Our program supports our unique procurement structure, where every Googler is empowered to make purchasing decisions based on their specific needs.

Program benefits

We want to work with more businesses like yours – and empower you with tools to help you grow on the web. As a program participant, you'll:

- Be included in our supplier database: Googlers use our database to find suppliers for the goods and services they need.
- Have access to the Accelerate with Google Academy: You may opt into our 12-week program to help your business grow online.
- Get discounted Google Apps for Work: If you're a new Google Apps user, you'll receive a 25% discount on the Google Apps for Work productivity suite to help run your business more

efficiently with Gmail, Google Docs, Calendar, and more.

- Receive payments quickly: We know reliable payments are crucial for small businesses to thrive. If you're selected to work with us, we'll do our best to pay you within 15 days of invoice approval.

Eligibility requirements

Our eligibility requirements are designed to bring more small, diverse suppliers into our procurement network. We look at three main factors to help us determine your eligibility:

- Location: You are a small business based in the U.S.

- Revenue: Your annual revenue is \$15 million or less.
- Size: You have 50 or fewer full-time employees.

No certifications are required to participate in our Small Business Supplier Diversity Program. We'll follow up via email with a status update within two weeks of receiving your application.

How the program works

Once you've applied to the program, please give us some time to get back to you with a decision on your application. After that you can get going with our tools and training and you'll be listed in Google's supplier database. That's it!

Source: www.google.com/diversity/suppliers/



Inclusion inspires innovation. A message from Tim Cook.

Great ideas push the world forward. And they can come from anywhere. At Apple, we rely on our employees' diverse backgrounds and perspectives to spark innovation. So we're hiring more inclusively, choosing partners who make diversity a priority, and creating opportunities for the next generation.

Apple has always been different. A different kind of company with a different view of the world. It's a special place where we have the opportunity to create the best products on earth — products that change lives and help shape the future. It's a privilege we hold dear.

Diversity is critical to innovation and it is essential to Apple's future. We aspire to do more than just make our company as diverse as the talent available to hire. We must address the broad underlying challenges, offer new opportunities, and create a future generation of employees as diverse as the world around us. We also aspire to make a difference beyond Apple.

This means fostering diversity not just at Apple but throughout our entire ecosystem, from the customers we welcome in our stores to the suppliers and developers we work with.

We are committed to fostering and advancing inclusion and diversity across Apple and all the communities we're a part of. As one example, we're proud that our spending on women- and minority-owned businesses exceeded \$650 million last year.

We want every person who joins our team, every customer visiting our stores or calling for support to feel welcome. We believe in equality for everyone, regardless of race, age, gender, gender identity, ethnicity, religion, or sexual orientation. That applies throughout our company, around the world with no exceptions.

Last year we reported the demographics of our employees for the first time externally, although we have long prioritized diversity. We promised to improve those numbers and we're happy to report that we have made progress. In the past year we hired over 11,000 women globally, which is 65 percent more than in the previous year. In the United States, we hired more than 2,200 Black employees — a 50 percent increase over last year — and 2,700 Hispanic employees, a 66 percent increase. In total, this represents the largest group of employees we've ever hired from underrepresented groups in a single year. Additionally, in the first 6 months of

this year, nearly 50 percent of the people we've hired in the United States are women, Black, Hispanic, or Native American.

As you can see, we're working hard to expand our recruiting efforts so we continue hiring talented people from groups that are currently underrepresented in our industry. We're supporting education with programs like the Thurgood Marshall College Fund to help students at historically black colleges and universities find opportunities in technology. ConnectED is bringing our technology to some of the most economically disadvantaged schools and communities in the United States, so more people have the opportunity to pursue their dreams. We're also hosting hundreds of students at our annual developer conference, and we're setting up new programs to help students learn to code.

We are proud of the progress we've made, and our commitment to diversity is unwavering. But we know there is a lot more work to be done.

Some people will read this page and see our progress. Others will recognize how much farther we have to go. We see both. And more important than these statistics, we see tens of thousands of Apple employees all over the world, speaking dozens of languages, working together.

We celebrate their differences and the many benefits we and our customers enjoy as a result.

Tim Cook
CEO, Apple Inc.

Source: <http://www.apple.com/diversity/>



California Sub-Bid Request Ads

CAHILL CONTRACTORS, INC.
Contact: Julie Park
estimating@cahill-sf.com, (415) 986-0600

HUNTERS POINT SHIPYARD PHASE I, BLOCK 52 BUILDING 3 & 4

Building 3: 300, 312, 324, 336, 350, 362, 374, 386, 398 Avocet Way, San Francisco, CA 94124

Building 4: 301, 311, 323, 337, 351, 363, 375, 387, 399 Avocet Way, San Francisco, CA 94124

HUNTERS POINT SHIPYARD PHASE I, BLOCK 52 BUILDING 5

11 Jerrold Avenue, SF, CA 94124

BUILDING 3 & 4

CAHILL CONTRACTORS, INC. requests bids from Certified SBE/LBE/WBE/MBE Subcontractors and Suppliers for ALL Trades EXCEPT the following Design Build trades:

***Already Bid out: Structural Concrete / Fire Sprinkler / Plumbing / HVAC / Electrical / Site Security

BUILDING 5

CAHILL CONTRACTORS, INC. requests bids from Certified SBE/LBE/DBE Subcontractors and Suppliers for the following remaining trades:

Site Concrete / Striping / Landscape & Irrigation / Structural Steel & Misc. Iron / Metal Panels / Siding / Finish Carpentry / Insulation / Sheet Metal & Flashing / Sealants & Caulking / Doors, Frames, Hardware / Overhead Doors / Windows, Storefronts & Glazing / Plaster / Misc. Specialties / Exterior Building Maintenance

These projects are OCII projects with construction workforce, PLA Agreement, and prevailing wage requirements.

BID DATE: 3/28/16 @ 2 PM

VOLUNTARY PRE-BID MEETING:
3/10/16 @ 10AM at
Hunters Point Shipyard Auditorium
Building 101, 101 Horne Ave. SF, CA 94124

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

CAHILL CONTRACTORS, INC.
Contact: Julie Park
estimating@cahill-sf.com, (415) 986-0600

CAHILL CONTRACTORS, INC. requests bids from Certified SBE/LBE/DBE Subcontractors and Suppliers for the following DESIGN-BUILD TRADES:

HVAC / Plumbing / Electrical / Fire Protection / Solar Panels (Photovoltaic and Solar Hot Water) / Exterior Building Maintenance System

POTRERO HILL BLOCK X - DESIGN BUILD BID
25th Street and Connecticut Street,
San Francisco, CA 94107

This is an CMD project with construction workforce and prevailing wage requirements.

BID DATE: 3/11/16 @ 2 PM

VOLUNTARY PRE-BID MEETING:
2/26/16 @ 10AM at Cahill's office,
425 California Street, Suite 2200, SF, CA 94104

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

American Bridge Company
1000 American Bridge Way • Coraopolis, PA 15108
412-631-1000 • Fax 412-631-2003

American Bridge Company continues to solicit Disadvantaged Business Enterprises (DBE) to submit pricing for labor, materials, equipment and supplies associated with the **Golden Gate Bridge, Highway and Transportation District (District) Bid for Contract No. 2016-B-1, Golden Gate Bridge Physical Suicide Deterrent System and Wind Retrofit whose Bid Date has been REVISED again to Tuesday, May 3, 2016, at 2:00 p.m., PT.**

Please refer to our prior solicitation for additional details regarding this Project. Interested DBE Firms should contact Bruce Luu at (412) 631-1047 or Bluu@americanbridge.net

TutorPerini **ZACHRY** **PARSONS, A Joint Venture**

REQUEST FOR AT&T UTILITY BIDS

Inviting qualified bidders including, but not limited to, certified SBEs, DBEs & DVBEs, for:

Proposed AT&T Duct bank as detailed by the Ready for Construction Drawings
“AT&T Duct Bank Avenue 15 ½, 15, and 11”
AT&T BP-02
Plans Dated 11-13-2015
Contract Range: 5-9 Million Dollars.
BIDS DUE March 30, 2016 by 2:00 PM

Address bids to: TPZPJV, 1401 Fulton St. Suite 900, Fresno, CA 93721, Attention: William Sario, William.Sario@tpzpjv.com .

Project Description
AT&T Duct Bank installation in rural Madera County, Southeast of Madera. Approx. 12,590 LF of duct bank with 18 manholes.

TPZPJV and or the California High speed Rail, may reject any and all bids.

Bidders bond (10%), payment & performance Bonds will be required.

Pre-Bid meeting will be held on March 16, 2016/ 9:00 AM to present contracting details with the CaHSR & TPZPJV.

All bidding documents for review at:

• **TPZPJV's Office** – 1401 Fulton Street, Suite 900, Fresno, CA 93721 or WWW.TPZPJV.com

UPON REQUEST to INTERESTED BIDDERS:

The bidder's package will be provided via email or on disk and will include: Instructions to Bidders, Proposal, Additional Special Provisions, Signature Page, Non-Collusion Affidavit, Subcontracting List, Buy America Form, Bid Question Form, copy of the CBA, Plans & Specifications, and Copy of TPZPJV contract. The information will also be online as a convenience, only.

Request bid package via email to: Email.William.Sario@TPZPJV.COM or call (559) 400-6001.

TPZPJV and the CaHSR Intends to conduct itself in good faith with SBE, DBE & DVBE participation on this project.

Bidder's questions will be emailed to William.Sario@TPZPJV.COM in the appropriate provided format. Questions will be answered to all bidders up until 2 working days from the bid opening.

CaHSR Design-Build Contract can be found at:
http://www.hsr.ca.gov/Programs/Construction/HSR11-16_Design_Build_Contract/index.html

Bids will be publicly opened at bid time and notice of intent to award will be to the lowest responsive bidder approved by the CaHSR and TPZPJV, within 14 calendar days of bid opening. Notice to proceed will be issued following execution of all contract documentation.

AN EQUAL OPPORTUNITY EMPLOYER

TutorPerini **ZACHRY** **PARSONS, A Joint Venture**

REQUEST FOR BIDS

Inviting qualified bidders including, but not limited to, certified SBEs, DBEs & DVBEs, for:

A. Furnish & Install Traffic Signals & Street Lighting
B. On Site Hauling

Work on California High Speed Rail - Contract CP1 – HSR13-06
SEALED BIDS DUE, March 23, 2016 by 4:00 PM

Address bids to: TPZPJV, 1401 Fulton Street, Fresno, CA 93721, Attention: Maurice Young

TPZPJV, in its sole and absolute discretion, may reject any and all bids, or accept a bid or combination of bids, which will best serve the project's interest. In the event that the successful Bidder fails to execute the Contract, TPZPJV reserves the option to accept the bid of the next lowest/qualified Bidder within ten (10) calendar days from such default.

Project Goals include:

- 30% SBE (including Micro Business), 10% DBE and 3% DVBE
- 30% National Targeted workers /3% Disadvantaged workers
- 100% Recycle - Concrete & Rebar / 75% Recycle - Construction Waste

Drawings / Specifications / Insurance Requirements (Contractor Controlled Insurance Program) / CBA (Project Labor Agreement) as well as Scope (Bid Package) are available for review at:

- **Share Point Web Site** (interested parties reply to: contactcp1@tpzpjv.com to receive access information for the Share Point website)
- **TPZPJV's Office** – 1401 Fulton Street, Suite 400, Fresno, CA 93721

Requests for Information regarding Bid Package: Email Maurice.Young@TPZPJV.COM or call (559) 385-7025 or fax (559) 353-2764

TPZPJV INTENDS TO CONDUCT ITSELF IN GOOD FAITH WITH SBEs, DBEs & DVBEs REGARDING PARTICIPATION ON THIS PROJECT

NOTE: ASSISTANCE WILL BE GIVEN IN OBTAINING BONDS, LINES OF CREDIT AND/OR INSURANCE AS WELL AS NECESSARY EQUIPMENT, SUPPLIES, MATERIALS OR RELATED SERVICES

AN EQUAL OPPORTUNITY EMPLOYER

**Kiewit**

Kiewit Infrastructure West Co.
4650 Business Center Drive Fairfield, CA 94534
Attn:Victor Molina - victor.molina@kiewit.com

Requests quotes/bids from qualified Subcontractor, Service Providers, Consultants, and/or Suppliers seeking to participate in the City of San Jose, Digester and Thickener Facilities Upgrade Project in San Jose, CA.

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

Digester and Thickener Facilities Upgrade
Contract No. 7382
Owner: City of San Jose
Bid Date: March 17, 2016 @ 3:00 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:

Asphalt Paving, Carpentry, Casework, Concrete, Concrete Pumping, Concrete Readymix, Concrete Reinforcement Supply & Install, Concrete Forming, Cast in Place Concrete, Grouting, Shotcrete, Dewatering, Demolition, Access Doors, Frames & Windows, Electrical, Communications, Equipment, Geotextiles, Grading, Fire-Suppression & Detection, Hazardous Waste Abatement, HVAC, Masonry, Metals, Paintings & Coatings, Plumbing, Piping & Valves, Process Interconnections, Shoring, Signage, Street Sweeping, Thermal & Moisture Protection, Canopies, Metal Buildings, Earthworks, Membrane Roofing, Joint Sealant, Sheet Metal Flashing and Trim, Trucking & Hauling, Woods, Plastics, and Composites, Water Truck, Geo Foam and Tanks.

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
March 11, 2016 and Quotes NO LATER THAN
March 16, 2016 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 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 Iron & Steel (AIS) requirements apply

An Equal Opportunity Employer
CA Lic. #433176
DIR#1000001147

McGuire and Hester

9009 Railroad Avenue • Oakland, CA 94603
Phone: (510) 632-7676 • Fax: (510) 562-5209
Contact: Brad Rigg
An Equal Opportunity Employer

Sub Bids Requested From Qualified MBE/WBE/DBE Subcontractors & Suppliers for

East Bay Municipal Utility District - Food Waste Facility - Site Utilities & Improvements

Location: Oakland, CA • Project Number: SD-380
Bid Date: March 23, 2016 @ 1:30 PM

McGuire and Hester is seeking qualified subcontractors in the following trades: structural steel; electrical/instrumentation; paint & coatings; reinforcing steel; signage; striping; fencing; metal beam guard rail; concrete; saw-cutting; misc. metal; pipe & valves; HDPE; pipe supports; cathodic protection; pipe fabrication. We will pay up to and including one and one-half percent (1-1/2%) of your bonding cost. Certification assistance is available, as well as viewing plans and specs.

Public Legal Notices



**REQUEST FOR QUALIFICATIONS
PROVISION OF AIRCRAFT SERVICING
FOR AIR CARRIERS OPERATING AT SAN
FRANCISCO INTERNATIONAL AIRPORT**

San Francisco International Airport has issued a Request for Qualification for Provision of Aircraft Servicing for Air Carriers Operating at SFO. Staff invites you to attend the informational conference on March 10, 2016 at 2:00 p.m. PST at San Francisco International Airport, Terminal 1, Conference Room A.

The RFQ document is available online at <http://www.flysfo.com/business-at-sfo/current-opportunities>. Written comments and recommendations must be submitted electronically to Diane Tong at Tong@flysfso.com no later than 3:00 p.m. PST on March 17, 2016, with submittals sent electronically by 3:00 p.m. PST on March 31, 2016.

CNS-2853216#



**REQUEST FOR PROPOSALS FOR THE
TERMINAL 3 RETAIL MARKETPLACE LEASE
AT SAN FRANCISCO INTERNATIONAL AIRPORT**

The Airport Commission has commenced the Request for Proposals (RFP) process for the Terminal 3 Retail Marketplace Lease. The Lease is for the management and operation of one retail location totaling approximately 5,200 square feet in Terminal 3. The concept sought is a retail marketplace featuring multiple product category zones such as newsstand items, fashion accessories, confections, beverages, and gifts. The proposed minimum acceptable financial offer is \$1,500,000.00, which will be the successful Proposer's minimum annual guarantee for the first year of the Lease, and the proposed term is seven years with two one-year options. Small and local businesses are encouraged to participate.

The Informational Conference is on Tuesday, March 29, 2016, at 10:00 a.m. at the Terminal 2 Partnering Conference Room, at San Francisco International Airport.

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

CNS-2853549#

**Hunters Point Shipyard Hazardous
Material Abatement Project**

**Opportunity to complete abatement of
existing structures at the
Hunters Point Shipyard**

Lennar Urban is requesting qualified, interested construction firms to respond to a public request for proposals to complete abatement of existing structures at the Hunters Point Shipyard.

**For more information, please visit:
[http://mission.sfgov.org/OCABidPublication/
BidDetail.aspx?K=10575](http://mission.sfgov.org/OCABidPublication/BidDetail.aspx?K=10575)**

Successor to the San Francisco Redevelopment Agency (SFRA) has established the 50% Small Business Enterprise (SBE) Participation goal for construction firms.

Respondents are encouraged to check this website regularly for updates.

**Pre-Bid Meeting:
February 23, 2016 @ 2:00 PM
Building 101, 101 Horne Ave.
San Francisco, CA 94124**

**Proposals must be submitted by
March 15, 2016 @ 2:00 PM (PST).**

Treasure Island in San Francisco

Opportunity to Provide

Abatement and Demolition Construction Services as part of the Treasure Island Project

Lennar Urban is requesting qualified, interested construction firms to respond to a public request to provide

Abatement and Demolition Construction Services as part of the Treasure Island Project

For more information, please visit:
[http://mission.sfgov.org/OCABidPublication/
BidDetail.aspx?K=10615](http://mission.sfgov.org/OCABidPublication/BidDetail.aspx?K=10615)

Treasure Island Development Authority (TIDA) has established the 41% Small Business Enterprise (SBE) Participation goal for construction firms. Respondents are encouraged to check this website regularly for updates.

Pre-Bid Conference:
**March 10, 2016 @ 10:00 AM
Casa de la Palma
191 Avenue of Palms
San Francisco, CA 94130**

**Proposals must be submitted by
March 29, 2016 @ 2:00 PM (PST)**

CSU MONTEREY BAY

**Request for Qualifications
FOR COLLABORATIVE DESIGN-BUILD
SERVICES Student Union,
Project Number #SU1600011
California State University, Monterey Bay.**

The Trustees of The California State University, through this Request for Qualifications (RFQ), is requesting Statements of Qualifications (SOQ) from interested and qualified design-builders (Respondents) to provide design and construction services for the above-reference Project. The Trustees will select a design-build team consisting of a general contractor and architect (Design-Builder) based on qualifications and proposed fees (a design competition is not utilized). This is a two-phased delivery process: Design Phase (Phase 1), and Design-Build Phase (Phase 2), and there will be a separate contract for each phase. Respondents shall be prequalified with the Trustees, and shall submit their prequalification application no later than March 4, 2016, end of business. A technical review committee shall review the respondents' SOQ and, based on the criteria identified in the RFQ, the committee shall select no more than four (4) finalists to receive the Request for Proposals.

SOQ Submittal Due Date: March 22, 2016 Deadline for Submittal of SOQ: 3:00 P.M. Estimated Design and Construction Cost: \$ 40,000,000.00 License Requirement: B RFQ documents will be available February 23, 2016 at the Department of General Services, CalProcure Online Marketplace Website at: <https://caleprocure.ca.gov/pages/index.aspx> Go to: Get Public Procurement Information and then Public Procurement Data, Search California State Contracts Register, Search Department 6756 for CSU Monterey Bay, Event ID No.: 0000000502 Please contact the office after February 23, 2016 if you have any questions. California State University, Monterey Bay Business and Support Services Attn: Reyola Carlisle Mountain Hall (84B) Seaside, CA 93955 Email: rcarlisle@csumb.edu

The Trustees require a three percent (3%) Disabled Veteran Business Enterprise participation. When it nears time to bid trades, the selected Design-Builder shall contact the Trustees' DVBE Coordinator Reyola Carlisle at (831) 582-3506. This project is a public works project and is subject to prevailing wage rate laws (see Contract General Conditions, Article 35.02-c). All contractors and all tiers of subcontractors submitting proposals or bids on this project shall register to bid public works projects with the Department of Industrial Relations, and maintain current this registration pursuant to Labor Code Section 1725.5. Please go to <http://www.dir.ca.gov/Public-Works/PublicWorks.html> for more information and to register.

CNS-2849786#
SMALL BUSINESS EXCHANGE

SAN JOSE STATE UNIVERSITY

**DUNCAN HALL PHASE II ROOF
REPLACEMENT, PROJECT NUMBER:
SJSU-330**

**SAN JOSE STATE UNIVERSITY
One Washington Square
San Jose, CA 95192-0010**

The Trustees of The California State University are accepting prequalification submittals from interested and qualified general contractors and mechanical subcontractors to construct the above named Project. The Trustees will prequalify the contractors using a two-step prequalification process: (1) the Trustees' standard financial prequalification. General Contractors shall register and log in to "PlanetBids" to apply for financial prequalification at: http://www.calstate.edu/cpdc/cm/contractor_prequal_bidders.shtml, and (2) a technical prequalification using the GC Technical Prequal form, available at the Campus. The technical prequalification forms must be requested from the campus by emailing Sylvia Sosa, Contracts Specialist at sylvia.sosa@sjsu.edu. Contractors shall submit the completed Technical forms to cocm@calstate.edu and copy Sylvia Sosa before the deadline below. Mechanical Subcontractors are required only to be technically prequalified with the Trustees. The Subcontractor Technical forms are available at the campus.

Prequalification results for general contractors and mechanical subcontractors will be posted on April 7, 2016. The financially and technically prequalified Contractors will then receive an invitation to attend the pre-bid jobwalk, and subsequently, a bid proposal package. The Project consists of the removal and replacement of the roof at Duncan Hall Phase II Building. The scope of work includes hazmat removal and related electrical and mechanical renovations in accordance with the plans and specifications prepared by Byrens Kim Design. Engineer's construction estimate is \$2,300,000.

Prequalification Submittal Due Date and Time: March 25, 2016, by 5:00 p.m.

Trustees' Construction Budget:
\$2,300,000

General Contractor License Requirement:
B General Contractor and C-39 Roofing

Mechanical Subcontractor License Requirement: C-20 Warm-Air Heating, Ventilating and Air-Conditioning

General Contractor and Subcontractor prequalification is required for this project. A pre-bid walkthrough will ONLY be scheduled with those General Contractors and Subcontractors who are successfully prequalified.

Plans and Specifications will be available in Planetbids on April 7, 2016. Interested Contractors may download the complete plans and specifications by registering at <http://www.planetbids.com/portal/portal.cfm?CompanyID=15275#>. Once registration is completed, log into planetbids.com at <http://www.planetbids.com/hub/hub.cfm> and search for "Duncan Hall Phase II Roof Replacement", Project Number: SJSU-330."

Each bidder offering a proposal must comply with bidding provisions of Article 2.00 et seq. in the Contract General Conditions, and should be familiar with all the provisions of the Contract General Conditions and Supplementary General Conditions, especially Article 2.02, regarding the necessity to prequalify with the Trustees ten (10) days prior to the job walk date. Bidders failing to prequalify prior to ten days from the job walk date will not receive a bid form.

This project is a public works project and is subject to prevailing wage rate laws (see Contract General Conditions, Article 4.02-c) and register to bid with DIR per Labor Code Section 1725.

The Trustees require the successful bidder to achieve a minimum goal of three percent (3%) DVBE participation in contracting construction projects as established in the bidding documents.

It will be the responsibility of each bidder to obtain a bid proposal package in sufficient time to fulfill requirements therein. Bid proposal packages are obtainable only by prequalify contractors, licensed in the State of California with a **B-General Contractor and C-39 Roofing license**, and registered with the DIR to bid public works projects. The bid proposal packages must be requested from Sylvia Sosa via email at Sylvia.sosa@sjsu.edu.

New Report on Home Mortgages

Continued from page 2

"Unfortunately, the federal data can't tell us why black and Latino borrowers are so underrepresented, but the fact that these families are effectively shut out of the home mortgage market should set off alarms," said lead author Zach Murray, Greenlining Institute Economic Equity program manager. "It's time to ask whether banks are doing enough to reach African American and Latino borrowers with loan products that meet their needs and help them gain the benefits of homeownership."

"Our analysis revealed several major concerns regarding the home mortgage market," said Urban Strategies Council Research and Technology Director Steve Spiker. "We found that applications from, and loans to, black and brown communities were much lower than would be expected given their share of the population, and that too often applicants' race, ethnicity and income data are either not collected or submitted by lending institutions."

Source: <http://greenlining.org>

Backbone of High-Speed Rail in Central Valley

Continued from page 1

helpful and encouraged her along the way. "If you let people tell you to just sweep up or do other minor tasks, then you aren't going to learn. You have to show them that you are hungry and want to learn and then they will teach you. I always gave 100 percent and they saw that."

She offers this advice to other young women: "Not everyone is meant for college; not because you

aren't smart enough, but you might not want to spend your whole day inside in class or in an office. If you like working with your hands and don't mind getting dirty, then this is the way to go."

Tammy will be eligible for retirement soon, but plans to keep working on the high-speed rail project for as long as she can.

Source: California High-Speed Rail Authority

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Fictitious Business Name

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0369434-00

Fictitious Business Name(s):
Bay City Medical Transportation
Address
239 Jules Avenue,
San Francisco, CA 94112
Full Name of Registrant #1
Second Allied LLC (CA)
Address of Registrant #1
239 Jules Avenue,
San Francisco, CA 94112

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 2/17/2016

Signed: Randolph C Madamba

This statement was filed with the County Clerk of San Francisco County on 2/10/2016.

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: Alex Liang
Deputy County Clerk
2/17/2016

2/25/16 + 3/3/16 + 3/10/16 + 3/17/16

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0369730-00

Fictitious Business Name(s):
BCG Bay City Gals
Address
973 Dolores St,
San Francisco, CA 94110
Full Name of Registrant #1
Barbara Jane Hartmann
Address of Registrant #1
973 Dolores St,
San Francisco, CA 94110

This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 3/4/2016

Signed: Barbara Jane Hartmann

This statement was filed with the County Clerk of San Francisco County on 3/4/2016.

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: Jennier Wong
Deputy County Clerk
2/17/2016

3/10/16 + 3/17/16 + 3/24/16 + 3/31/16

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0369336-00

Fictitious Business Name(s):
DB & Associates
Address
1 Crescent Way #1207,
San Francisco, CA 94134
Full Name of Registrant #1
Dion Jay Brookter
Address of Registrant #1
1 Crescent Way #1207,
San Francisco, CA 94134

This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 2/10/2016

Signed: Dion Jay Brookter

This statement was filed with the County Clerk of San Francisco County on 2/10/2016.

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: Sonya Yi
Deputy County Clerk
2/10/2016

2/18/16 + 2/25/16 + 3/3/16 + 3/10/16

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0368984-00

Fictitious Business Name(s):
New Bay Area Property Management
Address
1304 York Street,
San Francisco, CA 94110
Full Name of Registrant #1
Virginia Lopez
Address of Registrant #1
1304 York Street,
San Francisco, CA 94110

This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 1/15/16

Signed: Virginia Lopez

This statement was filed with the County Clerk of San Francisco County on 1/22/2016

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: Fanny Wong
Deputy County Clerk
1/22/2016

2/18/16 + 2/25/16 + 3/3/16 + 3/10/16

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0369473-00

Fictitious Business Name(s):
Win My Vote
Address
2622 22nd Avenue,
San Francisco, CA 94116
Full Name of Registrant #1
James Gillis
Address of Registrant #1
2622 22nd 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 Not Applicable

Signed: James Gillis

This statement was filed with the County Clerk of San Francisco County on 2/19/2016.

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
2/19/2016

3/10/16 + 3/17/16 + 3/24/16 + 3/31/16

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0369788-00

Fictitious Business Name(s):
Targetmytravel
Address
1188 Mission Street #1207,
San Francisco, CA 94103
Full Name of Registrant #1
Ivailo Anguelov
Address of Registrant #1
1188 Mission Street #1207,
San Francisco, CA 94103

This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 3/8/2016

Signed: Ivailo Anguelov

This statement was filed with the County Clerk of San Francisco County on 3/8/2016.

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
3/8/2016

3/10/16 + 3/17/16 + 3/24/16 + 3/31/16

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0368311-00

Fictitious Business Name(s):
Heckmann Comms
Address
995 Market St., 2nd fl., San Francisco CA 94103
Full Name of Registrant #1
Ronald Heckmann
Address of Registrant #1
76 Lakeview Avenue, Piedmont, CA 94611

This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 5/1/2008

Signed: Ronald Heckmann

This statement was filed with the County Clerk of San Francisco County on 12/11/2015

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

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0368620-00

Fictitious Business Name(s):
Rent Ready SF
Address
1236 Francisco Street #4, San Francisco, CA 94123
Full Name of Registrant #1
Wendy Anai Saucedo Guerrero
Address of Registrant #1
1236 Francisco Street #4, San Francisco, CA 94123

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

Signed: Wendy Anai Saucedo

This statement was filed with the County Clerk of San Francisco County on 1/4/16

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: Fanny Wong
Deputy County Clerk

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0368781-00

Fictitious Business Name(s):
Cafe Colombini Grill Restaurant
Address
835 Hyde Street, San Francisco, CA 94109
Full Name of Registrant #1
Reza Askarnia
Address of Registrant #1
301 Taylor Avenue, San Bruno, CA 94066

This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on June 1, 2006

Signed: Reza Askarnia

This statement was filed with the County Clerk of San Francisco County on N/A.

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: Jennifer Wong
Deputy County Clerk

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0368486-00

Fictitious Business Name(s):
WashCycles
Address
2241 Irving Street, San Francisco, CA 94122
Full Name of Registrant #1
Chachingly, LLC (CA)
Address of Registrant #1
1212H El Camino Real #354, San Bruno, CA 94066

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 N/A

Signed: Richard M. Cabanding

This statement was filed with the County Clerk of San Francisco County on N/A.

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

Women are Making History

Continued from page 2

cans are employed by a small business. When these federal dollars churn in local communities, they create a multiplier effect that strengthens the local tax base, which leads to better government services and better schools. We know that when a small business secures a federal contract, their odds of success are enhanced dramatically.

One example of our nation’s champion women-owned small businesses is Necole Parker. As CEO and founder of The ELOCEN Group, LLC, started in 2007, she leads the full-service program and project management firm that focuses on delivering innovative client solutions as it relates to new construction, renovations, and information technology integration. Before becoming certified by the SBA’s 8(a) Business Development Program, Ms. Parker sought SCORE counseling on government contracting, SBA rules and regulations, and how to successfully connect with federal agency small business offices. The SBA’s 8(a) program has been very instrumental in the growth of her company. Ms. Parker has said she appreciates the programs and services the SBA offers to help small

businesses like hers. She has stated, “Successfully growing The ELOCEN Group in scale, capacity, and competitiveness are the results of our company’s direct participation in the SBA 8(a) program. We’ve been able to regularly exceed targeted goals, consistently increase staffing year-over-year, and leverage relationships established throughout our engagement with SBA.”

Small businesses provide corporations and the government with agility, creativity, innovation and flexibility. Small businesses also help create a distinct feel in our communities that only they can provide. We want to see more outcomes like Elocen. It is vital that we not only recognize the contributions of women-owned businesses, but that we positon more women to start small businesses. The SBA remains committed to making sure that women-owned businesses and all small businesses continue to flourish and gain access to their fair share of federal contract dollars. While women still face many challenges when it comes to business ownership, the SBA has the resources to help women knock down the hurdles to success.

Source: www.sba.gov



Access to Capital



Report: Minority-Owned Suppliers Lack Access to Capital, Education around Financing Options

By Kaitlyn McAvoy

Minority-owned businesses often lack access to the capital needed to compete and grow in their market, a new study released by the National Minority Supplier Development Council shows. Many minority business enterprise (MBE) suppliers have little or no knowledge of the opportunities available for obtaining capital, making education key for survival.

According to NMSDC President Joset Wright-Lacy, some MBE suppliers don't see the importance of establishing a relationship with a finance or investment professional, say a banker, who can help them through the stages of business development. This is one of the main factors for this barrier to capital for MBEs, Wright-Lacy said.

"If you don't have that relationship, you are already a step behind," she said.

Wright-Lacy said NMSDC works with MBEs to help them understand the need for having the proper corporate structure in the organization, which includes having someone who is watching the finances and exploring means of financing.

Spend Matters' Founder and Head of Strategy Jason Busch said another issue when it comes to growth capital for small and diverse businesses in general is that short-term maturity, non-bank receivables and payables financing options have not yet crossed the adoption chasm in North America.

"The opportunity for larger corporates and public sector organizations to adopt payables-led invoice discounting programs that provide access to early payment for suppliers at reasonable rates of interest — with or without impact to their balance sheets — is very significant," Busch said.

Accelerating payments to MBEs represents a true "win-win" initiative, Busch added. The only challenge is technology adoption that can provide transparency and efficiency throughout the PO, invoicing and approvals process. When this becomes ubiquitous, the days of small business own-

ers maxing their personal credit facilities or taking onerous merchant cash advances to fund growth will become a memory for more and more entrepreneurs, he said.

Additional Report Insights

NMSDC's survey of 456 MBE suppliers showed the majority of the organizations had little to no knowledge about the types of financing available, such as private equity, angel investors and mezzanine financing. However, few respondents had positive perceptions of these financing options, with just 10% saying they had positive impression of mezzanine financing, for instance. Conversely, 88% had an extremely negative to neutral opinion of the financing option.

MBEs cited credit cards and earnings of the business as the top ways they were financing for capital needs. Forty percent of respondents said they had used credit cards for capital needs within the last two years, and 40% cited using business earnings for capital needs. A third used a revolving line of credit from a bank and 22% used a private loan from a friends of family members. Just 14% said they used a bank loan. The survey also showed 30% used no financing within the last one to two years.

Wright-Lacy, who has been working in the space for more than 25 years, said the survey findings were not surprising. Rather, the responses confirmed everything she has seen over the years that make it difficult for MBEs to compete and survive. A lack of access to capital, she said, has been the "No. 1 barrier to growth for MBEs for 40-plus years."

Survey participants agree a lack of capital hinders growth potential. Sixty-four percent of MBEs said without capital availability they are unable to grow and expand operations and 38% said they were unable to hire new or additional employees.

Additional findings of the survey include:

- 71% of MBEs said they had no investors in the business.



- 88% said zero percent of the business was owned by outside investors. One percent said 50% or more was owned by outside investors.
- 50% of MBEs are currently seeking financing for the business, while the other 50% are not.
- Certification remains a top concern for MBEs, however, with 54% saying they thought losing their minority business certification would jeopardize their ability to retain customers.

Maintaining certification is a concern for MBEs, but there are ways still to keep a certification while growing capital, Wright-Lacy said. The NMSDC offers a "Growth Initiative" certification where the actual minority ownership stake in the company can sink to 30%, but a minority must maintain 51% of the organization's day-to-day operations. Typically, a MBE certification calls for a minority to keep a 51% stake in the business' ownership. The growth initia-

tive allows for investors to come in to provide capital for an MBE and still allow the MBE to maintain its minority certification, Wright-Lacy said. She also expects more companies to take advantage of this certification in 2016.

Busch applauded NMSDC's efforts in producing this study.

"The more attention we can call to accelerating cash in the financial supply chain for MBEs, the better off we will all be in terms of economic growth, supplier innovation and jobs creation," he said. "Yet the opportunity is not just one of access to equity or longer-maturity debt financing for small businesses. Short-term facilities can play a critical role in funding survival and growth for firms. And all too often, people forget that."

Source: spendmatters.com

Financing that Gives You Quicker Access to Capital

The recent Commerce Department New Home Sales Report for December showed that 2015 was the best year for new home sales since 2007, a sign that the housing market is gaining strength and momentum. As the economy boosts consumer confidence, the industry outlook is optimistic for builders who adhere to best practices in production and financing.

Builders who educate clients about these loan options can help themselves and clients mitigate potential interest rate increases and lessen uncertainty.

For builders, construction to permanent financing eliminates builder debt service during construction because it allows buyers to fund projects from the ground up—including new construction or major renovations to existing housing stock.

Builders receive a draw on the loan directly from the lender or the buyer at specified phases of construction.

But builders aren't the only beneficiaries. Construction to permanent financing offers significant advantages to buyers. Because the loans allow consumers to lock in at current rates for the life of the loan, buyers circumvent the rate-induced stress of the traditional loan.

Additionally, in a rising interest rate environment, buyers who are renovating or buying new construction save money and benefit from a construction schedule funded in advance. In that regard, construction to permanent loans help keep projects on track and, in the case of income properties, provide owners more profit. New York City, for example, has been an epicenter of construction

loan activity as construction to permanent loans help transform older homes into two- to four-unit multi-family dwellings. Additionally, for buyers interested in investing in a second home, construction to permanent loans make dream vacation homes a reality. Most importantly, since construction to permanent loans allows interest-only payments during the first 12 months of construction, owners can lease during renovations, making loans even more attractive. After 12 months, monthly principal and interest payments begin.

A few options exist for construction to permanent loans. Some banks offer loans backed by the FHA. Others offer their own non-government construction to permanent loan products. Furthermore, while construction to permanent loans allow interest-only payments during a specified

length of construction, loans also vary regarding closing costs, builder/consumer underwriting, and allowing renovations versus new construction to be financed. Some lenders offer interest-only payments during the first 12 months of construction and underwrite only the consumer. Some loans offer a single closing at completion of construction, which saves buyers money.

Consumers of all stripes stand to benefit greatly from construction to permanent loans. As the economy strengthens, builders who can help clients mitigate a mortgage rate increase can also ensure their own cash flow and project funding while taking advantage of this smart financing option.

Source: <http://www.builderonline.com>



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SMALL BUSINESS EXCHANGE

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sbe@sbeinc.com • www.sbeinc.com

Small Business Exchange, Inc. - RECOGNITION

- **2014: San Francisco African American Chamber of Commerce**
Juneteenth 2014 Business Award
- **2014: San Francisco African American Historical & Cultural Society**
2014 Award Recipient
- **2009: Bay Area Contract Compliance Officers Association**
25 Years of Service to the Women and Minority Business Community
- **2007: National Assn. of Minority Contractors of Southern CA**
Minority Business Advocate of the Year
- **2005: U.S. Dept. of Commerce Minority Business Development Agency**
Minority Media Cornerstone Award
- **1995: Black Business Association of Los Angeles**
Outstanding Entrepreneur Award
- **1995: Senator Dianne Feinstein**
Commendation on BBA Award
- **1995: Yvonne Braithwaite Burke, Supervisor, 2nd District**
Recognition of dedicated service to the citizens of Los Angeles County
- **1990: LA Mayor's Advisory Board, Office of Small Business Assistance**
Mayor Tom Bradley
- **1990: Minority Business Enterprise of the Year Award**