

Vol 33, Edition 3 • April 6, 2017

Voice of Small, Emerging Diversity Owned Businesses Since 1984 • NEWS • INFO • BIDS

SBA Recognizes Export Lenders BB&T, First American Bank and World Trade Finance Inc.

The U.S. Small Business Administration today honored BB&T and First American Bank as the 2017 SBA Export Lenders of the Year, respectively for large and small lending institutions during a ceremony at the 10th annual SBA Export Lender Roundtable in Washington, D.C. During the event, World Trade Finance Inc. was recognized as SBA's Export Working Capital Champion, for providing international trade financing to small businesses since 1997.

BB&T Senior Vice President William Browning, and First American Bank Vice President Alan Lane-Murcia received the awards on behalf of their respective institutions. World Trade Finance founder and former President Bernd Hermann, and co-founder/Managing Director Irene Kuo received the Export Working Capital Champion award.

"American small business exporters need capital to access overseas markets, fund their export sales, and expand local operations. BB&CT, First American Bank and World Trade Finance have been invaluable partners toward this end," SBA Administrator Linda McMahon said. "I want to congratulate and thank these lenders for helping small business exporters expand, create high-wage jobs for American workers and advance small business innovation."

U.S. exports are important to the nation's economy, and 98 percent of all exporters are small businesses. SBA export lenders play a pivotal role in helping small business exporters to compete and succeed in the global market. During fiscal year 2016, the SBA reported a record \$1.53 billion in financing to small business exporters.

Based in Winston-Salem, North Carolina, BB&T is one of the largest financial services holding companies in the United States., operating 2,196 financial centers in 15 states and Washington, D.C. In fiscal year 2016, BB&T made a strong commitment to ensure that its small business exporters had access to financing. As a result, BB&T recorded remarkable growth in SBA export financing, moving from \$7 million of Export Working Capital Loans in fiscal year 2015 to \$30.6 million in fiscal year 2016.

First American Bank is an Illinois-chartered, privately-held, full-service bank with 50 locations in Illinois and Florida, and more than \$3.4 bil-

Continued on page 7

the priorities of women and minority owned businesses.

Joining a total group of eleven women small business owners, we- four Latina business ownersembraced the responsibility to speak up on behalf

By Lili Gil Valletta, Contributor

Twelve days after the U.S. Hispanic Chamber

of Commerce facilitated a roundtable discussion

with Latina business owners, a meeting with Presi-

dent Trump, Vice President Pence and Linda Mc-

Mahon, Head of the Small Business Administration, quickly was arranged to continue to elevate

the issues and seek further engagement to advance

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

PRSRT STD U.S. Postage PAID San Fran CA 941 Permit No. 820 of the issues and barriers faced by the fastest growing business segment in the country; Hispanicowned businesses.

The four Latinas at the table with the President included Patricia Funegra, a social entrepreneur and activist, founder and CEO of La Cocina VA, Dyan Medina Gibbens, former Air Force Captain now founder and CEO of the drone company Trumbull Unmanned, Claudia Mizra, an immigrant from Colombia founder and CEO of Akorbi a global provider of multilingual services and staffing and I, Lili Gil Valletta, CEO and co-founder of CIEN+ and CulturIntel.

Some of the key issues discussed included mentoring, better awareness of SBA programs to ensure equity in access to capital and opportunities like government contracting, training and STEM programs for children K-12 and removing barriers for lending that disproportionately affect women and minorities.

As private citizens and Latina business owners without party affiliation, we proudly shared our journeys as immigrants and underscored the importance of recognizing America's shifting demographics and closing inequality gaps.

I particularly brought up the need to engage Hispanics as programs are designed and the need

for relevant community outreach and role models among minority children and their parents to foster a culture of education, STEM and innovation. These inclusive strategies can make generational impact by leaving a legacy of systemic changes and programs that empower the diverse segments that are set to drive incremental growth, but have yet to achieve their full potential.

While many organizations have recognized diversity in talent and leadership as a key business priority, many still lag behind when it comes to diversity as a priority for vendor or partner contracting. This is what is called supplier diversity, a term often misunderstood as an effort to fulfill quotas instead of a key strategy to drive innovation, sustainability and economic growth.

The shifting demographics in America are an eminent reality. In fact, the U.S. Census estimates that by the year 2044 we will be a majority-minority nation; however this milestone has already arrived across public schools in America today. In fact, according to the US Census, minorities drive 100 percent of population growth.

But how are these trends linked into the economy of our businesses and nation? Simply said, it's about growth. Common business sense tells us that investment and priority ought to be al-

Continued on page 7

Latina Entrepreneurs Elevate Minority Business Issues During Meeting With President Trump



Success Stories

SFSBDC Client Spotlight: Successful Restaurateur Tries a New Concept

Master Vietnamese Chef Khai Duong returns to SF and receives rave reviews

For years Chef Khai successfully ran Ana Mandara in Ghiradelli Square. The 300 seat restaurant drew huge crowds and rave reviews from some of the Bay Area's top restaurant critics. After a successful 12 year run Khai and his partners, actors Don Johnson and Cheech Marin decided to close the restaurant. Khai then took a much needed sabbatical and returned to his native Vietnam for relaxation, rejuvenation and inspiration. "I needed to get back to my roots and discover new flavors from my countrymen," says Chef Khai. While traveling through remote villages by bus and train Khai thought about what his next venture would be. He dreamt of opening a small cozy restaurant for a very special clientele with a concept the Bay Area had not seen before - a ten course tasting menu of exquisitely prepared Vietnamese inspired bitesized delicacies - what Khai calls Vietnamese Noveau Cuisine.

Upon his return to San Francisco he met Jim Nguyen, one of the SBDC's business advisors. Jim told Khai the SBDC could assist him in opening his new restaurant by offering free consulting services and help with navigating the paperwork required by the City. Jim in turn introduced Khai to Valerie Camarda, one

of the SBDC's marketing consultants who created a marketing plan to guide the restaurant's marketing and PR efforts. As a result, the restaurant was able to get coverage in the Inside Scoop, the food section of the San Francisco Chronicle, in Eater sf, an online food column, and in Hoodline's food and restaurant section. As a result of reading the Hoodline story about Khai, ABC TV's Natasha Zouves did a segment on Khai at the CAAM (Center for Asian American Media) Fest where he received a Humanitarian Award for his service to the community. The ABC TV segment appeared on Channel 7's afternoon and evening news.

The Le Cordon Bleu trained chef and former Vietnamese Iron Chef judge's restaurant has been open since late December 2016 and has steadily built its clientele. Not including himself, Khai has hired five staff members to help prepare and serve the very intricate food. He has trained his staff well. There are two seatings



Chef Khai Duong

each night the first seating is at 5:30and the second at 8:30. Each course is served to each guest throughout the restaurant at the same to ensure each dish's peak flavors. The restaurant does not take walk-ins.

His past clients from Ana Mandara days are thrilled to see him back. Some of his clients from out of town now make a point of seeing him whenever they return to San Francisco. His 5 star Yelp reviews go on and on about how delicious the food is and how superb the service and ambiance are. Khai was just selected as one of five businesses who will be featured in a major Yelp ad campaign starting in a few months. Look for Khai's picture on Muni buses and billboards throughout San Francisco.

Now Khai has a new dream - to receive a Michelin star - one of the greatest honors a chef could ever receive. No other Vietnamese chef has ever received a Michelin star. Chef Khai will be the first - it's written in the stars.

SOURCE: San Francisco Small Business Development Center



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New campaign educates female and minority business owners about predatory lending

By Max Marin

Predatory money lenders target women and minority owned businesses. Here's what you need to know as a small business owner.

"It's the wild west out there," says Mark Pinsky, president and CEO of Opportunity Finance Network (OFN). "In the small business space, unlike in the mortgage space, you can have five loans stacked on top of one another."

Predatory lenders flood the market. The average small business owner can have a sizeable loan decision in just five minutes — but the interest rate could be as high as 125 percent. Not every borrower is able to pay it back, however, so the model accounts for a certain percentage of the unsuccessful loans. Hence the crazy interest.

Through a network of over two hundred community development financial institutions (CD-FIs) across the U.S., OFN has learned that this practice continues to disproportionately affect female and minority business owners.

CDFIs are private financial institutions that provide affordable lending to help low-income communities join the economic mainstream. But connecting to their intended audience isn't always easy. "Often times folks are struggling to run their businesses. Finding time to get schooled on the financial pieces isn't a luxury they all have," said Nancy Santiago Negron, OFN's chief external affairs officer. "So how can OFN make it easy to understand?"

It's a challenge. Many small business owners work 60 or 80 hours per week. How can these entrepreneurs learn to identify a predatory lender? Moreover, how can they find fair-practice lenders and CDFIs?

Education.

OFN is partnering with wholesale warehouse Sam's Club to spread its message, and hopefully take a bite out of the predatory lending marketplace. The two organizations are still working on how to do this effectively. (A social media campaign is in the works.) Sam's Club has over 600 locations between the U.S. and Puerto Rico, with a global membership of 47 million. But the message has to be location and culture-specific to really reach its intended audience.

"In the Latino community, we know our people are scared to death of credit," Negron said. "Even student loans, they're petrified."

According to a 2014 study (link is external), African Americans and Latino borrowers were 30 percent more likely to receive high-rate subprime



Photo: "Small Biz" by Jorge Díaz via Flickr loans than white borrowers. Across the board, female borrowers are more prone than males.

"Rather than trying to get them off the hook," Pinsky says, "We want to help them think twice about even biting down on the hook."

Pinsky adds that the educational component won't be a simply how-to guide for loan seekers.

In addition, OFN wants to provide busy entrepreneurs with practical tools they can use for the longterm good of their businesses.

The initiative will be funded through a \$3.6 million grant from Sam's Club Giving Program's Small Business Economic Mobility Initiative.

SOURCE: http://aldianews.com

5 Tips for Securing a Small Business Loan

By Miguel Salcido

You have the greatest business idea, a no-fail plan, and a stellar team ready to help you execute your vision. With no capital, though, your entrepreneurial goals may remain just a dream.

The SBA reports startup companies typically encounter the most challenges when applying for a small-business loan. Here are five tips to keep in mind to secure the finances to power your smallbusiness venture.

1. Find the Right Lender

There are many types of lenders you can approach for a small-business loan. Approaching the most appropriate one increases your chances of propelling your business. Lender choices include:

- Large national financial institutions. You may approach your current bank for a traditional bank loan. Since you already have a built-in relationship, this lender may help point you in a better direction if they're not able to help.
- Alternative lenders. Alternative lenders bridge the gap between big banks and community lenders with moderate requirements. Alternative lenders such as SnapCap may help niche businesses secure fast business loans as they focus on potential growth versus business owners' credit scores.
- Community lenders and credit unions. Locally-

owned banks or lenders with interest in the economic growth of a specific area may be a good fit for locally-focused businesses.

- 2. Do Your Homework
- Find out what the lending institution requires in the approval process. You'll typically need to:
- Have a solid business plan. Loans are typically not granted to lending, speculating, or gambling ventures.
- Have exceptional credit history. This includes both personal and business credit history, which should be verified by the three major credit bureaus.
- Have strong personal and business assets. This proves to the lender you'll be able to pay them back.
- Have a positive relationship with the lender. Having a constructive relationship with the lender before you even apply for the loan may increase your chances of achieving it.

3. Sort Out the Details

The clearer you can present your business plan to the lender, the more they'll be able to understand and trust in your venture; the more details you provide, the better. During the application process, you'll want to communicate:

• Why you need the money and what it will be used for. The more essential these factors are to the growth of your business, the more they'll impact the lender. Bailing out business losses does not convey return of investment.

- A detailed budget of how each portion of the loan will be spent. Use up-to-date financial documentation and cash flow projections researched by a qualified expert to support your claims. Be prepared to explain industry risk, based on government ratings.
- The partners and suppliers you'll be working with when spending loan money. Lenders will want to verify the businesses you'll be spending your money with are credible, as well.

4. Come With the Right Team

Your business practices aren't the only deciding factors in whether or not you'll get a smallbusiness loan. Lenders will also want to:

- Know your leadership. The executive members of your business should have exemplary credit and business history.
- Know your other investors. You'll want to disclose who else is putting faith in your company and what their relationships are to you and your business.
- Know you have equity in the company. If you are not personally invested in the business in some way, this decreases the trust the lender will have when considering distribution of the loan. You'll want to convey passion when communicating to the lender about your business and provide examples of how you see your company growing, whether it's through distribution partnerships or new product plans.

5. Get Free Help

Navigating the small-business loan process, especially for a business that is new to the ins and outs, can be tricky and overwhelming. Thankfully, there are free sources of support that can help you along the way:

- SBA. This government organization is designed to help small businesses like yours succeed. You can find at least one branch office in every state. The SBA also represents a national network of about 100 women's business centers targeted to female entrepreneurs.
- SCORE. SCORE provides a network of free business mentors, so you can find an expert directly related to your field and learn from their successes.
- Small Business Development Centers. Small Business Development Centers (SBDCs) offer free business resources and assistance from professionals and professors. There are more than 900 centers across the country.

By taking the time to prepare for the small-business loan application process, creating a detailed business plan that addresses any concerns you may encounter, finding the ideal lender for your type of small business, surrounding yourself with colleagues and investors as driven as you are, and using free resources for help, you'll be able to procure a small-business loan that could be the key driving force in your business future.

SOURCE: www.allbusiness.com

California Sub-Bid Request Ads



Best Contracting Services, Inc.

4301 Bettencourt Way Union City, CA 94587 P: (310) 328-6969, F: (310) 328-9176 E: tryan@bestcontracting.com,cruffin@bestcontracting.com

Best Contracting Services, Inc. is requesting sub bids from qualified DVBE Suppliers, Subcontractors for: San Ramon Valley Unified School District 10540 Albion Road San Ramon, CA 94582 Project: San Ramon Valley High School Increment 2 - New Classroom Building Location: 501 Danville Blvd. Danville, CA 94526 Project No. 14-18 Bid # 717 TPA and Metal Roofing San Ramon Valley Unified School District

<u>Bid Due Date: 4/11/2017 at 2:00 pm</u>

For the following (but not limited to) work:

TPA Single-Ply Roofing Products and Standing Seam Sheet Metal Roofing Products If you are interested in bidding on this work or know someone who is, please contact: Tom Ryan/Candys Simpkins at P: (310) 328-6969, F: (310) 328-9176

Plans, Specs, and Requirements for the project are available for review from Lathrop Construction Associates Inc. by contacting Maria Galligan at maria.galligan@lathropconstruction.com (707) 746-8000 or our office in Union City For assistance in obtaining bonds, line of credit, and/or insurance for this project please contact Thomas Ryan/Candys Simpkins at the noted phone number.

WE ARE AN EQUAL OPPORTUNITY CONTRACTOR



BROSAMER & WALL, INC.

An Equal Opportunity Employer is requesting quotations from all qualified SBE (Small Business Enterprise)

Professional Services, Sub-contractors, Material Suppliers and Trucking for the following project: Permanente Creek Flood Protection Project - Channel Improvements

Owner: Santa Clara Valley Water District Project No. 26244001 Contract No. C0625 Closing Date: April 12, 2017 @ 2:00 PM CONTACT:

Robert Rosas Brosamer & Wall Inc. 1777 Oakland Blvd, Suite 300 · Walnut Creek, California 94596 PH: 925-932-7900 FAX: 925-279-2269

PROJECT SCOPE:

The work in this Contract includes but is not limited to providing: Clear and Grub, Remove Trees and construct levees and floodwalls, including flood gates. Remove the existing left bank concrete U-Framed channel wall and invert slab and replace with Special U-Frame Channel. Construct four (4) flow separation walls in addition construct access ramps. Portions of the project require that we remove concrete trapezoidal channel lining and replace with concrete U-Frame as well as remove a 12-ft by 6.5-ft reinforced concrete box culvert (RCB) and construct a new 9-ft by 6.5-ft double RCB. Underground improvements include replacing an existing 36-inch RCP and 4-ft diameter manhole with 42-inch RCP and 5-ft diameter manhole adjacent to the new double RCB and replace the existing sanitary sewer line underneath the new double RCB.

Subcontractors and Suppliers being solicited include but not limited to:

SUBCONTACTORS: Clear & Grubbing; Earthwork & Grading; Environmental Consultants; Erosion Control, Fencing; Flatwork (Minor Concrete); Landscape & Irrigation; Asphalt Paving; Rebar; Shoring; Roadway Signs; Striping & Markers; Traffic Control; Trucking and Underground Utility Work. **VENDORS/SUPPLIERS:** Aggregate; Geo-Textile Fabric; Lumber; Miscellaneous Metals; Sheet Pile;

Underground Pipes; Pumps; Concrete Supply and Placement **Requirements:** Brosamer & Wall, Inc. will work with interested subcontractors/suppliers to identify opportunities to break down items into economically feasible packages to facilitate SBE Participation. Brosamer & Wall, Inc. is a union signatory contractor. Subcontractors must possess a current contractor's license, insurance coverage and worker's compensation for the entire length of the contract.

All subcontractors will be required to sign our standard Subcontract Agreement. 100% payment and performance bonds may be required. If you have any questions regarding this project or need assistance in obtaining/waiving insurance, bonding, equipment, materials and/or supplies please call or email Robert Rosas contact information below.

Plans and specifications can be viewed at our office located at 1777 Oakland Blvd Suite 300, Walnut Creek, Ca. 94596 or can be downloaded for free at SCVWD website @ www.valleywater.org. B&W will also make plans electronically please email rrosas@brosamerwall.com for free online link. Brosamer & Wall INC., intends to work cooperatively with all qualified firms seeking work on this project. If you are interested in submitting a subcontractor bid for this project, you may contact Robert Rosas Chief Estimator at 925-932-7900 or email your quote to estimating@brosamerwall.com or fax us your quote at 925-279-2269. B&W, INC., IS AN EQUAL OPPORTUNITY EMPLOYER



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

Requests sub-bids from qualified California Department of General Services (DGS) certified Small Business Enterprises (SBE) and Micro Small Businesses, Subcontractors, Consultants, and/or Suppliers seeking to participate in the Santa Clara Valley Water District, Permanente Creek Flood Protection Project Permanente Creek Channel Improvements in Mountain View and Los Altos, CA. http://www.pd.dgs.ca.gov

Subcontractors and Suppliers for the following project:

Permanente Creek Flood Protection Project Permanente Creek Channel Improvements Project No. 26244001 Contract No. C0625 Owner: Santa Clara Valley Water District <u>Bid Date: April 26, 2017 @ 2:00 P.M.</u>

Small Business Enterprises and Micro (SBEs) wanted for the following scopes, including, but not limited to:

AC Paving, Aggregates, Biologist, Minor Concrete, Clear & Grub, Concrete Grinding, Concrete Forms & Accessories, Concrete Pumping, Concrete Supply, Concrete Reinforcement Supply & Install, Demolition, Erosion Control, Fencing, Flood Walls, Flood Gate System/Flap Gates, Geotextile, Signage, Soil Disposal Site, Storm Drain Pipe Supply, Quality Control, Shotcrete, Street Sweeping, SWPPP, Trucking & Hauling, Well Abandonment & Removal, Water Truck.

Bonding, insurance and any technical assistance or information related to the plans or specification and requirements for the work will be made available to interested DGS certified, SBE and Micro SB 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 April 21, 2017 and Quotes NO LATER THAN April 25, 2017 at 5 PM.

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

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

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

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

An Equal Opportunity Employer CA Lic. 433176 DIR # 1000001147



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

REQUEST FOR DVBE SUBCONTRACTORS AND SUPPLIERS FOR: Will C. Wood High School Stadium Project Vacaville Unified School District BID DATE: April 19, 2017 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Building Structures, Concrete, Fencing, Electrical, Demolition, Survey, Underground, Lime Treatment, Track Surfacing, Synthetic Turf, Striping and Construction Materials

100% Performance & Payment Bonds may be required. Worker's Compensation Waiver of Subrogation required. Please call OCJ for assistance with bonding, insurance, necessary equipment, material and/or supplies. OCJ is willing to breakout any portion of work to encourage DVBE Participation. Plans & Specs are available for viewing at our office.



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

REQUEST FOR DVBE SUBCONTRACTORS AND SUPPLIERS FOR: Covelo Replace AC and BWC Overlay Hwy 162 Mendocino County Caltrans #01-0F8904 BID DATE: April 13, 2017 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Lead Compliance Plan, Construction Area Signs, Traffic Control System, Type II & Type III Barricade, Portable Changeable Message Sign, WPCP, Slurry Seal, Prepaving Intertial Profiler, Asphaltic Emulsion (Bonded Wearing Course), Data Core, Bonded Wearing Course-Gap Graded, Tack Coat, Cold Plane AC, Striping & Marking, Adjust Frame & Cover and Construction Materials

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



McGuire and Hester 9009 Railroad Avenue • Oakland, CA 94603 Phone: (510) 632-7676 • Fax: (510) 562-5209 Contact: Kevin Exberger • An Equal Opportunity Employer

Sub Bids Requested From Qualified DBE Subcontractors & Suppliers for City of Alameda - Cross Alameda Trail Jean Sweeney Improvements Project# 17.114 • Location: Alameda CA Bid Date: April 17, 2017 @ 2:00 PM

McGuire and Hester is seeking qualified subcontractors in the following trades: **Survey, SWPPP/Erosion Control, Trucking, Tree Removal, Striping, Graffiti Resistant Coating, and Electrical.** We will pay up to and including one and one-half percent (1-1/2%) of your bonding cost. Certification

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.

California Sub-Bid Request Ads

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

CAHILL CONTRACTORS, LLC requests bids from Certified SBE Subcontractors and Suppliers for the following DESIGN BUILD TRADE: Earthwork & Shoring/Underpinning PARCEL Q - DESIGN-BUILD BID (SELECT TRADES) 1491 Sunnydale Avenue, San Francisco, CA 94134 This is a CMD project with construction workforce and prevailing wage require-

ments BID DATE: 4/25/17 @ 2 PM Voluntary Pre-Bid Meeting: TBD, Cahill's Office 425 California St., Suite 2200

San Francisco, CA 94104 **BID DOCUMENTS:** Please contact Colby for access to

documents on BuildingConnected.

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

CAHILL CONTRACTORS, LLC requests bids from Certified SBE Subcontractors and Suppliers for the following TRADES:

Structural Steel / Electrical / Earthwork / Asphalt Paving / Site Concrete / Landscape / Site Utilities

BLOCK X - HORIZONTAL PHASE I (SELECT TRADES) 1101 Connecticut St., San Francisco, CA 94107

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

BID DATE: 4/25/17 @ 2 PM Voluntary Pre-Bid Meeting: TBD, Cahill's Office 425 California St., Suite 2200

San Francisco, CA 94104 **BID DOCUMENTS:** Please contact Colby for access to

documents on BuildingConnected.

🖬 mass. **Selectric** Construction Company

DBE Bidding Opportunities Los Angeles, CA Regional Connector Transit Corridor Project for Metro Contract No. C0980

Opportunities to provide sub-quotes include: • FRE Conduit/ HV Box Procure and Install

Time Frame: Work is expected to begin in November 2018 and go through February 2019

Notice of Interest Response Deadline: May 5, 2017

Contact Information: George Cendejas (213-537-3981) gcendejas@masselec.com Mass Electric Construction Co. Is an Equal Opportunity Employer

This solicitation is in response to Metro's DBE requirements and MECT intends to conduct itself in good faith with DBE firms seeking subcontract opportunities for the contract.

Balfour Beatty nfrastructure Inc

Balfour Beatty Infrastructure, Inc. is bidding as a Prime contractor and encourages all qualified Subcon-tractors and Suppliers to submit quotations for the following project. Balfour Beatty is a Union Contractor and Subcontractors must abide by the terms and conditions of the applicable Labor Agreements. This project has a SBE/DVBE goal and prospective bidders must be certified by bid opening.

Project Description: Advanced Water Treatment Demonstration Facility Project Location: Carson, CA Owner: Metropolitan Water District of Southern California

Contract No.: 1879 Bid Date: Prime Contractors: Wednesday, May 3rd, 2017 by 2:00pm Subcontractors: Friday, April 28th, 2017 by 2:00pm

This is a bid-build project and subcontractor scopes must be based on the General/Special Provisions, and the Project Definition and Reference Documents provided. It is recommended that interested subs contact Balfour Beatty Infrastructure well ahead of the due date to discuss scope and quantities.

SUBCONTRACTOR BIDS ARE SOUGHT FOR THE FOLLOWING TRADE(S)

Field Engineering (Survey), Temporary Facilities, Equipment Rental, Aggregate, Offsite Transportation & Disposal (Truckers), Earthwork, Caisson (CIDH), Site Concrete, Sanitary Sewage, Flexible Pavement – Asphalt (AC), Paving Specialties, Fences and Gates, Ready Mix, Concrete Forms & Accessories, Form-ing Subs, Waterstop, Reinforcing Steel, Concrete Pumping & Special Placement, Precast Concrete, Mis-Cellaneous Metals, Structural Steel, Structural Steel Erection, Metal Deck, Handrails & Railing, Grating, Caulking, Joint Seal, Floor Access, Doors, Hatches, Paints, Coating & Waterproofing, Process Equip-Cauking, Joint Seat, Floor Access, Boors, Harches, Faints, Couling & Waterproofing, Frocess Equip-ment, Cathodic Protection, Mechanical, Coupling, FCA, Flex, Ball Joints, Bolts, Nuts & Gaskets (BNG), Small Bore Pipe, Fabricated Steel Pipe, Plastic Pipe & Valves, C900/C905, HDPE, Ductile Iron Pipe, Miscellaneous Valves, Ball Valve, Butterfly Valve, Check Valve, Gate Valve, Globe Valve, Plug Valve, Pipe Support, Pipe Insulation, Plumbing, HVAC, Electrical, Instrumentation.

PLANS & SPECIFICATIONS: Project Bid Documents may be obtained from the Project Owner or you may view them at BBII's office by appointment. For your convenience, you may also view and download plans by following this link maintained by BBII: https://secure.smartbidnet.com/External/PublicPlanRoom.aspx?Id=294607&i=1

Subcontractors and Suppliers are responsible for reading and acknowledging all Specifications and Addenda

BONDING & INSURANCE: This project will require General Liability, Workers Comp and other insurance types and should be included in the Subcontractor's pricing. Please see Document 00100 Instructions to Bidders for details. Subcontractors may be required to furnish performance and payment bonds in the full amount of their subcontract, by an admitted surety subject to approval by BBII. Bonding cost assistance is available. Subcontractors should expect to sign the standard BBII subcontract agreement and provide a waiver of subrogation. Please contact BBII at 949-544-6020 for bonding and other types of assistance.

QUESTIONS: For questions regarding the bid, please contact Angel Bautista at (949) 544-6024, fax: (877) 763-4002, Email: estimating.wr@bbiius.com, or in writing to: 5050 Business Center Drive, Suite 250, Fairfield, CA 94534.

Quotations must be valid for the same duration as specified by the Owner for contract award. Conditions or exceptions in Subcontractor's quote are expressly rejected unless accepted in writing. Subcontractor scope (including any conditions or exceptions) is required one week prior to bid deadline, to allow proper evaluation. To assist DBE Subcontractors and Suppliers, we will divide total scopes into smaller tasks or quantities, and if necessary adjust schedules to permit maximum participation by DBE firms. Subcontractors are required to indicate all lower-tier DBE participation offered on their quotation.

BALFOUR BEATTY INFRASTRUCTURE, INC. (A Union/Prevailing Wage Equal Opportunity Employer) 220 Technology Drive Suite 210, Irvine, CA 92618 Phone: 949-544-6022 Fax: 877-763-4002 License No.: 664318



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

SBE Subcontractor/Supplier Bids Requested For: Santa Clara Valley Water District • Permanente Creek Flood Protection Project Project No. 26244001

Contract No. C0625 REVISED BID DATE: April 26, 2017 at 2:00PM Fax all quotes to 510-777-5099

Requesting certified SBE Subcontractor and Supplier Quotes on: Clear & Grub, Fencing, Landscape, Paving, Rebar, Shoring, Survey, Traffic Control, Tree Removal, Aggregate, Lumber, Misc. Metals, Precast Utility, Ready Mix, VCP & RCP Utility Pipe

You may request plans and specifications directly from the owner at http://www.valleywater.org/Programs/Construction.aspx. These can also be provided by Shimmick Construction. Please contact Jamie Helmick at jhelmick@shimmick.com Subcontractors and Suppliers interested in this project may contact Jim Pelletier by email at jpelletier@shimmick.com for questions on specifications.

100% Performance and Payment bonds with a surety company subject to approval of Shimmick Construction Company, Inc. are required of subcontractors for this project. Shimmick Construction will pay bond premium up to 1.5%. Subcontractors will be required to abide by terms and conditions of the AGC Master Labor Agreements and to execute an agreement utilizing the latest SCCI Long Form Standard Subcontract incorporating prime contract terms and conditions, including payment provisions. Shimmick Construction's listing of a Subcontractor is not to be construed as an acceptance of all of the Subcontractor's condi-tions 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.

Requesting Sub Bids from Qualified MBE / DVBE / DBE / WBE Subcontractors & Suppliers Dudley Elevator **Project Location:** 172 6th Street, San Francisco, CA 94103 Bid Date: May 5, 2017

Trades: Electrical, HVAC, Fire Alarm, Scaffolding, Painting

NCR Construction Inc. 1035 W. Grand Avenue • Oakland, CA 94607 Phone: 800-440-4336 • Fax: 866-627-3294 **Contact: Bernie Nestal** Email: Bernie@NCRConstructioninc.com

Assistance is available in obtaining any necessary bonding, Assistance is available in outaning any increasery boliding, lines of credit or insurance; information related to the requirements for the work; and necessary equipment, supplies materials, or related services. Plans & Specs are available for viewing at our office.

Public Legal Notices

City and County of San Francisco Outreach Advertising April 2017 The Airport Commission has commenced the following Request for Proposals (RFP) / Request for Bids (RFB) process: International Terminal Boarding Areas A and G Newsstand and Specialty Retail Concession Leases. The RFP includes 3 Newsstand and 2 Specialty Retail Leases. The proposed minimum annual financial offers range from \$210,000.00 to \$1,200,000.00. Rent shall be the higher of the Minimum Annual Guarantee (*MAG*) or the sum of the percentage rent structured as follows: 12% of Gross Revenues achieved up to and including \$500,000.00. plus 14% of Gross Revenues achieved from \$500,000.00. up to and including \$1.000,000.00; plus16% of Gross Revenues achieved over \$1,000,000.00. The proposed terms are all seven years. International Terminal Duty Free and Luxury Stores

action of the first year of the lease would be \$165,000.00. If the sum of the percentage rent structured as follows: 6% of Gross Revenues achieved over \$1,000,000.00. The proposed term is reall seven years. International Terminal Duty Free and Luxury Stores I concepts sought are duty free core category shops and high-end luxury butiques. The proposed MAG is \$42,000,000.00. and the Minimum Acceptable Percentage Rent Offer is Thirty Percent (30%) of Gross Revenues. The proposed term is fourteen years. International Terminal A." Food Hall and Café Concession Lease The MAG for the first year of the lease would be \$495,000.00. The base rent would be the higher of the MAG or the sum of the percentage rent structured as follows: 6% of Gross Revenues achieved up to and including \$2,500,000.00. Jus 8% of Gross Revenues achieved from \$2,500,000.01 up to and including \$3,000,000.00. The proposed term is ten years with two one-year options. International Terminal "A" Historic Restaurant Concession Lease The MAG for the first year of the lease would be \$330,000.00. The proposed term is ten years with two one-year options.
International Terminal "A" Historic Restaurant Concession Lease The MAG for the first year of the lease would be \$330,000.00. The base rent would be the higher of the MAG or the sum of the percentage rent structured as follows: 6% of Gross Revenues achieved form \$1,000,000.00. Jus 10% of Gross Revenues achieved over \$1,500,000.00. The proposed term is ten years with two one-year options.
International Terminal "A" Coffee Kiosk Concession Lease The MAG for the first year of the lease would be \$165,000.00. The base rent would be the higher of the MAG or the sum of the percentage rent structured as follows: 6% of Gross Revenues achieved form \$1,000,000.00. Jus 10% of Gross Revenues achieved ores \$1,500,000.00. The proposed term is ten years with two one-year options.
International Terminal "A" Coffee Kiosk Concession Lease The MAG for the first year of the lease would be \$165,000.00. T

Revenues achieved uver a jourgouse. The proposed activity years with two one-year options. Please visit our website at <u>www.flysfo.com/business-at-sfo/current-</u>

Please visit our website at <u>www.flysfo.com/business-at-sfo/current-opportunities</u> The Board of Supervisors are accepting applications for a vacancy on the Police Commission. Interested applicatis may apply at <u>http://www.flos.org/vacancy_application</u> or from the Rules Committee Clerk, 1 Dr. Carlton B. Goodlett Place, Room 244, San Francisco, CA94102-4689 or call 415-554-5184. Mayor's Office of Housing and Community Development Notice of Public Hearing and Availability of Draft 2017-2018 Action Plan, Including Preliminary Funding Recommendations The Draft 2017-2018 Action Plan, which includes preliminary funding recommendations for the CDBG, ESG, HOME and HOPWA programs, will be available for public review and comment from March 23, 2017 through April 21, 2017. A public hearing to receive comments on the Draft 2017-2018 Action Plan is scheduled for Tuesday, March 28, 2017 at 5:00 PM at 1 South Van Ness Avenue, 2nd Floor Atrium Conference Room. Please visit <u>www.sfmohcd.org</u> or call 415-701-5500. CNS-298907#





GOOD FAITH & BEYOND

SBE help your company achieve inclusion

SBE is positioned to assist companies to enhance their good faith efforts and to strengthen their compliance with subcontracting plans.

SBE's unique business database provides a central location for disadvantaged, minority, woman, disabled veteran and other small businesses.

ONE LOCATION, 1.6 MILLION BUSINESSES

- SBE imports state DOT (nationwide)
- SBE imports US SBA "SAM" listed businesses (nationwide)
- SBE maintains businesses certified by many local agencies

SBE IS AN OUTREACH STANDARD!

- Cited as a resource by the State of California Office of Small Business Certification Resources
- Listed in plans and specs of many local agencies
- Utilized by many agencies and primes

SUB-BID REQUEST ADVERTISEMENTS

Place a sub-bid request ad in an SBE trade and focus publication:

- Small Business Exchange weekly newspaper*
- SBE Today newsletter
- SBE website www.sbeinc.com
- Ad placement services in local print publications as required

* Adjudicated newspaper of general circulation by the Superior Court of the City and County of San Francisco

* Determined Outreach Newspaper for Asian, Black and Hispanic communities by the Supervisors of the City of San Francisco FY 2012-13

TARGETED MAILING/FAXING/EMAILING

- By focus group, industry type(s), certification and other requirements
- Complete logs

TELEPHONE FOLLOW-UP

- Script tailored to project needs, four standard or individualized questions
- Interested companies directed to bidder

COMPUTER-GENERATED REPORTS

• Full documentation, tailored to agency requirements

CONTACT US TODAY

795 Folsom Street, Floor 1, San Francisco, CA 94107 Phone: 415.778.6250 or 800.800.8534 • Fax: 415.778.6255 Email: sbe@sbeinc.com • Website: www.sbeinc.com SBE is a certified DBE, MBE, SBE firm

Our B2B database creates a bridge to opportunity

Our legacy database contains the profiles of companies throughout the nation.

The database includes both certified small minority, woman, disadvantaged, and disabled veteran businesses and businesses that are potentially certifiable. Each business record contains 35+ fields of information including contact information, certifications, business SIC/NAIC/UNSPSC codes, and much more. SBE imports businesses from multiple nationwide sources including SBA CCR, state DOT DBE's, over 60 city and state universities, and businesses certified by many local agencies.

You can also download the Outreach order form here: https://goo.gl/bwrPjv

Sub-Bid Request Ads



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

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

CALTRANS CONTRACT NO. 04-1K0704 ROUTE 113 – FOR CONSTRUCTION ON STATE HIGHWAY IN SOLANO COUNTY IN DIXON FROM NORTH ADAMS STREET TO ROUTE 80 DISABLED VETERANS BUSINESS ENTER-PRISE GOAL ASSIGNED IS 3%

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

Bid Date: APRIL 26, 2017 @ 2:00 P.M. DGC is soliciting quotations from certified Dis-abled Veterans Business Enterprises, for the following types of work and supplies/materi-als including but not limited to: AC Dike, Cold Plane, Construction Area Signs, Electrical, Emulsion Supplier, Fabric/Geosynthetic Pavement Interlayer, Striping, SWPPP Prep/Water Pollution Control Plan Prepare, Trucking, Wa-ter Trucks, Street Sweeping, Erosion Control Material, Hot Mix Asphalt (Type A) Material.

Plans and specifications may be reviewed at our offices located at 11555 Dublin Boulevard, Dublin, CA or 7700 College Town Drive, Sacramento, CA, or at your local Builders Exchange, or reviewed and downloaded from the ftp site at ftp://ftp://25desilvagates.com.f7pa55wd@pub. desilvagates.com (if prompted the username is ftp@desilvagates.com and password is f7pa55wd) or from the Owner's site at www.dot.ca.gov/hq/ esc/oe/weekly_ads/all_adv_projects.php

Fax your bid to (925) 803-4263 to the attention of Estimator Victor Le. If you have questions for the Estimator, call at (925) 829-9220. When sub-mitting any public works bid please include your DUNS number and DIR number. For questions regarding registration for DIR use the link at: www.dir.ca.gov/Public-Works/PublicWorks.html If you need DVBE support services and assistance in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies or related assistance or services, for this project call the Estimator at (925) 829-9220, or contact your local Small Business Development Center Network (http://californiasbdc.org) or contact the California Southwest Transportation Resource Center (www.transportation.gov/osdbu/ SBTRCs). DGC is willing to breakout portions of work to increase the expectation of meeting the DVBE goal.

At our discretion, 100% Payment and 100% Performance bonds may be required as a subcontract condition. This will be a PREVAILING WAGE JOB. DGC is an equal opportunity employer.



McGuire and Hester 9009 Railroad Avenue • Oakland, CA 94603 Phone: (510) 632-7676 • Fax: (510) 562-5209 Contact: Keith Ones • An Equal Opportunity Employer

Sub Bids Requested From Qualified MBE, WBE Subcontractors & Suppliers for EBMUD - Mokelumne Aqueduct No. 1 Temp Anchor Upgrade Project# 2115 • Location: Stockton, San Joaquin County, CA Bid Date: April 12, 2017 @ 1:30 PM

McGuire and Hester is seeking gualified subcontractors in the following trades: Vibration Monitoring, Concrete Demolition, Asbestos & Lead Abatement, Reinforcing Steel, Misc. Metals, Precast Concrete Piles, CIP Steel Shell Concrete Piles, Geotechnical Instrumentation & Monitoring, Trucking

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.

DESILVA 📶 GATES CONSTRUCTION

11555 Dublin Boulevard • P.O. Box 2909 Dublin, CA 94568-2909 (925) 829-9220 / FAX (925) 803-4263 Estimator: Victor Le Website: www.desilvagates.com

An Equal Opportunity Employer

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

CALTRANS ROUTE 262 – CONSTRUCTION ON STATE HIGHWAY IN ALAMEDA COUNTY IN FREMONT AT WARM SPRINGS BOULEVARD, Contract No. 04-3J4804,

Disabled Veteran Business Enterprise Goal is 5%

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

Bid Date: APRIL 25, 2017 @ 2:00 P.M.

DGC is soliciting quotations from certified Dis-abled Veteran Business Enterprises, for the fol-lowing types of work and supplies/materials in-cluding but not limited to:

ADJUST IRON, COLD PLANE, CON-STRUCTION AREA SIGNS, CRACK SEALING, ELECTRICAL, FABRIC/GEO-SYNTHETIC PAVEMENT INTERLAYER, MINOR CONCRETE, STRIPING, SWPPP/ WATER POLLUTION CONTROL PLAN DEFEAD ATION TEMPODA DV FEDOSLOV WATER FOLLUTION CONTROL PLAN PREPARATION, TEMPORARY EROSION CONTROL, TRUCKING, WATER TRUCKS, STREET SWEEPING, EROSION CONTROL MATERIAL, HOT MIX ASPHALT (TYPE A) MATERIAL, RUBBERIZED HMA (GAP **GRADE) MATÉRIAL.**

Plans and specifications may be reviewed at our offices located at 11555 Dublin Boulevard, Dub-In, CA or 7700 College Town Drive, Sacramento, CA, or at your local Builders Exchange, or re-viewed and downloaded from the ftp site at ftp:// ftp%25desilvagates.com:f7pa55wd@pub.desil-vagates.com (if prompted the username is ftp@ desilvagates.com and password is f7pa55wd) or from the Owner's site at www.dot.ca.gov/hq/esc/ oe/weekly_ads/all_adv_projects.php

Fax your bid to (925) 803-4263 to the attention of Estimator Victor Le. If you have questions for the Estimator, call at (925) 829-9220. When submitting any public works bid please include your DUNS number and DIR number. For questions regarding registration for DIR use the link at: www.dir.ca.gov/Public-Works/PublicWorks.html If you need DVBE support services and assistance in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies or related assistance or services, for this project call the Estimator at (925) 829-9220, or contact your local Small Business Development Center Network (http://californiasbdc.org) or contact the California Southwest Transportation Re-course. Conter Guy source Center (www.transportation.gov/osdbu/ SBTRCs). DGC is willing to breakout portions of work to increase the expectation of meeting the DVBE goal.

At our discretion, 100% Payment and 100% Performance bonds may be required as a subcontract condition. This will be a PREVAILING WAGE JOB. DGC is an equal opportunity employer.

Latina Entrepreneurs Elevate Minority Business Issues During Meeting With President Trump



Lili Gil Valletta, Dyan Medina Gibbens, Claudia Mirza, Paty Funegra

Continued from page 1

located to the trends and factors driving growth. According to the SBA, small businesses have created 66% of net new jobs since the 1970s; a key economic indicator tied directly to the overall health of the economy. In addition, minorities are fueling small business growth and outpacing other segments in firm creation. For example, over the last decade, Hispanic-owned companies have grown at a rate 15 times higher than that of all other firms, according to the U.S. Hispanic Chamber of Commerce; with Latinas outpacing their male counterparts within the segment. African-Americans and Asians also report higher growth rates in new firm creation at 34% and 24% respectively, versus -6% for non-minority firms, according to the Minority Business Development Agency (MBDA).

Among women, Latina owned businesses lead the way driving new business growth according to The 2016 State of Women-Owned Businesses Report commissioned by American Express OPEN. Between 2007 and 2016 the number of Latina owned firms increased by 137% versus 45% for overall women-owned firms.

Unfortunately, while minority owned businesses are driving new small business growth and creating new jobs that play a critical role for American prosperity, a closer look at the revenues performance and access to capital of these businesses highlight concerning inequality gaps that have a direct impact in America's ability to achieve its full growth potential.

While minority owned businesses drive all the growth, they report disproportionately less aver-age gross receipts at \$173,552 versus \$552,079 for non-minority firms, according to the MBDA. That is .31 cents to the dollar in revenues, which translates into a \$3.1 trillion gap that should be coming into the economy. Overall minority-owned businesses today contribute \$1.4 trillion in combined gross receipts. For Hispanic-owned businesses the disparity is greater at .25 cents to the dollar, this according to the U.S. Minority-Owned Fact Sheet published by the MBDA January of 2016. Only earning a third of their full revenue potential also means their ability to generate new jobs is not being exercised at their full potential. Overall, minority firms today represent approximately 28 percent of all firms in the U.S., however they only contribute 0.04 percent in combined gross receipts of all U.S. firms contributing \$1.4 trillion out of

\$33.5 trillion, according to numbers reported by the MBDA.

This issue trickles down to women, particularly Latinas, who lag behind achieving their full economic potential earning 36 cents to the dollar in revenues versus their female counterparts. Overall women-owned businesses report average revenues of \$143,431 while Latinas report \$52,087. If Latina owned businesses were to reach parity in revenues with their female counterparts this will bring into the economy an additional 172 billion in revenues. Today's \$97 billion would become \$269 billion.

The Small Business Administration plays an important role in helping fill these gaps. Programs like Scale Up and Score were mentioned as successful models. However, new strategies must be explored to provide for more flexibility in startup funding, minority business inclusion and bringing flexibility to lending mechanisms.

"When the segments that are driving the growth in new small business creation- who are also the ones driving new job creation- are not achieving their full revenue potential, the American economy is not – and will not- prosper at its full potential either. " Lili Gil Valletta

This is not a minority issue, but an American issue. This is why organizations like the U.S. Hispanic Chamber of Commerce under the leadership of President and CEO Javier Palomarez, have taken a stand to advocate for minority and Hispanic owned businesses. Palomarez has made it clear that his role is one to elevate the priority and economic power we, Latino business owners, represent to the economic well being of this country.

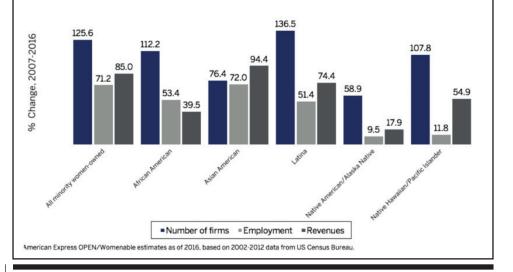
Despite his harsh criticism of Trump during the campaign, he is now open to work with the president on issues they agree on. Palomarez told the New York Times recently "I'd much rather campaign from the inside than complain from the outside."

As a member of the U.S. Hispanic Chamber of Commerce I am proud to support this call to action. Despite the emotional charge that may be associated with approaching the Trump administration, I am willing to speak out and speak up. In a way, presenting the Hispanic and multicultural business case with hard facts to the board rooms of Fortune 100 companies for the last 20 years of my career have prepared me now to elevate the same priority on a much larger stage at the White House. In summary, designing inclusive policies and procurement practices is not an altruistic mission but a critical requirement for our economy to grow and for all Americans to prosper. However for that to take place, the segments driving the growth in population and businesses must be properly included, heard and prioritized when decisions are being made. We must find more inclusive and positive ways to work together, especially after a divisive and emotionally charged campaign year; and this meeting represents an important step forward for all.

SOURCE: http://www.huffingtonpost.com



Among Women of Color, Latinas Lead the Way in Growth in # of Firms, Asian American Women Lead in Employment, Revenue Growth



SBA Recognizes Export Lenders BB&T, First American Bank and World Trade Finance Inc.

Continued from page 1

lion in assets. First American uses all three of the SBA's core export loans, which has resulted in a significant increase in their support for small business exporters in fiscal year 2016, going from \$8.9 million in fiscal year 2015 to \$13.2 million in fiscal year 2016.

World Trade Finance, Inc., is a California-chartered, privately-held lender that is now a subsidiary of ExWorks Capital, LLC, with offices located nationwide. Since 1990, World Trade Finance has delivered boutique trade finance solutions to underserved U.S. exporters and qualified international buyers, providing more than \$250 million of financing to small businesses and supporting over \$750 million of U.S. exports. An early champion of the SBA's Export Working Capital Loan program, World Trade Finance since 1997 has made 162 of these loans for a total of \$116 million, which supported more than \$300 million in exports.

The SBA Export Lenders Roundtable is an annual event sponsored by the SBA's Office of International Trade. At this event, lenders, trade financiers and trade industry professionals have an opportunity to meet and learn about the SBA's International Trade Finance Programs, which are designed to help small businesses develop new markets, finance export transactions, and expand production capacity to meet overseas demand.

For more information about the SBA's export lending programs, visit www.sba.gov/international.

SOURCE: U.S. Small Business Administration (SBA)

Fictitious Business Name Statements

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This statement was filed with the County Clerk of San Francisco County on JJ/S2017 Signed: Yun Lin this statement expires five years from the date if was filed. A new fictitions business name statement mass filed with the County Clerk of San Francisco County on JJ/S2017 Signed: Yun Lin this statement was filed with the County Clerk of San Francisco County on JJ/S2017 Notice: This fictitions name statement was filed with the County Clerk of San Francisco County on JJ/S2017 Notice: This fictitions business name statement must filed in this state of a fictitions business name statement must filed in this state of a fictitions business name statement must filed in this state of a fictitions business name statement must filed in this state of a fictitions business name statement must filed in this state of a fictitions business name statement must filed in this state of a fictitions business name statement must filed in this state of a fictitions business name statement must filed in this state of a fictitions business name statement must filed in this state of a fictitions business name statement must filed in this state of a fictitions business name statement must filed in this state of a fictitions business name statement must filed in this state of a fictitions business name in violation of the right of another under Federal, State or Common Law Notice: This fictitions maine statement must filed in this state of a fictitions business name inviolation of the right of another under Federal, State or Common Law Notice: This fictitions business name inviolation of the right of another under Federal, State or Common Law Notice: This fictitions business name inviolation of the right of another under Federal, State or Common Law Notice: This fictitions business name inviolation of the right of another under Federal, State or Common Law Notice: This fictitions busines name inviolation of
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violation of the right of another under Federal, State or Common Law Filed: Sonya Yi Deputy County Clerk 3/15/2017 FICTITIOUS BUSINESS NAME STATEMENT Fictitious Business Name (s): Christina Makeup & Beauty Address of Registrant #1 [43 Teddy Ave, San Francisco, CA 94134 This business is conducted by An Individual. The registrant #1 [43 Teddy Ave, San Francisco, CA 94134 This business is conducted by An Individual. The registrant #1 [43 Teddy Ave, San Francisco, CA 94134 This business is conducted by An Individual. The registrant #1 [43 Teddy Ave, San Francisco, CA 94134 This business is conducted by An Individual. The registrant #1 [43 Teddy Ave, San Francisco, CA 94134 This business is conducted by An Individual. The registrant #1 [43 Teddy Ave, San Francisco, CA 94134 This business is conducted by An Individual. The registrant #1 [43 Teddy Ave, San Francisco, CA 94134 This business is conducted by An Individual. The registrant #1 [43 Teddy Ave, San Francisco, CA 94134 This business is conducted by An Individual. The registrant #1 [43 Teddy Ave, San Francisco, CA 94134 This business is conducted by An Individual. The registrant #1 [43 Teddy Ave, San Francisco, CA 94134 This business is conducted by An Individual. The registrant #1 [43 Teddy Ave, San Francisco, CA 94134 This business is conducted by An Individual. The registrant #1 [43 Teddy Ave, San Francisco, CA 94134 This business is conducted by An Individual. The registrant #1 [43 Teddy Ave, San Francisco, CA 94134 This business is conducted by An Individual. The registrant #1 [43 Teddy Ave, San Francisco, CA 94134 This business is conducted by An Individual. The registrant #1 [43 Teddy Ave, San Francisco, CA 94134 This business is conducted by An Individual. The registrant #1 [44] This business is conducted by An Individual. The registrant #1 [45] Ted Xees of Registrant #1 [46] This business is conducted by An Individual. The registrant #1 [47] This business is conducted by An Individual. The registrant #1 [47] Thi
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Deputy County Clerk 3/15/2017 The use in this state of a factulo sousness name in violation of the right of another under part of another under source common Law Filed: Susanna Chin Deputy County Clerk 3/17/2017 3/23/17 + 3/30/17 + 4/6/17 + 4/13/17 File No. A-0375357-00 Filed: Susanna Chin Deputy County Clerk 3/9/2017 Filed: Susanna Chin Deputy County Clerk 3/17/2017 Filed: Sonya Yi Deputy County Clerk 3/9/2017 3/16/17 + 3/23/17 + 3/30/17 + 4/6/17 Filed: Maribel Jaldon Stop Geary Blvd, San Francisco, CA 94121 Full Name of Registrant #1 Qiuyan Li Address Filed: Susanna Chin Deputy County Clerk 3/17/2017 FICTITIOUS BUSINESS NAME STATEMENT File No. A-0374984-00 Filed: Susanna Chin Deputy County Clerk 3/17/2017 Filed: San Francisco, CA 94121 Full Name of Registrant #1 Qiuyan Li Address of Registrant #1 Address of Registrant #1 Hu Name of Registrant #1 Jaline A/N. Berry Address of R
J23/17 + 3/30/17 + 4/6/17 + 4/13/17 Filed: Sonya Yi Deputy County Clerk 3/3/2017 FICTITIOUS BUSINESS NAME STATEMENT File No. A-0375357-00 Filed: Sonya Yi Deputy County Clerk 3/1/7/2017 J101 Tree Registrant #1 Address of Registrant #1 I43 Teddy Ave., San Francisco, CA 94134 Filed: Sonya Yi Deputy County Clerk 3/1/7/2017 Fictitious Business Name(s): Christina Makeup & Beauty Address Fictitious Business Name(s): Fictitious Business Name(s): Glamour Lace Address Fictitious Business Name(s): Glamour Lace Address Fictitious Business Name(s): Glamour Lace Address of Registrant #1 I43 Teddy Ave., San Francisco, CA 94134 Fictitious Business Name(s): Glamour Lace Address of Registrant #1 I43 Teddy Ave., San Francisco, CA 94134 Fictitious Business Name(s): Glamour Lace Address of Registrant #1 I43 Teddy Ave., San Francisco, CA 94134 Fictitious Business Name(s): Glamour Lace Address of Registrant #1 IVy Yu Fick Time Rai P Address of Registrant #1 Is business is conducted by An Individual. The registrant(s) It of the so of Registrant #1 Jabine AV. Berry Address of
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Signed: Qiuyan Li This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 2/27/17
This statement was filed with the County Clerk of San Francisco County on 3/30/2017 Signed: Ivy Yu
Notice: This fictitious name statement expires five years from the This statement was filed with the County Clerk of San Francisco County on 3/06/2017 County on 3/06/2017
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
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3/30/2017 Filed: Giselle Romo Deputy County Clerk 2/27/2017 Deputy County Clerk 2/27/2017
<u>4/6/17 + 4/13/17 + 4/20/17 + 4/2/17</u> 3/2/2017
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