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

America's Biggest Companies Continue to Move Factories Offshore and **Eliminate Thousands of American Jobs**



By Richard A. McCormack

Despite a lot of talk and articles written about reshoring -- bringing production back to the United States -- offshore outsourcing of manufacturing and service-sector jobs to foreign nations continues to plague the American economy.

Hundreds of major American corporations are shipping thousands of jobs overseas, according to an analysis of Trade Adjustment Assistance (TAA) filings made to the U.S. Department of Labor's Employment and Training Administration on behalf of the displaced workers.

While the trend is down from its peak, it has not fully abated, and there are many times more outsourcing events -- as per the TAA petitions filed with the Labor Department -- than there are reshoring (or "insourcing" or "onshoring") announcements, as per searches of media stories on www.news.google.com and www.news.yahoo. com

A survey of petitions filed on behalf of workers to receive generous TAA benefits and training during the first three weeks of July, 2013, indicates that offshoring of American production and jobs -- as well as import substitution -- remains a fixture of the largest and most well known American

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companies. Seventy-seven petitions were filed on behalf of American workers, from companies such as IBM, Walgreens, International Paper, Sanmina Corp., Chicago Bridge and Iron, NCR, AT&T, Tenneco Automotive, Micron Technology and Honeywell, among others.

If it were not for the TAA program, few of these company decisions to displace American workers with foreigners would be known. The database is searchable at http://www.doleta.gov/tradeact/taa/ taa_search_form.cfm.

Here are some of the filings:

Flextronics Americas in Stafford, Texas, will lay off 147 workers because their jobs "are being transferred to Juarez, Mexico," writes Chrystal Broussard Johnson, a Workforce Account Executive at a TAA "One-Stop Operator/Partner."

Jabil of Tempe, Ariz., will lay off more than 500 workers making printed circuit boards and box-build assemblies for the medical, industrial and aerospace sectors. "We are in the process of moving several assemblies to other Jabil facilities in Mexico and Asia in order to reduce labor costs and meet our customers' pricing expectations," writes Jabil HR Manager Dawn Tabelak in a July 15 TAA petition.

Joy Global of Franklin, Penn., will lay off 245 workers making underground mining equipment because production is "being shifted to a foreign location, outsourcing increased imports, articles and services," writes Timothy Buck, a union official in York, Penn. Phillips Lighting Company's Bath, N.Y., factory making finished lamps will lay off 265 workers because "production is being shifted to a foreign country," writes Amy Heysham, Director of Human Resources for Phillips.

Hewlett Packard will lay off 500 employees working in customer service and technical support in Con-way, Ark., due to "global restructuring," according to Mazen Alkhamis, Business Solutions Analyst for the state of Arkansas in Little Rock.

DAK Americas of Leland, N.C., is laying off 340 full-time workers and 264 contract workers because it closed its entire production facility at its Cape Fear site due to dumped imports of competing products, according to Stephen Seals, DAK Americas' Senior Director of Human Resources. "Imports of PET resins have continued to rise in quantity over the last several years, especially from China and Oman, writes Seals. "The low price of these imports as well as the increasing volume continues to have a negative impact in the U.S. marketplace. For DAK Americas' Cape Fear site, it is the price suppression that these low-priced imports has brought with them that has been the most damaging. The continuing decline in prices has forced DAK Americas to rationalize

Continued on page 9



Photo credit: www.gwant.com

Community Outreach

EPA Awards Environmental Education Grants in 26 States

The U.S. Environmental Protection Agency announced the completion of grant awards under the 2015 Environmental Education (EE) Grants Program. EPA will award grants under the 2016 EE Grants Program later this year.

Projects address a range of topics and audiences, including tribal middle school education in Washington, watershed literacy in Montana, urban agriculture in Oklahoma, teacher training in Louisiana, green infrastructure in Ohio, and EE in community colleges in New England.

The agency funded 35 grants from organizations in 26 states. Grants range from approximate-ly \$36,000 to \$192,000, for a total of approximately \$3,306,600 million. A full list of recipients is at the bottom of this release. Summaries of each project are available at http://www2.epa.gov/education/environmental-education-ee-grants

Since 1992, EPA has distributed between \$2 million and \$3.5 million in grant funding per year, for a total of approximately \$68 million supporting more than 3,600 grant projects. This highly competitive grants program supports EE projects that increase public awareness about environmental issues and provide participants with the skills to take responsible actions to protect the environment. The program provides financial support for projects that design, demonstrate or disseminate environmental education practices, methods or techniques.

To learn more about the grant winners, or to apply for future EE grant competitions, visit http://www2.epa.gov/education/environmentaleducation-ee-grants.

2015 Grant Awardees by State

Alaska Songbird Institute http://aksongbird.org/ Alaska Swallow Monitoring Network - Fairbanks and Native Villages, Alaska

Alaska

California

Merito Foundation http://www.meritofoundation.org Energy Efficiency to Mitigate Climate Change &

Ocean Acidification

Monterey Bay Aquarium Foundation http://www.montereybayaquarium.org/ Watsonville Area Teens Conserving Habitats (WATCH)

The Energy Coalition*

Tuolumne River Preservation Trust

Water Ways: An Environmental Education Pathway Towards Water Literacy in Stanislaus County

http://energycoalition.org/ PEAK Plus

http://www.tuolumne.org/

Public Policy

SBA 504 Refinance Program Made Permanent Measure Designed to Help Small Businesses Grow and Create Jobs

Eligible small business owners now have more options to refinance eligible fixed assets and business expenses through the Small Business Admin-istration (SBA) 504 Refinance Program. SBA Administrator Maria Contreras-Sweet made the program permanent through an Interim Final Rule in The Federal Register released May 26, 2016. This change will help small business owners ease their financial burdens and create incentives for potential expansion and further job creation.

In making the announcement, Contreras-Sweet said: "As both a former small business owner and a banker, I know firsthand that access to capital is the single most important factor in the survival and growth of a small business. The 504 loan program with its long term fixed-rate can help refinance debt from adjustable rate loans with significant savings to borrowers. Paying off existing loans with a new loan at a lower cost can help increase cash flow, which can be especially helpful in a resurgent economy. That's why I'm so proud to announce this Final Rule making 504 Refi permanent."

As outlined in the Interim Final Rule announcement, SBA will begin accepting applications from small business owners effective June 24, 2016. Also, concurrent with the announcement, a public comment period will begin for the public to make recommendations that SBA will review for further program enhancements in the future. The public comment period will end July 25, 2016.

"For some time now, we've been making the case for the 504 Refinance Program with lawmakers, and now small businesses will have access to \$7.5 billion under this program. Congress heard the combined voices of small business, lenders and SBA, and made the 504 Refinance Program permanent - a measure that I'm sure will prove essential in helping small business expand and strengthen the nation's economy," Contreras-Sweet said.

Colorado

Connecticut

<u>Florida</u>

<u>Idaho</u>

<u>Illinois</u>

www.sbeinc.com/resources/cms.cfm?fuseaction=news.

Learning Initiative Environment Program*

http://www.cps.edu Calumet Is My Back Yard (CIMBY)

Visit link below for the full article:

detail&articleID=1627&pageID=25

Source: www.epa.gov/

trepreneurial Research (CLEAN WATER)

EForce - Earth Force Inc

New Haven Ecology Project, Inc.

Florida Gulf Coast University

Friends of the Teton River, Inc.

GreenSchoolsConnect

http://www.nhep.org

TEACH CITY

On December 18, 2015, Congress passed the Consolidated Appropriations Act of 2016, which made the 504 Debt Refinancing Program a permanent part of the 504 Loan Program. The 504 Refinance Program was originally a temporary measure under the Small Business Jobs Act of 2010. This temporary debt refinance program expired on September 27, 2012.

SBA is authorized to approve up to \$7.5 bil-lion for the regular 504 Loan Program and \$7.5

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billion in lending authority under the 504 Debt Refinancing Program, which brings the total 504 lending combined authorization to \$15 billion.

The 504 Debt Refinancing Program is autho-rized to operate only in fiscal years during which the subsidy costs to the government are zero.

For more information on eligibility and documentation requirements, please see Policy Notice 5000-1382.

About the U.S. Small Business Administration

The U.S. Small Business Administration (SBA) was created in 1953 and since January 13, 2012, has served as a Cabinet-level agency of the federal government to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation. The SBA helps Americans start, build and grow busi-nesses. Through an extensive network of field offices and partnerships with public and private organizations, the SBA delivers its services to people throughout the United States, Puerto Rico, the U.S. Virgin Islands and Guam.

Source: www.sba.gov

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Creating Learning Experiences and Addressing Needs of Watersheds and Aquifers Through Enhttp://tetonwater.org/ Teton County WaterWise Initiative - Driggs, Idaho Board of Education City of Chicago 299: Service

Diversity on the Move

J-Style at Home, Inc., Brisbane

BACKGROUND

Janina and Cristian Cabrera co-founded J Style at Home Inc. in 2006. The company is located in Brisbane, California and provides interior designing, full custom cabinets manufacturing, re-facing and installation of cabinets. They are renowned for creating the kitchens and baths of their clients' dreams.

CHALLENGES

Back in 2011, Cristian was looking for funding to expand his business and he contacted Working Solutions to apply for a microloan. At that time, Cristian was asked to present a marketing plan as part of his loan application and he was referred to the SBDC. Cristian thought that he would only receive help in marketing, but he was greatly surprised to learn that the SBDC had a comprehensive advising program for small businesses in growth mode.

ACTIONS

Gabriela Sapp, at the SBDC has been his primary counselor since 2011. After an initial business assessment, Gabriela realized that J Style was not in the position to take a new loan and instead they started working on credit and financial management. The SBDC offered Cristian training in bookkeeping and financial analysis to better track business income and expenses and understand profitability. Next, Cristian received advising on business planning including market research with Warren Donian, which Cristian started implementing with such a determination that his sales increased in 30% compared to 2010.

PREBID MEET & GREET EVENT

RESULTS

In 2012, Cristian continued implementing measurable marketing strategies and as a result, his client base expanded as well as his needs for working capital. Gabriela Sapp, loan counselor helped Cristian identify sources of capital, business planning and made sure his financial projections were sound. A loan application was presented and approved at Working Solutions. Cristian obtained a business loan for the funds he needed to expand his business. J Style gross sales have doubled in 2012!

"Two years ago, as the need for additional funds was imminent in our business, along came the need to understand and develop the different components/areas of our business such as accounting, marketing/sales and budgeting. I was then referred to the Small Business Development Center where I built a professional relationship with Gabriela Sapp and her team. This organization has been pivotal in networking, education and coaching us to make the best of our business. They have a team of consultants with hands on experience as well as academic background in core areas such accounting, finance, marketing, sales and business organization/planning. They have provided us with free business advice that we have put in place to develop a sound business plan and marketing/ sales program. In addition, they offered a series of courses to learn and operate QuickBooks and Internet marketing and other related courses that I have personally attended and have been very useful for our business performance and profitability. The SBDC has impacted my life in a very positive way. I feel less stressful because

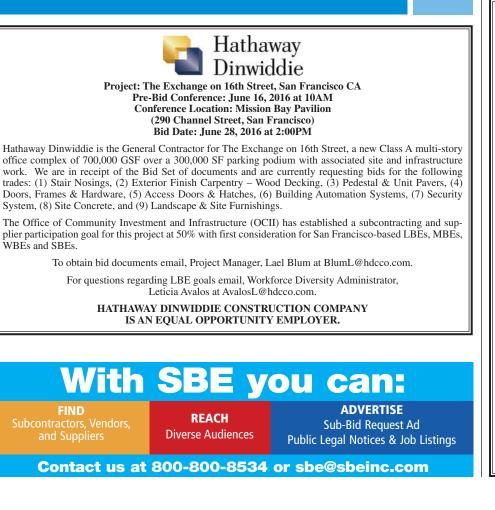
I can count on a professional team to help me understand the technical challenges that come along with owning a business. It has been the go-to institution to channel my business in different options of funding and marketing strategies. I am now very proud to say that because of them we were able to get our business loan approved!" - Cristian Cabrera, co-founder of J Style Inc. Company Name: J Style Inc Owner(s): Cristian Cabrera (415) 494-5661 cristian-cabrera@jstyleathome.com http://www.jstyleathome.com/

Source: http://sfsbdc.org/node/18563



Co-founder and CEO, Cristian Cabrera and Co-founder and President, Design and Sales, Janina Cabrera

CA SUB-BID REQUEST AD



11555 Dublin Boulevard • P.O. Box 2909 • Dublin, CA 94568-2909 (925) 829-9220 / FAX (925) 803-4263 Estimator: GARRY DAY • 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: YERBA BUENA ISLAND INTERIM GRADING FOR WATER TANK AREA

Sub-Phase 1YA and 1YB, San Francisco, CA Small Business Enterprise Goal Assigned is 41%

OWNER: TREASURE ISLAND COMMUNITY DEVELOPMENT, LLC c/o LENNAR URBAN 1 Sansome Street, Suite 3200, San Francisco, CA 94104

BID DATE: JUNE 9TH , 2016 @ 2:00 P.M.

We hereby encourage responsible participation of local Small Business Enterprises/Local Business Enterprises, and solicit their subcontractor or materials and/or suppliers quotation for the following types of work including but not limited to:

CLEARING AND GRUBBING/DEMOLITION, EROSION CONTROL, STRIPING, UNDERGROUND UTILITIES, TRUCKING, WATER TRUCKS, STREET SWEEPING, GEOGRID MATERIAL.

Plans and specifications may be reviewed at our office located at 11555 Dublin Boulevard, Dublin, CA or at your local Builders Exchange, or reviewed and downloaded from the 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. Information is also available on the City and County of San Francisco's website at http://mission.sfgov.org/OCABid-Publication/BidDetail.aspx?K=10892

Fax your bid to (925) 803-4263 to the attention of Estimator Garry Day. 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 SBE 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 SBE/LBE 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.

California Sub-Bid Request Ads



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

Lower Silver Creek Flood Protection and Creek Restoration Project at the Dobern Bridge Crossing

Contract No.: CO618 **Owner: Santa Clara Valley Water District** Engineers' Estimate: \$2,500,000. BID DATE: June 8, 2016 @ 2:00 PM

Items of work include but are not limited to: Crushed & Broken Stone, Sand & Gravel, Landscape, Granite & Marble, Asphalt, Pilings, Reinforcing Bar Section, Steel, Lumber, Fencing, Guard Rail-Grante & Marbie, Aspnatt, Plings, Keinforcing Bar Section, Steel, Lumber, Fencing, Guard Kali-ings & Barriers, Pavement Markers, Electrical, Construction Area Signs, Traffic Control, Highway Planting, Hydroseeding, Erosion Control, Finishing Roadway, Aggregate Base, Asphalt Concrete Dike & Misc, Clean & Seal Pavement Joints, Furnish & Drive Piling, Cast-in-Drilled-Hole Concrete Piling, Joint Seal – Water Stop, Reinforcing Steel, Roadside Signs, Drainage Pumping Equipment, Metal Railing, Concrete Barrier, Metal Beam Barrier, Message Signs and Surveyor.

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

We are an Equal Opportunity Employer

DESILVA 7 GATES CONSTRUCTION

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

DeSilva Gates Construction (DGC) is preparing a bid as a Prime Contractorfor the project listed below: CALTRANS ROUTE 132 CONSTRUCTION ON STATE HIGHWAY IN SAN JOAQUIN COUNTY NEAR VERNALIS FROM

0.4 MILE EAST OF ROUTE 580 TO STANISLAUS COUNTY LINE Contract No. 10-068204, Federal Aid Project ACNHP-P132(050)E Disadvantaged Business Enterprise Goal Assigned is 10% **OWNER: STATE OF CALIFORNIA DEPARTMENT OF TRANSPORTATION** 1727 30th Street, Bidder's Exchange, MS 26, Sacramento, CA 95816

BID DATE: JUNE 9TH , 2016 @ 2:00 P.M.

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

AC Dike, Biologist Consultant, Clearing and Grubbing/Demolition, Concrete Barrier, Construction Area Sign, Crack & Seat, Electrical, Erosion Control, Fabric/Geosynthetic Pavement Interlayer, Inertial Profiler, Metal Beam Guardrail, Minor Concrete, PCC Paving, Roadside Signs , Remove Guardrail, Rumble Strip, Sign Structure, Striping, SWPPP Prep/ Water Pollution Control Plan Prepare , Underground, Trucking, Water Trucks, Street Sweeping, Class 2 Aggregate Base Material, Hot Mix Asphalt (Type A) Material, Rubberized HMA (Gap Grade) Material Plans and specifications may be reviewed at our offices located at 11555 Dublin Boulevard, Dublin, CA or 7700 College Town Drive, Sacramento, CA, or at your local Builders Exchange, or reviewed and downloaded from the ftp site at ftp:// for birds and another of the second s

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

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

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

TAFT ELECTRIC COMPANY 1694 EASTMAN AVENUE, VENTURA, CA 93003 Contact: Tim Herrera Phone: (805) 642-0121 • Fax: (805) 650-9015

Invites sub-bids from qualified DBE businesses for the following project:

Hollister Avenue High Intensity Activated Crosswalk (HAWK) Project Federal Aid #HSIPL-5481(015) Location: Goleta, California

BID DATE: June 8, 2016 @ 2:00 PM

SEEKING: Concrete Removal, New Concrete Sidewalk, Gutter/Curb/Sidewalk Removal, New Retaining Wall, Minor Concrete, Detectable Warning Surface, Pavement Delineation, Signing and Striping.

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

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

We Are An Equal Opportunity Employer



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

REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:

Hwy 132 Repair Pavement and Install ITS Elements $\, \cdot \,$ San Joaquin County near Vernalis Caltrans #10-0G8204 · BID DATE: June 9, 2016 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Lead Compliance Plan, Construction Area Signs, Traffic Control System, Type III Barricade, Portable Changeable Message Sign, Portable Radar Trailer, SWPPP, Storm Water Annual Report, Sweeping, Treated Wood Waste, Bird Exclusion Devices, Asbestos Surveying, Sample and Analysis, Adjust Utilities to Grade, Cold Plane AC, Clearing & Grubbing, Shoulder Backing, Subgrade Enhancement Geotextile Class A1, Rubber Mat, Erosion Control, Hydromulch, Straw, Compost, Sand Cover (Seal), Asphaltic Emulsion (Flush Coat), Precoated Screenings, Prepaving Inertial Profiler, Prepaving Grinding, AC Dike, Rumble Strip-Ground-in, Asphalt Rubber Binder, Concrete Pavement, JPCP, Data Core, Tack Coat, Individual Slab Replacement, Crack and Seat, Isolation Joint Seal (Silicone), CIDH Concrete Pile, Structural Concrete, Paving Notch Extension, Joint Seal, Sign Structure, Roadside Signs, Concrete Backfill, Crash Cushions, Channelizers, Reinforced Concrete Pipe, Minor Concrete, Delineator, Object Marker, Midwest Guardrail System, Concrete Barrier, Transition Railing, End Anchor Assembly, Striping & Marking, Communication Conduit, Microwave Vehicle Detection System, Electrical and Construction Materials

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



O.C. Jones & Sons, Inc. 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: Logan High School Track & Field Inc. 1 • New Haven Unified School District Project No. 2015009

BID DATE: June 9, 2016 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Staking, Concrete, Synthetic Turf, Running Track Surfacing, Landscape, Fencing, Underground Utilities, Electrical and Construction Materials

100% Performance & Payment Bonds may be required. Worker's Compensation Waiver of Subrogation re-quired. 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.

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

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PROJECT:
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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	y) / Electronic Distribution	
MONDAY	TUESDAY	WEDNESDAY
THURSDAY	FRIDAY	
www.sbeinc.com: Begin	ning	

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 ADS



McGuire and Hester

9009 Railroad Avenue • Oakland, CA 94603 Phone: (510) 632-7676 • Fax: (510) 562-5209 Contact: Kevin Exberger • Email: estimating@mcguireandhester.com

Sub Bids Requested From Qualified DBE Subcontractors & Suppliers for City of Daly City - John Daly Blvd. Streetscape Location: Daly City, San Mateo County • Project No. CML-5196(039) <u>Bid Date: June 14, 2016 @ 2:00PM</u>

McGuire and Hester is seeking qualified subcontractors in the following trades: Survey, traffic control, erosion control, grinding, trucking, concrete, asphalt, stamped asphalt, underground, striping/signage, electrical, and site furnishings.

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.

An Equal Opportunity Employer

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

Project: Junipero Serra Elementary School • Project No: 11525 625 Holly Park Circle San Francisco CA 94110 Owner: San Francisco Unified School District This project has Project Labor Agreement and Local Hiring Requirements

<u>Bid Date: June 14th, 2016</u> 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, Flooring, Acoustical Ceilings, Tile, Stucco, Drywall, Specialties, HVAC, Plumbing, Electrical.

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

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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:

California Sub-Bid Request Ads

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

Requests sub-bids from qualified Subcontractor, Consultants, and/or Suppliers seeking to participate in the City of Auburn, 2016 WWTP Secondary Treatment Improvements Project in Auburn, CA.

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

Subcontractors and Suppliers for the following project: 2016 WWTP Secondary Treatment Improvements Project

Project No. SP05 Owner: City of Auburn Bid Date: June 16, 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, Aggregates, Blasting, Concrete, Concrete Pumping, Concrete Ready-mix, Concrete Reinforcement Supply & Install, Precast Concrete, Cast in Place Concrete, Clear & Grub, Conveying System, Grouting, Demo, Dewatering, Access Doors & Windows, Electrical, Equipment, Erosion Control, Grading, Filter Fabric, Finishes, HVAC, Masonry, Metals, Paintings & Coatings, Piping & Valves, Quality Control, Saw-cutting, Surveying, Shoring, Specialties, Street Sweeping, SWPPP, Temp Facilities, Thermal & Moisture Protection, Cathodic Protection, Pre-Engineered Metal Buildings, Storage Tanks, Wood & Plastics, Trucking & Hauling.

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 June 10, 2016 and Quotes NO LATER THAN June 15, 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 Bond and Payment Bonds may be required for Subcontractors and Supply Bond for Suppliers on this project.

Clean Water State Revolving Fund Provisions apply Buy American Iron & Steel (AIS) requirements apply

An Equal Opportunity Employer CA Lic. 433176 DIR # 1000001147

WKiewit

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

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, Lower Silver Creek Flood Protection and Creek Restoration Project at the Dobern Bridge Crossing in San Jose, CA.

http://www.pd.dgs.ca.gov

Subcontractors and Suppliers for the following project:

on and Creek Restoration at the Dob Project No. 40264008

Contract No. C0618

Owner: Santa Clara Valley Water District <u>Bid Date: June 8, 2016 @ 2:00 P.M.</u>

Small Business Enterprises and Micro (SBEs)

wanted for the following scopes, including, but not limited to: AC Paving, Aggregates, Minor Concrete, Concrete, Concrete Pumping, Concrete Supply, Concrete Reinforcement Supply & Install, Precast Concrete, Cast in Place Concrete, CIDH/ Soldier Beam & Lagging, Clear & Grub, Dewatering, Earthwork, Electrical, Environmental Assessment, Erosion Control, Fencing, Landscaping, Metals, Noise & Vibration Monitoring, Pipe Supply, Potholing, Quality Control, Retaining Walls, Shoring, Slope Protection, Street Sweeping, SWPPP, Site Monitoring, Site Security, Site Safety & Health Plan, Soil Testing, Land Surveying, Temp Facilities, Traffic Control Trucking & Hauling, Utilities, Vibration Monitoring, 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 June 3, 2016 and Quotes NO LATER THAN June 7, 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 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

Visit Small Business Exchange at **www.sbeinc.com** to download the latest SBE Newspaper and Newsletter

Small Business Exchange The Sub-Bid Request Specialist

It's takes a sharp pencil and qualified, competitive sub-contractors, vendors, and suppliers to win the bid and achieve the diversity goals.

Look no further. We have them all in our database

Need construction contractors and suppliers familiar with public contracting, bondable certified by cities, states and federal, and willing to work in one or many locations? *We have that, too.*

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The next time you're bidding project where time and accuracy are of the essence, call us. *We'll make it happen.*

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11555 Dublin Boulevard • P.O. Box 2909 Dublin, CA 94568-2909 (925) 829-9220 / FAX (925) 803-4263 Estimator: Bob Ciccarelli 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: RESURFACING OF PORTIONS OF VARIOUS ROADWAYS IN, FAIRMONT TERRACE AND SAN LORENZO AREAS OF ALAMEDA COUNTY, Specification No. 2303 Goal: MBE 15%/WBE 5%

OWNER: COUNTY OF ALAMEDA – PUBLIC WORKS AGENCY 951 Turner Court, Room 300, Hayward, CA 94545 BID DATE: JUNE 14, 2016 @ 2:00 P.M.

We hereby encourage responsible participation of local Minority/Woman-Owned Business Enterprises, and solicit their subcontractor or materials and/or suppliers quotation for the following types of work including but not limited to:

ADJUST IRON, CONSTRUCTION SITE MANAGEMENT, CRACK SEALING, ELECTRICAL, FABRIC/GEO-SYNTHETIC PAVEMENT INTERLAYER, PAVEMENT MILLING, STRIPING, SURVEY/STAKING, SWPPP PREP/WATER POLLUTION CONTROL PLAN PREPARE, TRUCKING, STREET SWEEPING, HOT MIX AS-PHALT (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: www.ipdservices.com/clients/eastbay/index.html?alco&Show-Planroom, phone 510-670-5450.

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

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

Kennedy/Jenks Consultants is seeking subconsultants to include as team members in its proposal to East Bay Municipal Utility District (EBMUD) to provide consulting services for District Water Treatment Plants: Chemical Safety, Regulatory, and Environmental Compliance Audit. All firms must qualify as the Ethnic Minority-Owned Business, White Man-Owned Business, or a White Woman-Owned Business as defined in the Contract Equity Program Guidelines, which can be found at EBMUD's website (www.ebmud.com). Tasks to be supported and objectives to be met as part of this project include cost estimating related to chemical handling and feed systems: ease of operation/degree of complexity, standard operating procedures, preventive maintenance programs & general maintenance issues – spare parts, redundancy, work clearances. The RFP for this project can be downloaded from the EBMUD website. Firms interested in subcontracting to Kennedy/Jenks Consultants, to provide the services listed above, must email statement of qualifications including proof of status by June 8th to:

> Kennedy/Jenks Consultants Attention: Shawna Sells 303 Second Street, Suite 300 South • San Francisco, CA 94107 Email: Shawnasells@kennedyjenks.com

Workforce Development

The African-American Labor Force in the Recovery

Blacks in the Labor Force at a Glance

African Americans made up 11.6 percent of the U.S. labor force — those employed or looking for work — in 2011.1 African Americans have comprised a gradually growing share of the U.S. labor force over time, rising from 10.9 percent in 1991. Overall, in 2011, 18 million Blacks were employed or looking for work, representing 61.4 percent of all African Americans, somewhat less than the 64.1 participation rate for all Americans.

In 2011, about half of Blacks aged 16 and older had a job, and 18.0 percent of those employed worked part-time.2 Blacks are the only racial or ethnic group for whom women represent a larger share of the employed than do men - more than half (53.8 percent) of employed Blacks in 2011 were women, compared to 46.0 percent among employed Whites. Nonetheless, employed black women still earn less than employed black men -black women earn roughly \$0.91 to every dollar earned by black men. While the wage gap among Blacks is smaller than that for Whites, this is largely driven by the fact that African-American men face lower wages compared to men in other race groups in the economy. Black men employed full time earned on average \$653 per week in 2011, 76.3 percent of the average salary earned by white men. By contrast, black women earn on average \$595 per week or 84.6 percent of the average salary earned by white women.3 While the gap between black and white men fell substantially during the 1990s due to increased occupational desegregation, in the last few years the gap in earnings remained stable throughout the recent recession and recovery period.4

More than a quarter of employed black workers aged 25 or older have earned a college degree, a share that exceeds that for Hispanics5 but continues to trail that for Whites. While black workers continue to trail Whites in educational attainment, the number of African Americans with a college degree has been growing faster. In the past decade, the number of black workers with a college degree has increased by over a quarter, compared to a fifth among White workers.

Black workers are more likely to be employed in the public sector than are either their white or Hispanic counterparts. In 2011, nearly 20 percent of employed Blacks worked for state, local, or federal government compared to 14.2 percent of Whites and 10.4 percent of Hispanics. Blacks are less likely than Hispanics and nearly as likely as Whites to work in the private sector, not including the self-employed.6 Few Blacks are self-employed — only 3.8 percent reported being self-employed in 2011 — making them almost half as likely to be self-employed as Whites (7.2 percent).

The average unemployment rate for Blacks in 2011 was 15.8 percent, compared to 7.9 percent for Whites, and 11.5 percent for Hispanics. Historically, Blacks have had persistently higher unemployment rates than the other major racial and ethnic groups. In addition, the increase in the black unemployment rate during the recession was larger than that for other races partly because workers with less education are particularly hard hit during recessions. Moreover, the unemployment rate for Blacks was slower to fall after the official end of the recession. The slower recovery for African Americans in the labor market has been partly the result of government layoffs after the official end of the recession. Blacks have been more vulnerable to the drastic layoffs in government in the past two years because they make up a disproportionate share of public sector workers. Moreover, with the exception of health and education, Blacks

are under-represented in the sectors that have experienced the greatest job growth during the recovery, including manufacturing and professional and business services.

In addition, once unemployed, Blacks are less likely to find jobs and tend to stay unemployed for longer periods of time. Blacks remained unem-ployed longer than Whites or Hispanics in 2011, with a median duration of unemployment of 27.0 weeks (compared to 19.7 for Whites and 18.5 for Hispanics). Nearly half (49.5 percent) of all unemployed Blacks were unemployed 27 weeks or longer in 2011, compared to 41.7 percent of un-employed Whites and 39.9 percent of unemployed Hispanics. Once a worker is unemployed for a prolonged period, it becomes harder to find a new job. Job search becomes harder for such an individual because the worker may not have the networks of employed friends and family to refer them to jobs and because they may become disconnected and depressed the longer they remain unemployed.7 Also, job search becomes more difficult without income support, as an unemployed person may not have the resources to afford transportation, seek information and even afford clothes for interviews.8 Finally, as the pool of applicants grows larger, employers sometimes use employment status, including unemployment duration, and credit ratings as ways to screen out candidates even if these are poor screens and these candidates may be qualified for the jobs.9

Recently there have been some encouraging signs for African Americans. The unemployment rate for Blacks has been trending down since summer 2011. In January 2012, the unemployment rate for Blacks was 13.6 percent; down 3.1 percentage points from the peak of 16.7 percent in August 2011.10 Continuing employment gains in private sector health care jobs since the end of the recession have helped to bring the unemployment rate down for Blacks, as this industry has a large share of African-American workers. Over the past year ending in January 2012, Blacks have seen strong job growth in a diverse range of industries, including financial activities, professional and business services, and education and health services. African Americans are also benefiting from the slowing pace of job losses in state and local government which have disproportionately affected them.

In recent months, there have been signs that African Americans have begun to benefit from the nation's economic recovery. The national unemployment rate in January 2012 was 8.3 percent, well below the nation's average unemployment rate in 2010 of 9.6 percent. Although their unemployment rate started to decline later, African Americans also saw improvement over that time. The black unemployment rate in January 2012 was 13.6 percent, down from the 2010 average of 16.0 percent, and a little lower than February 2009's rate of 13.7 percent.

Chart 2 (see website) shows the seasonallyadjusted monthly unemployment rate for black men, women, and youth (aged 16-19). As shown in the chart, the unemployment rate among adult black men (aged 20 and over) has risen considerably more than for adult black women (aged 20 and over), creating an unemployment rate gap that grew throughout the recession and only narrowed in January 2012. In 2007, the unemployment rate gap averaged 1.2 percentage points. By 2009, the average unemployment rate gap between adult black men and women had expanded to 4.8 percentage points, before narrowing slightly over the course of 2010 and 2011 to 3.5 percentage points. In January 2012, the gender unemployment gap was virtually eliminated. Adult black men had an unemployment rate of 12.7 percent compared to a rate of 12.6 percent among adult black women.

Across all races and ethnic groups, the unemployment rate for youth (aged 16-19) is much higher than that for adults. As Chart 2 illustrates, this is also true among Blacks. The unemployment rate for black youth reached a high of 49.1 percent in November 2009 and as of January 2012 had fallen to 38.5 percent. Not only has the unemployment rate remained high, but a large number of black teens are no longer in the labor force - either working or looking for work — which explains some of the drop in the unemployment rate. In 2007, black teens participated in the labor force at a rate of 30.3 percent. By 2011, that rate had declined to 24.9 percent. Labor force participation of black men and women aged 20-54 declined by 2.3 percentage points from 78.2 percent in 2007 to 75.9 percent in 2011, while participation among older black workers (aged 55 and older) increased by 1.3 percentage points — 35.3 percent in 2007 to 36.6 percent in 2011.

Some of this decline in labor force participation among black teens indeed reflects an increase in the proportion of black teens enrolled in school. Among 16-19 year-olds, 85.4 percent were enrolled in school in October 2011, compared to 80.7 percent in 2007, the year the recession began.11 The rate of school enrollment also increased for Blacks aged 20-24. In October 2011, 34.9 percent of this cohort was enrolled in school compared to 32.8 percent in October 2007.

Visit link below for the full article: www.sbeinc.com/resources/cms.cfm?fuseaction=news. detail&articleID=1628&pageID=25

Source: https://www.dol.gov/_sec/media/reports/ blacklaborforce/

Table 1: Unemployment, employment, and earnings characteristics by race and Hispanic ethnicity¹, 2011 annual averages

Characteristics of the employed		Whites	Hispanics
% Employed (employment -population ratio among those 16 and older)		59.4	58.9
% Usually working part time		19.9	18.9
% Women (age 16 and older)		46.0	40.6
% College graduates (age 25 and older)		36.8	16.7
% Working in the private sector (wage and salary workers)		78.5	83.7
% Working in the public sector	19.3	14.2	10.4
% Self-employed (unincorporated)2	3.8	7.2	5.8
Usual Median Weekly Earnings			
Total	\$615	\$775	\$549
Men	\$653	\$856	\$571
Women	\$595	\$703	\$518
Characteristics of the Unemployed			
Unemployment rate	15.8	7.9	11.5
% Women (age 16 and older)		43.0	41.9
Median duration of unemployment in weeks	27.0	19.7	18.5
% Long-term unemployed (27 weeks or more)	49.5	41.7	39.9

Source: Bureau of Labor Statistics (BLS), Current Population Survey

¹Persons whose ethnicity is identified as Hispanic or Latino may be of any race. Those identified as white or black includes those Hispanics who selected white or black when queried about their race.

²Self-employed refer to self-employed workers whose businesses are unincorporated.

Business Facts

EB-5 Investor Visa Program

California is the #1 destination in the United States for foreign direct investment (FDI) projects and the EB-5 Program is one of California's most effective ways to attract FDI into the state. Given the importance of the EB-5 Program for the economy of California, the Governor's Office of Business and Economic Development (GO-Biz) has implemented an annual survey of Regional Centers to gather information and share results for the 2015 platform in order to provide foreign investors with a complete list of California EB-5 Regional Centers and their respective activities, measure the amount of investments via the EB-5 program as part of California total FDI, and track the number of jobs created via the EB-5 Program.

Note: New unemployment data and State-certified TEAS become effective May 2, 2016, and will remain in effect until April 30, 2017. All TEA designations and certifications will be based on GO-Biz selected data and methodologies only, no other data or methodologies will be accepted for the purposes of TEA designations and certifications.

Effective October 2, 2014, the process for determining qualifying TEA census tracts outside of the State's designated high unemployment census tracts or, to determine and apply for special TEAs and/or, for requesting a Certification Letter will be automated through a new interactive database tool. Please refer to Step Two and Step Three for specific instructions in the "Identifying Qualified TEAs" section below.

GO-Biz TEA Interactive Tool

http://maps.gis.ca.gov/gobiz/tea/teafinder.html

POLICY: The State of California provides customized Targeted Employment Area (TEA) certifications for projects that qualify. Eligible TEAs include metropolitan statistical areas (MSAs), counties, cities and census designated places (CDPs). They also include rural areas and individual census tracts with qualifying high unemployment that are not in already-designated metropolitan statistical areas, counties, cities or CDPs. (See below: "Certified List of Targeted Employment Area (TEA) in California.") PLEASE NOTE: GO-Biz does not issue re-certification letters.

Program Summary

Under federal law, 10,000 immigrant visas per year are available to qualified individuals seeking permanent resident status on the basis of their engagement in a new commercial enterprise. This visa program is popularly called the EB-5 visa program.

Permanent resident status based on EB-5 eligibility might be available to investors who have invested – or are actively in the process of investing – at least \$1,000,000 into a new commercial enterprise that they have established. A new commercial enterprise includes: the creation of an original business, the purchase of an existing business and restructuring or reorganizing the business to the extent that a new commercial enterprise results, or expanding upon an existing business. An applicant seeking status as an immigrant investor must demonstrate that his/her investment will benefit the United States economy and create full-time employment for no fewer than ten qualified individuals, or maintain the number of existing employees in a "troubled business."

If the investment in a new commercial enterprise is made in a Targeted Employment Area (TEA), the required investment is decreased to the \$500,000 investment level. A TEA is either a "high unemployment area" in an urban setting (being part of a metropolitan statistical area) that has experienced an unemployment rate of at least 150 percent of the national average rate or a "rural area."

Applicants to the EB-5 visa program must demonstrate that they meet all requirements of the program prior to filing with the U.S. Citizenship and Immigration Service (USCIS). If it is determined that the investment criteria is met and properly documented, an investor may be granted conditional permanent residence status for a period of two years. At the end of the conditional period a permanent green card may be issued. An investor may apply for U.S. citizenship five years after the initial grant of conditional permanent residence.

EB-5 Visa Program is a Federal Government Program

The EB-5 visa program is administered by the U.S. Citizenship and Immigration Services and is therefore governed by federal laws and regulations. It is not a program administered by a state agency, and is therefore not governed by California State law.

For more detailed information about the EB-5 visa program, its laws and administration please visit www.uscis.gov.

State Involvement in the EB-5 Visa Program

There is no state involvement needed if the investment in the new commercial enterprise meets or exceeds the \$1,000,000 investment level. Such investment may be made in any location in the United States and without respect to high unemployment in the area. If the investment in the new commercial enterprise is made at the \$500,000 investment level, state involvement may be necessary in designating the area of the enterprise as a TEA. However, state designation is not essential. Pursuant to the EB-5 federal regulations, there are two ways for a visa applicant to show that the area in which the new commercial enterprise is a high unemployment area.

A) Designation of TEA by USCIS: Designation or acknowledgement of a TEA by the USCIS could be achieved by the visa applicant submitting "evidence" that the metropolitan statistical area, the specific county within a metropolitan statistical area, or the county in which a city or town with a population of 20,000 or more is located, in which the new commercial enterprise is principally doing business has experienced an average unemployment rate of 150% of the national average rate. This process is available pursuant to 8 CFR \$204.6(j)(6)(ii)(A).

B) Designation of TEA by state government: A letter from an authorized body of the government of the state in which the new commercial enterprise is located which certifies that the geographic or political subdivision of the metropolitan statistical area or of the city or town with a population of 20,000 or more in which the enterprise is principally doing business has been designated a high unemployment area. This process is available pursuant to 8 CFR §204.6(j)(6)(ii)(B).

Certified List of Targeted Employment Area (TEA) in California

In order to aid investors who would like to apply for an EB-5 visa with the \$500,000 per investment level in a new commercial enterprise in California, the State will post the list of the designated areas but the certifications will be issued on an individual basis.

Identifying Qualified TEAs

Step One: Qualifying Cities, Counties, CDPs, or MSAs

Identify whether your project is in a designated metropolitan statistical area, county, city or CDP using the list below.

List of Designated Metropolitan Statistical Areas, Counties and Cities

If your project address falls within an area on the above list, use the interactive database tool provided in the link below to submit your request.

GO-Biz TEA Interactive Tool

http://maps.gis.ca.gov/gobiz/tea/teafinder.html

Visit link below for the full article: www.sbeinc.com/resources/cms.cfm?fuseaction=news. detail&articleID=1633&pageID=25

Source: http://www.business.ca.gov

California Sub-Bid Request Ads

James E. Roberts-Obayashi Corp. 20 Oak Court, Danville, CA 94526 • 925-820-0600 • FAX 925-820-1993

WE ARE REQUESTING QUOTATIONS FROM ALL SUBCONTRACTORS/SUPPLIERS ON THE FOLLOWING PROJECT:

Canon Kip Community House Rehabilitation 705 Natoma St., San Francisco, California

Canon Kip Community House Rehabilitation consists of the phased demolition and reconstruction, in 5 sequential phases, of one hundred and three (103) community housing units. This Work includes, but is not limited to demolition, updating and upgrading of all of the living units and common areas, including replacement of finishes, fixtures and appliances. The entire exterior façade will be removed and replaced with durable, attractive contemporary materials, as well as all new energy-efficient windows. The roof will be replaced. There will be alterations and improvements to the Canon Kip Senior Center, occupying part of the Ground Floor as a daytime senior facility.

The trades involved will be demolition, stone countertops, miscellaneous metal, woodwork and casework, roofing, waterproofing, sheet metal, wood doors and hardware, aluminum windows, exterior plaster, dry-wall, flooring, ceilings and paint, signs and specialties, appliances, furnishings, fire sprinklers, plumbing, HVAC, electrical and planting.

This project requires **prevailing wages** in accordance with the State of California and Federal Davis Bacon prevailing wage determinations. All bidders are required to be registered with the California Department of Industrial Relations <u>prior</u> to submitting a bid. There are also subcontracting, workforce and Section 3 requirements on this project.

A pre-bid meeting for this project will be held on <u>Wednesday June 8, 2016 @ 1:30 P.M</u>. Attendance to this meeting is not mandatory, but is highly encouraged. This meeting will be located at

One South Van Ness, 5th Floor Situation Room/B3 in San Francisco, CA. BIDS DUE: Thursday July 7, 2016 @ 5:00 PM

Please email your bid and any questions to Chuckk@jerocorp.com WE ARE AN EQUAL OPPORTUNITY EMPLOYER



McGuire and Hester 9009 Railroad Avenue • Oakland, CA 94603 Phone: (510) 632-7676 • Fax: (510) 562-5209 Contact: Brad Rigg

Sub Bids Requested From Qualified MBE, WBE, DBE Subcontractors & Suppliers for East Bay Municipal Utility District - Carisbrook Reservoir & Skyline Pumping Plant Replacements

Location: Oakland, Alameda County · Project No. 2085 · <u>Bid Date: June 15, 2016 @ 1:30 PM</u> McGuire and Hester is seeking qualified subcontractors in the following trades: Chainlink fencing, hydroseed, shotcrete/precast concrete, reinforcing steel, masonry, misc. metals, structural steel, roofing, waterproofing, sheet metal, joint sealants, painting, drywall, doors & hardware, bridge crane, HVAC, and electrical/instrumentation.

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.

An Equal Opportunity Employer



ubcontractors, Vendo

REACH Divers<u>e Audiences</u> ADVERTISE Sub-Bid Request Ad Public Legal Notices Job Listings

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

Public Legal Notices



CITY & COUNTY OF SAN FRANCISCO

Contract No. 2494J (ID No. FCE16102) LAWTON STREET PAVEMENT RENOVATION AND SEWER REPLACEMENT

Sealed bids will be received at 1155 Market Street, 4th Floor, San Francisco, California 94103 until **2:30 p.m. on June 22, 2016**, after which they will be publicly opened and read. Digital files of Bid Documents, Plan Holders Lists, and Addenda may be downloaded at no cost from the Public Works Electronic Bid Documents Download site at www. sfdpw.org/biddocs. Please visit the Contracts, Bid Opportunities and Payments webpage at www.sfdpw.org for more information. Notices regarding Addenda and other bid changes will be distributed by email to Plan Holders.

The Work is located along Lawton Street, from 19th Avenue to 7th Avenue, and 16th Avenue from Lawton Street to Lawton Street in San Francisco, California and consists of pavement renovation, sewer replacement, traffic routing and all associated work. The time allowed for completion is 230 consecutive calendar days. The Engineer's estimate is approximately \$1,700,000. For more information, contact the Project Manager, Ramon Kong at 415-554-8369.

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

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

This Project shall incorporate the required partnering elements for **Partnering Level 1**. Refer to Section 01 31 33 for more details.

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

The Specifications include liquidated damages. Contract will be on a Lump Sum Bid Items With Unit Prices basis. Progressive payments will be made.

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

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

Bid discounts may be applied as per Administrative Code Chapter 14B. LBE Subcontracting Participation Requirement is **25%**. Call Selormey Dzikunu at 415-554-8369 for details. In accordance with Administrative Code Chapter 14B requirements, all bidders shall submit documented good faith efforts with their bids, except those who exceed the above stated LBE Subcontracting Participation Requirement by 35%. Bidders must achieve 80 out of 100 points to be deemed responsive. Bidders will receive 15 points for attending the pre-bid conference, if scheduled. Refer to CMD Form 2B.

A pre-bid conference will be held on June 2, 2016; 1:30 p.m., at 1680 Mission Street, 3rd Floor.

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

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

Class "A" license required to bid.

In accordance with Administrative Code Chapter 6, no bid is accepted and no contract in excess of \$600,000 is awarded by the City and County of San Francisco until such time as the Mayor or the Mayor's designee approves the contract for award, and the Director of Public Works then issues an order of award. Pursuant to Charter Section 3.105, all contract awards are subject to certification by the Controller as to the availability of funds.

Minimum wage rates for this project must comply with the current General Prevailing Wage as determined by the State Department of Industrial Relations. Minimum wage rates other than applicable to General Prevailing Wage must comply with Administrative Code Chapter 12P, Minimum Compensation Ordinance.

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

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

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

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

6/2/16 CNS-2886259# SMALL BUSINESS EXCHANGE

Offshore Factory Movements

Continued from page 1

capacity." Shutting down the Cape Fear PET resins manufacturing plant "would not be the outcome if the increasing volume of low-priced imports had not driven the manufacturing economics for this site beyond a state that cannot be maintained and be viable.

"DAK continues to participate in trade actions against these low-priced imports. There are three major trade cases for antidumping actions for Certain Polyester Staple Fiber products against Korea (A-580-839), Taiwan (A-583-833) and China (A-570-905) that remain active with trade actions aimed at controlling the dumping of fibers from these countries, yet the flow of imports continues to affect our business and the marketplace. As a result of continuing imports of those dumped products, DAK will be closing fiber manufacturing at the Cape Fear site. A significant portion of the Polyester Stable Fiber produced onsite will now be transferred and be manufactured in Queretaro, Mexico. . . Even with the renewed anti-dumping trade case affirmative actions against Korea, free-trade agreements with Korea were put in place that bolster the ability for these imports to continue. If imports were not given increased access to the U.S. marketplace for the products produced at DAK Americas Ĉape Fear site, the site would not be forced to rationalize capacity and shut down its operations resulting in the loss of approximately 600 jobs at the site.

Eli Lilly will lose nearly 1,000 sales representatives nationwide "as a result of the loss of patent protection from two of its best-selling drugs: Cymbalta and Evista," writes Susan Fracasso, Rapid Response Coordinator for the state of Connecticut in Wethersfield. "Those two products will be made generically, likely by facilities outside of the United States.

Charles Inc. of Council Bluffs, Iowa, will lay off 60 furniture workers. The reason: "Since mid-1990s, many upholstered furniture companies have been importing completely upholstered furniture, cut & sewn kits and raw materials from China, Mexico, Vietnam and other Southeast Asia countries," according to Lindsay Anderson, TAA Coordinator for the state of Iowa. "This has resulted in Charles Inc.'s inability to compete with them and be able to meet their prices. Charles Inc. has tried many different approaches, but the labor and material saving on imported products was too much for Charles Inc. to overcome."

PDM Bridge based in Proctor, Minn., will lay off 35 workers because the company is "losing local contract product bids in the last year to multinational and overseas buyers and producers of like and similar bridge products," according to Debra Schlekewy, TAA Coordinator for the state of Minnesota.

Honeywell Process Solutions, manufacturer of electronic industrial control units in York, Penn., will lay off 110 workers. "Company filed WARN stating closure in the first quarter of 2014 with layoffs expected to begin in August 2013," writes Terri Zimmerman of the Pennsylvania state government. "Per company official most of the work is transferring to Mexico."

Nordex USA Inc., maker of wind blades in both Jonesboro, Ark., and Chicago, Ill., will lay off 80 workers because production is "being sifted to a foreign country," according to Francene Miller of the Arkansas state government.

Tyco Electronics TE Connectivity/ ICT Division in Tullahoma, Tenn., a manufacturer of electronic connectors, will lay off 33 employees because "production has been shifted to a foreign country," according to workers filing on their own behalf.

Campbell Soup Co. in Camden N.J., has laid off 100 workers because their "services are being transferred to a foreign country," writes Patric Donovan, Employment and Training Specialist for the state of New Jersey.

Cooper Interconnected, a division of Cooper Wiring Devices headquartered in Peachtree City, Ga., will lay off 56 workers from its Salem, N.J., facility. "To meet competitive demands on product manufacturing, the plant activities are being transferred to a plant in Nogales, Sonora, Mexico," writes Randall Zimmerman, Director of Human Resources at Cooper Wiring Devices, on behalf of the workers. "Competitors are currently located in similar foreign locations."

Sensata Technologies of Attleboro, Mass., is laying of 16 employees because it is "transitioning manufacturing of burn-in test socket products manufactured in Phoenix, Ariz., to locations in China and Korea," writes Cheryl Stanton, Senior Human Resources Generalist at the company.

Motorola Solutions' Louisville, Ky., electronics repair facility will lay off 55 workers because their jobs "are being relocated and will ultimately end up in Mexico," writes Loretta Baker, Regional Trade Facilitator at the Kentucky Office of Employment Training in Louisville.

Sealed Air Corp. in Duncan, S.C., has laid off an undisclosed number of workers after it purchased Diversey Holding Inc., in 2011 and decided to outsource its information technology computer support to WIPRO in Pune, India. "Thus, the Sealed Air internal service desks in Europe, China, Brazil and Duncan were outsourced overseas to India and employees/contractors lost jobs," write three former workers whose names were redacted from the petition (received July 17).

Transportal of Charlotte, N.C., a company that transcribes medical records, laid off 25 workers when their jobs were "underbid by another company, Nuance, who offshores work," writes Dianna Rivera, TAA coordinator for the state of North Carolina.

NIDEC Motor Corp. in Paragould, Ark., is laying off eight workers making dryer appliance motors because production is "being shifted to a foreign country," writes Francene Miller, Business Solutions Analyst for the Arkansas state government in Little Rock, Ark.

Omega Engineering in Stamford, Conn., has laid off 40 employees making thermocouples. Omega "was acquired by Spectris (UK) in 2012," according to Michael Shavel, Career Development Specialists for the Connecticut State Labor Department. "In October, the company opened a Customer Service and Manufacturing facility in Shanghai, China. The welding department located in Stamford, Conn., was downsized from 45 workers to five presently. At a company meeting in 2012, Global Director James R. Dale announced plans to open facilities globally, including China, Spain and Brazil."

Walgreens in Mount Prospect, Ill., has laid off 23 data processing, mainframe operations workers. "Services (IT Operations) have been outsourced to Chennai, India, and Queretaro, Mexico," according to workers who submitted the petition. "All phone calls since March 2013 have been rerouted to these foreign countries."

Narroflex of Stuart, Va., will lay off 55 workers making textiles because of "increased imports of products [and] outsourcing to foreign countries by our customers," according to Robert Diesel, Narroflex Chief Financial Officer.

Keystone Printed Specialties in Old Forge, Penn., has laid off 40 employees in its lithographic printing department because the "company has lost customers such as Stanley/Black & Decker due to their production being moved overseas," write workers filing on their own behalf. "Company also lost business with Menasha Packaging Corp., and Packaging Corporation of America, Just Born Candy, Rock-Tenn Corp. and International Paper (formerly Temple-Inland). Increased outsourcing of the production of consumer packaged goods has negatively impacted the domestic production of corrugated and folding packaging [and] lithographic printed labels."

Visit link below for the full article:

www.sbeinc.com/resources/cms.cfm?fuseaction=news. detail&articleID=1626&pageID=25

Source: http://www.manufacturingnews.com



Fictitious Business Name

FIC	CTITIOUS BUSINESS NAME STATEMENT File No. A-0371165-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0370623-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0370756-00	RE
Fictitious B AES Acne	Business Name(s):	Fictitious Business Name(s): Visioneer Financial	Fictitious Business Name(s): IMPACTO PENTECOSTES	
Address		Address	Address	DEC
	bus Avenue, Suite 320, Sam Francisco, CA 94133 of Registrant #1	4221 Mission Street, San Francisco, CA 94112	2 Sadowa Street, San Francisco, CA 94112 Full Name of Registrant #1	DES
	ty, Inc. (CA)	Full Name of Registrant #1	Jose Alberto Corado	CON
	Registrant #1 bus Avenue, Suite 320, Sam Francisco, CA 94133	Monica A. Tracht Address of Registrant #1	Address of Registrant #1 14 Naglee Street, San Francisco, CA 94112	11555 E
222 Colum	idus Avenue, Suite 520, Sain Francisco, CA 94155	863 Bellevue Ävenue,		(005)
	ess is conducted by A Corporation. The registrant(s)	Daly City, CA 94014	This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business	(925)
	d to transact business under the fictitious business ted above on 5/26/2016	This business is conducted by An Individual. The registrant(s)	name(s) listed above on 4/16/2016	Web
	Signed: Kimberly Pigliucci	commenced to transact business under the fictitious business name(s) listed above on 4/25/2016	Signed: Jose Alberto Corado	An E
This statem	nent was filed with the County Clerk of San Francisco		This statement was filed with the County Clerk of San Francisco	
County on 5		Signed: Monica A. Tracht	County on 5/2/2016 .	DeSilv
Notice: Thi	is fictitious name statement expires five years from the	This statement was filed with the County Clerk of San Francisco	Notice: This fictitious name statement expires five years from the date	is preparin t
	s filed. A new fictitious business name statement must	County on 4/25/2016 .	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	RE
	ior to this date. The filing of this statement does not of rize the use in this state of a fictitious business name in	Notice: This fictitious name statement expires five years from the	the use in this state of a fictitious business name in violation of the right	VARIOU
violation of	f the right of another under Federal, State or Common	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	of another under Federal, State or Common Law	
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Filed:	Susanna Chin	violation of the right of another under Federal, State or Common	Deputy County Clerk	COUNTY OF
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	6/2/16 + 6/9/16 + 6/16/16 + 6/23/16	Deputy County Clerk 4/29/2016	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0370756-00	We hereby en
FIC	CTITIOUS BUSINESS NAME STATEMENT			cal Minority/V
	File No. A-0370767-00	5/12/16 + 5/19/16 + 5/26/16 + 6/2/16	Fictitious Business Name(s): Yindeli Shiatsu	solicit their su quotation for t
	Business Name(s):	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0370831-00	Address	not limited to:
La Loma P Address	roauce #8	F HC NO. A-05/0051-00	3446 Balboa Street, San Francisco, CA 94121 Full Name of Registrant #1	Adjust Iron,
2840 Missi	ion Street, San Francisco, CA 94110	Fictitious Business Name(s): Whole Wines Trade	Yu Guo Xian	Sealing, Electr thetic Paveme
Full Name o Arturo Ma	of Registrant #1 artinez	Address	Address of Registrant #1 44 Lucy Street, San Francisco, CA 94124	side Signs, St
	Registrant #1	138 Sanchez Street, San Francisco, CA 94114	This business is conducted by An Individual. The registrant(s)	Staking, SWP Prepare, Truc
17 Amberw	wood Cir., South San Francisco, CA 94080	Full Name of Registrant #1	commenced to transact business under the fictitious business	(Type A) Mate
	ess is conducted by An Individual. The registrant(s)	Canela Gourmet Inc. (CA) Address of Registrant #1	name(s) listed above on Not Applicable	Plans and spec
	d to transact business under the fictitious business ted above on 5/3/2016	138 Sanchez Street,	Signed: Yu Guo Xian	located at 1155 College Town
	Signed: Arturo Martinez	San Francisco, CA 94114	This statement was filed with the County Clerk of San Francisco	Builders Exch
	-	This business is conducted by A Corporation. The registrant(s)	County on 4/29/2016.	the ftp site at pub.desilvagate
This statem County on 5	nent was filed with the County Clerk of San Francisco	commenced to transact business under the fictitious business name(s) listed above on Not Applicable.	Notice: This fictitious name statement expires five years from the date	desilvagates.co
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be filed pri	ior to this date. The filing of this statement does not of	This statement was filed with the County Clerk of San Francisco County on 5/6/2016.	of another under Federal, State or Common Law	tor Bob Ciccar
	rize the use in this state of a fictitious business name in f the right of another under Federal, State or Common	County on 5/0/2010.	Filed: Maribel Jaldon	tor, call at (925 works bid plea
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	isco, CA 94131 of Registrant #1	Fictitious Business Name(s):	of the fictitious business name(s):	bonds may be
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San Franci	isco, CA 94104	San Francisco, CA 94110	San Francisco, CA 94133	
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Address of 1	Registrant #2	Address of Registrant #1	This fictitious business name was filed in the County of San Francisco on 7/17/15 under file	AL
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violation of	f the right of another under Federal, State or Common	violation of the right of another under Federal, State or Common	This statement was filed with the County Clerk of San	
Law		Law	Francisco County on 5/26/2016.	
Filed:	Jennifer Wong	Filed: Jennifer Wong	Filed: Susanna Chin	
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CALIFORNIA SUB-BID REQUEST AD

DESILVA GATES CONSTRUCTION 11555 Dublin Boulevard • P.O. Box 2909 Dublin, CA 94568-2909 (925) 829-9220 / FAX (925) 803-4263 Estimator: Bob Ciccarelli Website: www.desilvagates.com An Equal Opportunity Employer DeSilva Gates Construction (DGC) preparing a bid as a Prime Contractor for the project listed below: RESURFACING OF PORTIONS OF VARIOUS ROADWAYS IN CASTRO VALLEY, ALAMEDA COUNTY, pecification No. 2300 Goal: MBE 15%/WBE 5%

OWNER: COUNTY OF ALAMEDA – PUBLIC WORKS AGENCY 951 Turner Court, Room 300, Hayward, CA 94545

ID DATE: JUNE 14, 2016 @ 2:00 P.M.

We hereby encourage responsible participation of local Minority/Woman-Owned Business Enterprises, and solicit their subcontractor or materials and/or suppliers quotation for the following types of work including but not limited to:

Adjust Iron, Construction Site Management, Crack Sealing, Electrical, Emulsion supplier, Fabric/Geosynthetic Pavement Interlayer, Pavement Milling, Roadside Signs, Striping, Structural Excavation, Survey/ Staking, SWPPP Prep/ Water Pollution Control Plan Prepare, Trucking, Street Sweeping, Hot Mix Asphalt (Type A) Material

Plans and specifications may be reviewed at our offices located at 11555 Dublin Boulevard, Dublin, CA or 7700 College Town Drive, Sacramento, CA, or at your local Builders Exchange, or reviewed and downloaded from the ftp site at ftp://ftp%25desilvagates.com:f7pa55wd@ pub.desilvagates.com (if prompted the username is ftp@ desilvagates.com and password is f7pa55wd) or from the Owner: www.ipdservices.com/clients/eastbay/index. html?alco&Show-Planroom, phone 510-670-5450.

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

If you need DBE support services and assistance in obaining 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 willng to breakout portions of work to increase the expectaion of meeting the MBE/WBE 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.

AUDIENCE PROFILE Small Business Exchange, Inc.





How to Improve Your Chances of Getting a **Small Business Loan**

By Madie Hodges

Getting a small business loan doesn't have to be a hair pulling process. Now that lenders are more open to giving small business loans, the application and approval process can actually be quite a breeze! Every small business owner has thought about small business loans and probably decided against looking into their options. That is a huge mistake! Small business loans are trending up right now, and it is easier than ever to get yourself through the loan process. Every lender looks at you as a small business owner and your business as a whole when deciding whether you are a viable prospect. However, there are a few things you can do to improve your chances of getting approved for an SBA loan, so follow these 10 tips and start growing your business today!

\square	PLAN PREPARE
M	PERFORM

1. Prepare Early

Lenders look at two key things when deciding whether to give you a small business loan – per-sonal credit and profitability of the business. Put-ting your best foot forward by being over prepared for your interview can really help give you a push in the right direction. Being over prepared by paying off any recent credit card debt and creating a business resume can really make you stand out from the rest of the crowd. You must also be prepared to share ALL of your financial information, including but not limited to your financial history, your growth plan, as well as personal financial information. Doing so gives your lenders a good overall picture of your business and can decrease the amount of time it takes from application to closing for you to get a small business loan.

2. Look Into Multiple Lenders

Your chances of a getting a small business loan will increase dramatically if you research several financial institutions and apply to at least three of four different ones. Research large and local banks as well as alternative lenders like Kabbage. Lending options are seemingly endless when it comes to small business financing, so make sure you find the program that works best for your business as a whole. When researching financial institutions, be sure to look into lenders that have successfully lent to your industry before as well as lenders who work with businesses that are in the same stage as yours (startup, growing, etc.).

3. Lay Out at Least Two Payment Plans

Traditional lenders typically look for two sources of repayment before approving a loan. This means you need to prove that you have options or collateral to pay back your loan in a timely manner. Take the time to determine your possible payment alternatives and write out a detailed plan/proposition for how you plan on making it work to repay your loan. Having the foresight to map out your repayment plan with an effective back up makes you seem like a more viable candidate to potential lenders. Deciding how you will pay back your loan early is good for the lenders, but it is also great for you as a business owner because it is one less thing you will have to plan in the future.

4. Know What Type of Loan You Need

There are many different types of small business loans available to small businesses, so it is wise to research each type and decide which one will work best for you. The Small Business Administration and SCORE both provide a plethora of information regarding SBÅ loans, so you should reach out to your local chapters or websites for detailed information. Be sure to research which types of lenders provide each specific loan so that you are well prepared when you go in for your interviews or when you submit your applications.



5. Understand and Know the Risks Bankers and Lenders Look At

When lenders look at potential borrowers, they evaluate them on a risk scale. If you are deemed a risky asset, your loan will not likely be approved. But what exactly qualifies someone as risky? A risky borrower has

- Too little owner's equity
- Slow/past-due loan or credit history
- Poor earnings
- Low-quality collateral
- Is a new company
 - Inadequate accounting system
 - Questionable management

6. Personal Character

Although it is not directly stated, lenders look at your moral and ethical character before making a final decision. This is important to lenders because they want to find viable borrowers who are likely to pay them back. Your character is a direct representation on how working with you will be for the lender, so be on your best behavior!

7. Improve Your Personal Credit

You stand a much better chance of getting a small business loan if you work on bettering your personal credit history. The best way to go about this is by paying down your personal debts and credit cards as much as possible. Doing so gives the bank more faith in you as a viable asset because you aren't overextending yourself on credit or loans. This step is extremely important because you will have to personally guarantee your small business loan.

8. Expand Your Banking Relationships

Banking is not a monogamous type of relationship. In fact, a lot of people have multiple banks for their different accounts. If you use more than one bank, keep doing so when it comes to your business loans. It spreads your risk and decreases your dependency on one financial institution. Having accounts and loans at multiple banks also gives you a larger amount of credit since you have multiple lines out.

9. Go Local

Local, smaller banks understand small businesses better and are much more likely to lend to them. Most local banks also specialize in certain types of loans for certain industry verticals, so be sure to do your research before meeting with different lenders. Dealing with banks that specialize in your industry is great for you because they can offer you valuable advice based on their prior experience. National banks are much more likely to pass your small business up based on smaller revenues and lack of sufficient collateral.

10. Go Alternative

For shorter term loans that are much simpler to get approved for, turn to alternative lenders like Kabbage! In minutes you can find out whether you are approved, and Kabbage is constantly reevaluating your data to extend you larger lines of credit. The best part about Kabbage is you only pay for the cash you use!

We know getting a small business loan can be overwhelming and hard, but there are a lot of things you can do to make the process easier for you and improve your chances of getting approved! Source: www.kabbage.com

10 Tips To Land A Small Business Bank Loan

Here how you can build a strong rapport with you banker, increasing your chances of getting financing

By Carolyn M. Brown

For many established entrepreneurs, the local commercial bank or community bank may still be the best place in town to get a small business loan. But too many small businesses try three or four banks and then stop looking. Ideally you should be eying several bankers. Find out which financial institutions in your market make loans to firms like yours. Not all banks specialize in business loans. Some specialize in lending only to firms in certain industries. Others lend only to those in certain stages of the business life cycle (usually, not startups).

Once to find the right bank, the goal is to build a rapport with a banker long before asking for a small business loan. This person isn't the local teller who knows your name when you make deposits. This is a banker who understands your industry. W You want to be able to sit down with that banker on a regular basis to share information about how you are growing your business.

BlackEnterprise.com wanted to find out what is the best way to build a banking relationship and reached out to the Young Entrepreneur Council (YEC), an invite only organization comprised of the world's most promising young entrepreneurs. In partnership with Citi, YEC recently launched StartupCollective , a free virtual mentorship pro-gram that helps millions of entrepreneurs start and grow businesses. Here are their responses:

1. Start Early

Start building a relationship well before you look for financing. Get recommendations and meet dif-

ferent bankers before opening an account. Find one experienced in working with startups, with products and services that can fit whatever stage of growth you're in. To get bank funding, you'll need a business plan, financial statements, assets to use as collateral, and a source of funds for repayment.

– David Ehrenberg, Early Growth Financial Services

2. Give It Time

When I first went to my bank for a line of credit, I was surprised to find out that I only qualified for a small amount about a third of what I had in the bank at the time. As I found out later, the problem was that nobody knew me. Since then come in regularly, chat briefly with my banker, share my wins and ask for an increase every 9 and 1/2 months.

Company Folders, Inc 3. Look at Your Revenue

Revenue trumps everything. Every good lender will want to see a lot of revenue and history of revenue in the company. It will eventually come down to your revenues and relationship with the lender over time. Even your personal banker has a boss, and his boss's boss will be making the decision. He'll look at the bottom line.

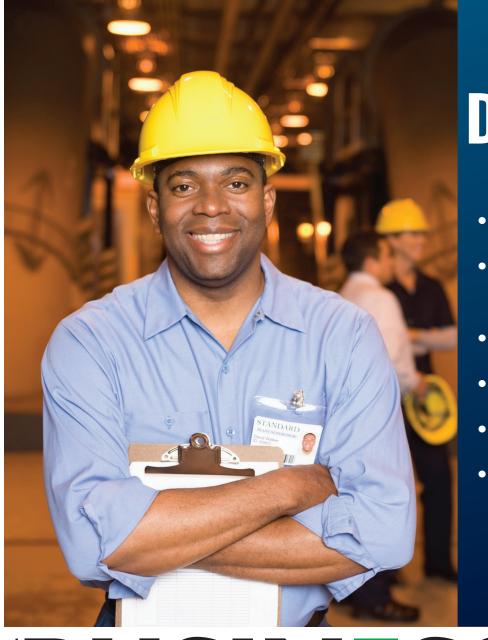
- John Rampton, Due

– Vladimir Gendelman,

4. Change Your Approach

I see many entrepreneurs going to bankers hat in hand. This is the worst type of attitude to adopt

Continued on page 12



DIVERSITY OUTREACH

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

BUSINE SMALI **EXCHANGE**

Contact us 795 Folsom Street, 1st Floor • San Francisco, CA 94107-4226 Phone: (415) 778-6250 • Toll Free: (800) 800-8534 Fax: 415-778-6255 sbe@sbeinc.com • www.sbeinc.com

Tips To Land A Small Business Bank Loan 10

Continued from page 11

and will result in lost opportunity. Banks must lend money to stay afloat. They need you to keep their business going. Realize that paradigm and it will change how you interact. Try, "We have a growing business and are evaluating banks to see who will be the best partner for us." Game changer.

- Jeremy Brandt, WeBuyHouses.com

5. Show a Record of Cash Flow

Banks love cash flow, and they'll ensure they'll get paid back first. They want to take the least amount of risk possible when lending you money. If you can demonstrate the ability to generate monthly cash flow, then you'll have a chance of getting a loan from a traditional bank.

– Faraz Khan , Go Direct Lead Generation

6. Foster Relationships

I get to casually meet presidents and VPs of banks that socialize at my business club. It's through meeting in this environment (followed up with lunch) that has allowed me to foster a trusted personal relationship and gain additional insight into what each bank specifically looks for. This time provides me the opportunity to ask all the questions I need to best

position my company for investment.

- Souny West , CHiC Capital

7. Share a Good Story

We are going through this now (\$3 million loan, buildout/equipment) and each bank wants to hear a good story. Some want aggressive growth plans, others want more moderate, reliable plans. Our experience is the same narrative will resonate differently with each bank, so it's important to understand what their risk tolerance is and where you fit into their portfolio so you can tailor the story accordingly.

– Tommy Golczynski, Assured Flow Solutions, LLC

8. Give Important Information

I'm not speaking as a banker, but as a venture investor who lends to young companies. We look for teams that are into partnerships. We want to help our portfolio companies succeed. Money's just a part of what we provide. Further, we want information. Don't try to hold it back; it will bite you later.

- Alec Bowers , Abraxas Biosystems

9. Show Growth and Honesty

We're a lender. When we evaluate loans requests, we take a holistic look at your business and want to see growth, but we also highly value honesty don't shy away from the tough subjects. If you're growing, you've likely had issues with revenue or bankruptcy. We aren't going to judge you. We want to be a trusted partner who helps you grow and solves your capital problem.

- G. Krista Morgan , P2Binvestor

10. Be Reliable

Bankers need you to be as predictable as possible. If you're paying dues on time, publishing accounts as per standards and generally going by the book, you would continue to develop a relationship. To go further, anticipate their needs and give them what they want ahead of time. Bankers are busy people and if you make their life easy, they will be forever thankful.

- Pratham Mittal , VenturePact

About us BLACK ENTERPRISE

BLACK ENTERPRISE is the premier business, investing, and wealth-building resource for African Americans. Since 1970, BLACK ENTERPRISE has provided essential business information and advice to professionals, corporate executives, entrepreneurs, and decision makers.

Whether you're in corporate America, work for a smaller firm, or in business for yourself, one thing's for certain: your spouse, children, and clients are not numbers on a spreadsheet — they are real, and they are counting on you to perform.

Results are the only yardstick for success that matters, especially in these troubled times. And that's why every aspect of BLACK ENTER-PRISE is focused on what gets results - results that produce a better standard of living for you and your family,

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