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SMALL BUSINESS EXCHANGE

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

Purchasing

City of Long Beach

The City of Long Beach Purchasing Division is committed to providing maximum opportunities for small, disadvantaged, minority, women and Long Beach business enterprises to compete successfully in supplying our needs for products and services. Businesses are encouraged to register in the City's Bidder Database at www.longbeach.gov/purchasing to receive automated email notifications for selected contract opportunities based on product/service categories.

Below is a list of contract opportunities for which the Purchasing Division is currently soliciting bids.

Invitation #
RFP FM16-153
Project Name
Payment Processing Services
Bid Due Date
07/28/2016 11:00 AM Pacific
Department
Financial Management
Contact
Michelle King, 562-570-6020
Email: RFPPurchasing@longbeach.gov

Invitation #
ITB LB16-135
Project Name
Latex and Nitrile Gloves (REBID)
Bid Due Date
07/28/2016 11:00 AM Pacific
Department
Citywide
Contact
Anne Takii, 562-570-6362
Email: purchasingbids@longbeach.gov

Invitation #
RFP DV16-149
Project Name
Climate Actions and Adaptation Plan
Bid Due Date
7/20/2016 11:00AM Pacific
Department
Development Services
Contact
Traci Fitzharris, 562-570-5384
Email: RFPPurchasing@longbeach.gov
■ Continued on page 1

Strengthening and Celebrating America's Capacity for Innovation

By Jeffrey Zients

America's capacity for creativity and invention is a major reason why our economy is the strongest and most durable in the world.

That capacity -- and the uniquely American spirit of innovation that fuels it -- has also inspired admiration from across the globe for generations. And since his first day in office, President Obama has worked to strengthen our innovation advantage -- through investments and reforms to drive technological and scientific breakthroughs that will power our economy and strengthen America's leadership in the industries of the future.

Throughout this week, we'll be taking stock of America's innovative progress over the last seven-and-a-half years and announcing new steps we're taking to build on those efforts -- including supporting advanced manufacturing and making, laying the groundwork for smart and connected cities, and expanding inclusive entrepreneurship across the United States.

That's what President Obama will be discussing today at the third annual SelectUSA Summit. He'll be joining 2,400 global business leaders representing more than 70 markets to discuss the role that inno-

vation and smart trade policies like the Trans-Pacific Partnership play in attracting investment to the United States and supporting good American jobs.

During those remarks, he will announce that today the Smart Manufacturing Leadership Coal-

ition in Los Angeles won the ninth manufacturing hub competition, receiving an award of \$70 million in Federal investment for smart manufacturing that enables seamless, real-time operation and

■ Continued on page 8



Our future prosperity in part depends on whether or not we are creating an environment in which folks can test new ideas, bring new products to market, and generate new businesses.

STARTUP AMERICA PARTNERSHIP

©Justin M. Sloan (Justin@justinsloan.com)

After Milestone Year of Recovery, State Spending to Slow Down

By Liz Farmer

This year was one of milestones for state budgets, but the upward swings of 2016 will likely be dampened in the years ahead.

It took almost a decade, but total state spending and revenues finally surpassed pre-recession peaks this year, according to a new survey from

the National Association of State Budget Officers (NASBO). Yet more than two dozen states haven't reached that milestone, a sign of the recovery's uneven progress after the worst economic collapse in more than a generation.

While fiscal 2016 also marked the highest annual growth -- 5.5 percent -- for total state spending in nearly a decade, it was primarily driven by significant one-time spending increases and technical adjustments in several large states, including New York, Ohio and Texas. The median spending growth rate across the 50 states was 3.8 percent, which is lower than last year's but slightly ahead of expectations a year ago.

Looking ahead, spending is projected to slow down even more, to 2.5 percent next fiscal year (which begins July 1 for most states). Revenues are also projected to slow.

Two areas, though, could see increased funding: Medicaid and K-12 education. About two-thirds of states have proposed funding boosts in those areas.

The projected slowdown in spending comes after most states experienced revenue spurts due to federal tax changes in 2013 and a surging stock market in 2015. Still, growth in those years underperformed compared to the decades before the recession hit in 2008.

Generally, states have adjusted to the era of mediocre revenue growth and have been able to rebuild their reserves in preparation for the next downturn, said NASBO executive director John Hicks. Excluding Texas and Alaska, which have outsized rainy day funds, state savings totaled just \$3 billion right after the Great Recession, when many were raided to help offset shortfalls. Today, states' savings add up to more than \$30 billion, which is roughly what they totaled before the recession.

"They're in a pretty similar situation now as they were prior to the Great Recession," said Hicks. "Reserves as a share of current revenues is still slightly lower than in 2008 but quite close."

■ Continued on page 6

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Community Outreach

Mayor Lee Continues to Support San Francisco Women & Families at First Ever Bay Area Women's Summit

Mayor Edwin M. Lee announced three pledges at the Bay Area Women's Summit that continue to build on the City's achievements to provide opportunities to women to advance. The Mayor's pledges include \$6 million in new funding for subsidized child care and expanded implicit bias training for City staff. The pledges are part of his larger commitment over the next two years to dedicate more than \$16.75 million of funding for new initiatives that support the City's families.

The Summit served as a significant platform to engage and secure pledges from influential leaders across the Bay Area and nation to advance women's economic empowerment, equity, and opportunity in the region and beyond. Guest speakers included Senior Advisor to President Barack Obama Valerie Jarrett, Treasurer of the United States Rosie Rios, New America President & CEO Anne-Marie Slaughter, National Domestic Workers Alliance Director Ai-jen Poo, PolicyLink President & CEO Angela Glover Blackwell.

The Summit highlighted the achievements that have already been made in San Francisco including the passing of the first in the nation legislation to guarantee parental leave, and legislation that guarantees sick leave and affordable health care. It highlighted the successful efforts to raise San Francisco's minimum wage to one of the most progressive in the nation in order to help our working mothers and families share in the prosperity of our region. Fifty eight percent of the City and County of San Francisco government workforce are women and women in government are holding some of the highest offices including the City Administrator, Fire Chief, Department of Emergency Management Director, Health Director, Port Director, Directors for the Department of the Environment, the Department of Human Resources and many more.

In 2015, Mayor Lee called for the convening of the Bay Area Women's Summit in an effort to encourage public and private sector initiatives that would improve economic and social opportunities for women in San Francisco and the region.

"San Francisco has long been at the forefront of social change and women's equity, but we know we can, and must, do more to make sure our women are fully participating in our robust economy," said Mayor Lee. "It is why I pledge to allocate \$6 million dollars over the next two years to maintain and increase subsidized child care spaces for low-income women, children and families in San Francisco. I also pledge to implement online implicit bias training and sexual harassment training for City and County of San Francisco employees, prioritizing Department of Human Resources employees, hiring managers and public facing



employees, and implement in-person implicit bias training for all San Francisco Police Department employees over the next two years."

Mayor Lee has pledged to allocate \$6 million dollars over the next two years to maintain and increase subsidized child care spaces for low-income women, children and families in San Francisco. The funds are also intended to support wage increases for child care workers who are predominantly women and ultimately improve the quality of child care services. Access to high-quality child care promotes a child's development and has been proven to give children a head start in life. In more than 35 states child care costs more than college. Families below the Federal Poverty Level pay an average of 30 percent of their income in child care costs. Without help, many families can face the untenable choice of not working or leaving their children in unsafe, unstable, or poor quality child care arrangements. Mayor Lee's pledge for subsidized child care will go into effect this summer. The Office of Early Care and Education will oversee the implementation of this initiative.

Over the next two years, Mayor Lee is investing over \$16.75 million in new initiatives that support women and their families to thrive in the City:

- by improving the quality and availability of early care and education;
- spearheading an effort to help families better navigate the myriad of City children's programs so that they can better take advantage of the services available;
- expanding summer and other afterschool programming for kids; and

- expanding services offered by family resource centers throughout the City.

Furthermore, Mayor Lee has continued to prioritize funding for Violence Against Women Prevention and Intervention. The City's Violence Against Women (VAW) Grants Program, managed by the San Francisco Department on the Status of Women, funds 38 community-based programs that serve over 24,000 individuals, primarily women survivors of violence, with over 31,000 hours of supportive services annually. Over the next 2 years, Mayor Lee has pledged to invest \$11.8 million into this program. Since taking office in 2011, Mayor Lee has grown the VAW grants budget by 112 percent, rising from \$2.8 million per year to its current \$5.9 million per year.

Mayor Lee encourages San Francisco's private sector, non-profit partners and all employers in the City to join his pledge or make their own pledge to advance women's equity, empowerment and opportunity and create a stronger economy that is more diverse, equitable and robust for women and people of color.

Mayor Lee and Mayor Schaaf co-hosted the Bay Area Women's Summit in partnership with the Women's Foundation of California. The Summit was held with cooperation from the White House Women's Summit and the United Nations Foundation.

For more information on the Bay Area Women's Summit, go to: www.bayareawomen.org.

Source: <http://www.sfmayor.org>



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

Managing Editor:
Valerie Voorhies
vv@sbeinc.com

Marketing Manager
Rosalee Vivanco
rvivanco@sbeinc.com

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

Graphics Design:
Tyler Chen
tchen1129@gmail.com

Webmaster:
Umer Farooq
umer@octadyn.com

Writer:
Cheryl Hentz
cheryl.hentz@gmail.com

CALIFORNIA CERTIFICATIONS

DGS
GENERAL SERVICES

Contact Info:

Small Business Exchange, Inc.
795 Folsom Street, 1st Flr, Room 1124
San Francisco, CA 94107

Email: sbe@sbeinc.com • Website: www.sbeinc.com
Phone: (415) 778-6250, (800) 800-8534
Fax: (415) 778-6255

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Diversity on the Move

P.A.R.T.I. Program, San Jose



Photo Credit: partiprogram4u.wordpress.com
Winston Ashby, Executive Director

“Youth organization molds leaders of tomorrow”

BACKGROUND

The Positive Alternative Recreation Teambuilding Impact program (PARTI) has been in existence since 2001. As a 501c3 organization (tax exempt non-profit), its purpose is to build today's youth into the leaders of tomorrow through education, leadership development, mentoring, making healthy choices, and volunteerism in the community. The organization's founder, Winston Ashby, spends a great deal of time working with youth at the high school and middle school levels on San Jose's eastside. The organization is largely dependent on grants and fundraisers to further its mission, sustain its employees, and continue to increase its revenues.

PARTI operates programs for youth in both Northern and Southern California. Due to his dedicated work with youth, Winston has inspired many of students to realize their dream of going to college and building a career for themselves. One of the program's most famous graduates appeared as a finalist on the TV show “American Idol”.

CHALLENGES

The on-going challenge for Winston prior to working with the SBDC, had been securing enough funding to retain his current level of employees. He struggled to locate new funders in the Bay Area. In addition, Winston knew and understood that he needed more high profile figures to recognize and support the work of his organization for branding purposes.

ACTIONS

Initially, Winston and his SBDC advisor discussed how to approach grants based on the types of programs his organization offered to youth in San Jose. Secondly, they outlined and researched the funders that closely align with his organization's services. After being introduced to services offered by the SBDC, Winston and his advisor explored many grant databases that would help them identify matching funders.

RESULTS

Since that time he has been awarded three year grants with the City of San Jose, Safeway, Kaiser Permanente, and was invited to a full

proposal from the Leo Shortino Family Foundation in Santa Clara County.

His last two community-wide fundraisers were a success. These grants and fundraisers have allowed PARTI to retain employment for three employees. There is still more work needed to be done in order to raise over \$150,000 for the program's services for youth, but he is on a strategic path towards achieving that goal.

“I am very impressed with the [Silicon Valley SBDC's] integrity and knowledge of grant funders. Their work has definitely made an impact on our organization's financial goals.”

PARTI: Positive Alternative Recreation Teambuilding Impact Program

CEO: Winston Ashby

San Jose, CA

Web: www.partiprogram.com

Email: partisquad@yahoo.com

Source <http://svsbdc.org/node/20929>

CA SUB-BID REQUEST AD



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

PROJECT: RTE 94 MANZANITA
CALTRANS - CONTRACT # 11-295204
SAN DIEGO, CA
****THIS PROJECT HAS A 11 % DBE GOAL****
BID DATE: JULY 12, 2016 • BID TIME: 2:00 P.M.
Please respond by 5:00 p.m., July 6, 2016

We are seeking quotes from all small business concerns - CERTIFIED DBE including, but not limited to, the following work items:

Lead Compliance Plan, Construction Area Signs, Traffic Control System, Temporary Traffic Stripe, Channelizer (Surface Mounted), Temporary Pavement Marker, Portable Changeable Message Sign (EA), Temporary Railing (Type K) Alternative Temporary Crash Cushion, Erosion Control, Temporary Hydraulic Mulch, Temp Construction Entrance, Street Sweeping, Temp Concrete Washout, Treated Wood Waste, Abandon Culvert (EA) Cold Plane Asphalt Concrete Pavement, Clearing & Grubbing (LS), Develop Water Supply, Roadway Excavation, Rock Excavation, Roadway Excavation, Roadside Clearing, Weed Germination, Iron Sulfate (LB), Wood Mulch, Truck Watering, Plastic Pipe, Erosion Control, Compost, Incorporate Materials, Class 2 Aggregates Base (CY), High Friction Surface Treatment, Asphaltic Emulsion, Hot Mix Asphalt, Minor Hot Mix Asphalt, Centerline Rumble Strip (HMA, GROUND-IN INDENTATIONS), Shoulder Rumble Strip (HMA, GROUND-IN INDENTATIONS), Place Hot Mix Asphalt Dike (Type E), Tack Coat, Minor Concrete (Minor Structure), Roadside Sign - One Post, Install Roadside Sign Panel On Existing Post, Furnish, Single Sheet Aluminum Sign For Retroreflective Sheeting (Type XI), Reinforced Concrete Pipe, Rock Slope Protection, Minor Concrete, Rock Slope Protection Fabric, Fence (Type BW, Metal Post) Milepost Marker, Paint Traffic Stripe, Thermoplastic Traffic Stripe, Pavement Marker (Retroreflective), Misc. Iron & Steel, Fencing, Hauling, Material Supply, QC Testing & Inspection.

Coffman Specialties, Inc. is signatory to Operating Engineers, Laborers, Teamsters, Cement Masons and Carpenters unions. Quotations must be valid for the same duration as specified by the Owner for contract award. Insurance and 100% Payment & Performance Bonds will be required, and will pay up to 1.5% for the cost of the bond. Waiver of Subrogation will be required. We will provide assistance/advice with obtaining Bonds/Insurance/Credit/Equipment. Subcontractors must provide contractor's license number and Department of Industrial Relations (DIR) registration number with their quote. Plans and specs are available at no cost to interested DBE firms from the CALTRANS WEBSITE using the Project ID # 11-295204 and/or our San Diego Office. We are an EOE & seriously intend to negotiate with qualified firms.

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

ST. LOUIS, MO SUB-BID REQUEST AD

MBE BIDDING OPPORTUNITY

MBE firms must be certified as follows: To constitute a Minority Business Enterprises, MBE for the purpose of meeting the Metropolitan St. Louis Sewer District (MSD or District) 17% MBE (African American) utilization goal, those MBE firms which have been certified for the industry type of service and/or material for which they are contracted by one or more of the following agencies on or before the date of the bid opening: Missouri Office of Equal Opportunity, City of St. Louis, St. Louis Minority Business Council. **MSD does not accept reciprocity certifications from other certifying agencies.**

Shea-McNally Joint Venture invites qualified contractors, specifically MBEs (African American) certified by the agencies and requirements listed above, to contact Shea-McNally JV (Prime Bidder/Contractor listed below) regarding subcontracting services and material supply opportunities in connection with the Deer Creek Sanitary Tunnel Clayton Road to RDP) 11731-015.1project.

The Work under this contract is located in the Greater Metropolitan Area of St. Louis, MO. The MBE (African American) utilization goal is 17% of the total contract price. The Engineer's Cost Estimate is \$205,192,000. The Work consists of the construction of a deep rock tunnel, large diameter shafts, drop shafts and structures, sanitary sewers and appurtenances, diversion structures, junction chambers, manholes, paving, fencing, dog park improvements, grading, electrical and other associated work. Plans and Specifications are available for free electronic download. Please go to MSD website, <http://www.stlmsdplanroom.com/other.php?job=736&jobName=11731-015.1+DEER+CREEK+SANITARY+TUNNEL+%28CLAYTON+RD.+TO+RDP%29>

Owner: Metropolitan St. Louis Sewer District
DEER CREEK SANITARY TUNNEL (CLAYTON RD. TO RDP)
Letting No. 11731-015.1

BID DATE: July 21, 2016 AT 2:00 PM

Opportunities to participate exist in the following specific areas of soil and rock excavation, hauling, excavation support systems, mechanical rock excavation, structural steel, engineering, survey, instrumentation and monitoring services, materials testing, demolition and site preparation, environmental investigation, utility relocation, paving, fencing and gates, geotechnical and structural instrumentation, secant piles, cast-in-place concrete structures, reinforcing steel, ground stabilization, rock-bolts, steel dowels, shotcrete, concrete finishing, waterproofing, service utilities, grouting, mechanical equipment - hydraulic, slide gates, electrical and controls work, landscaping, dewater pump station, pest control, IT services, waste disposal, cleaning services, and security services.

Any business seeking to participate as MBE (African American) must submit current valid certification documents with proposal. Shea McNally JV have set up an FTP site where you can view all plans and specifications for your convenience. Please contact Brett Campbell at (909) 594-0982 (brett.campbell@jfshea.com) to receive instructions on accessing the FTP Site.

Shea McNally JV

(J.F. Shea Construction, Inc. - McNally Tunneling Corporation)
667 Brea Canyon Road, Suite 22, Walnut, CA 91789
909-595-4397, 909-869-0827 (fax)

California Sub-Bid Request Ads



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:

**Resurface ramps, construct MGS, concrete barrier, curb ramps
Hwy 24/580 Oakland
Caltrans #04-4H2224 • BID DATE: July 6, 2016 @ 2:00 PM**

We are soliciting quotes for (including but not limited to): Trucking, Construction Area Signs, Traffic Control System, Portable Changeable Message Sign, WPCP, Sweeping, Treated Wood Waste, A.C Dike, Cold Plane AC, Clearing & Grubbing, Roadway Excavation (Type Z-2 Aerially Deposited Lead), Structure Excavation (Type Z-2 Aerially Deposited Lead), High Friction Surface Treatment, Prime Coat, Data Core, Tack Coat, Minor Concrete, Roadside Signs, Detectable Warning Surface, Pre/Post Construction Survey, Misc. Iron & Steel, Electrical, Delineator, Object Marker, Midwest Guardrail System, Vegetation Control (Minor Concrete), Pedestrian Barricade, Transition Railing, Crash Cushion, Concrete Barrier, Striping & Marking, Traffic Operations System, Signal & Lighting 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.

CAHILL CONTRACTORS, LLC
Colby Smith at estimating@cahill-sf.com
(415) 986-0600.

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

Piling & Shoring / Exterior Building Maintenance / Solar Photovoltaic System / Solar Hot Water System / Fire Sprinkler

**EDDY & TAYLOR -
DESIGN-BUILD BID - SELECT TRADES
227 Taylor Street, San Francisco, CA 94102**

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

BID DATE: 7/11/16 @ 2PM

Voluntary Pre-bid Meeting/Job-Walk: NONE

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



Manson Construction Co.
200 CUTTING BLVD., RICHMOND, CA 94804
TEL: 510-232-6319 FAX: 510-232-4528

REQUEST FOR QUALIFIED CITY COUNTY OF SAN FRANCISCO LBE'S

SMALL, MICRO, SBA, MBE'S, WBE'S OR OBE'S

SUBCONTRACTORS, SUPPLIERS & TRUCKERS FOR:

**ESER BOND 2014- PIER 26 FIREBOAT BERTH REPLACEMENT PROJECT, SAN FRANCISCO, CA
CITY & COUNTY OF SAN FRANCISCO SAN FRANCISCO PUBLIC WORKS
CONTRACT NO. 9535A (ID NO. FCA16112)
Bid Date: June 29th, 2016 at 2:30 pm**

Quotes are requested for the following items of work but not limited to: Asphalt, C&D Disposal, mechanical, electrical, fenders, piling, misc. metals, structural steel, rebar, fencing and concrete ready-mix

Project Description: This work is located at the north apron of Pier 26 and includes demolition of the existing fender system as required and construction of a new fender system, new bridge area and miscellaneous repairs and improvements on the north apron.

Manson Construction is willing to break out items of work into economically feasible units to encourage LBE participation. Manson intends to work cooperatively with subcontractors and suppliers for all bid items they are licensed and qualified to perform. Please submit all quotes and scope letters to Jorge Guillen via email or fax at JGuillen@mansonconstruction.com or 510-232-4528 by **COB 6/24/2016** to enable a thorough evaluation.

Firms must possess & provide current contractor's license number & DIR registration number on the quote. This is a prevailing wage project requiring weekly certified payrolls. All LBE's must submit copies of qualifying certificate. 100% Performance & Payment bonds are required. Manson will pay bond premium up to 1 1/2%. Current insurance and workers compensation coverage including USL&H and waiver of subrogation is required. For information on the City's Surety Bond and Financial Assistance Program call Jennifer Elmore at 415-217-6578 or for further assistance regarding bond and insurance, contact Renee Williams at rwilliams@mansonconstruction.com or 510-232-6319 ext. 8318. Quotes must be valid for same duration as specified by owner for contract award.

If you are interested in this project, plans and specifications can be downloaded at no cost at www.sfdpw.org/biddocs. Project documents are also available for view in our office by appointment only by contacting Jorge Guillen at JGuillen@mansonconstruction.com or 510-232-6319 ext. 8325. Subcontractors will be required to execute our standard subcontract agreement and agree to the standard general terms & conditions. Please contact Renee Williams if you would like copies for review prior to bid day. For technical questions regarding plans and specs, please contact Jorge Guillen at 510-232-6319 Ext. 8325 or via email at JGuillen@mansonconstruction.com.

An Equal Opportunity Employer



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

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

**City of San Leandro Annual Overlay / Rehabilitation 2015-16
Project No. 2016.0050 - Bid No. 15-16.016,
Local Business Enterprise Goal Assigned is 25%**

OWNER: City of San Leandro - Engineering and Transportation Department
835 East 14th Street, San Leandro, CA 94577

BID DATE: JUNE 24, 2016 @ 11:00A.M

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

Adjust Iron, Electrical, Cement Treatment, Minor Concrete, Paving Fabric, Striping, Speed Cushions, 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's site at <http://www.sanleandro.org/depts/finance/purchasing/bids>.

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

If you need LBE 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 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.



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

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

**CALTRANS ROUTE 24, 580 - CONSTRUCTION ON STATE HIGHWAY IN
ALAMEDA COUNTY IN OAKLAND ON ROUTE 580 FROM FRUITVALE AVENUE UNDERCROSSING TO HOLLIS STREET
UNDERCROSSING AND ON ROUTE 24 AT WESTBOUND OFF-RAMP TO MARKET STREET, Contract No. 04-4H2224,
Federal Aid Project ACNHP-X001(602)E,
Disadvantaged Business Enterprise Goal Assigned is 12%**

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

BID DATE: JULY 6, 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, CLEARING AND GRUBBING/DEMOLITION, CONCRETE BARRIER, CONSTRUCTION AREA SIGNS, CRASH CUSHION, ELECTRICAL, ADL (TYPE Z-2), LEAD COMPLIANCE PLAN, METAL BEAM GUARDRAIL, MINOR CONCRETE, MINOR CONCRETE STRUCTURE, MISC. IRON AND STEEL, ROADSIDE SIGNS, STRIPING, PRE/POST CONSTRUCTION SURVEY, SWPPP/WATER POLLUTION CONTROL PLAN, TEMPORARY EROSION CONTROL, UNDERGROUND, VEGETATION CONTROL, TRUCKING, WATER TRUCKS, SWEEPING, CLASS 2 AGGREGATE BASE MATERIAL, HOT MIX ASPHALT (TYPE A) MATERIAL, HIGH FRICTION SURFACE TREATMENT, RUBBERIZED HMA (GAP GRADE) MATERIAL.

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

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

If you need 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.

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California Sub-Bid Request Ads

Kiewit Infrastructure West Co. (Kiewit)

Kiewit Infrastructure West Co. (Kiewit) is seeking sub-quotes from Disadvantaged Business Enterprises (DBE) firms, including Minority Business Enterprise (MBE), Women Business Enterprise (WBE), Small Business Enterprise (SBE), Small Business in Rural Area (SBRA), Labor Surplus Area Firm (LSAF), Historically Underutilized Business (HUB) firms; and all other business enterprises to perform as Subcontractors and Material Vendors/Suppliers. DBEs must be certified by one of the following agencies prior to bid opening: The US Environmental Protection Agency (USEPA), The Small Business Administration (SBA), California Department of Transportation (Caltrans), Tribal, State and Local governments, or an independent certifying organization.

Project Owner: County Sanitation District No. 2 of Los Angeles County

Project Name: Joint Outfall "B" Unit 1A Trunk Sewer Rehabilitation Phase 1

Project Location: 24501 S. Figueroa Street, Carson, CA 90745

Project Bid Date / Time: July 21, 2016 at 2:00 pm PST

Project Description:

This project will rehabilitate approximately 5,061 feet of 144-inch diameter reinforced concrete pipe (RCP) sewer, which is corroded and in need of repair, and will include rehabilitation of appurtenant structures. The project comprises two (2) segments, and begins within the Joint Water Pollution Control Plant (JWPCP), then easterly through Figueroa Street and re-enters and ends within JWPCP. The second segment begins at the intersection of Wilmington Avenue and Sepulveda Boulevard, then northeasterly in Wilmington Avenue and private right-of-way and ends approximately 500 feet north of 230th Street, all within the City of Carson.

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

Traffic control / MOT, aggregates, utility material, demolition, site clearing, shoring and underpinning, manhole material, asphalt paving, fences/gates/guardrails, ready mix supply, concrete reinforcing installation, concrete rehabilitation, and fiberglass-reinforced plastic process pipe.

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

Kiewit intends to conduct itself in good faith with all DBEs and all other business enterprises regarding participation on this project. For information, assistance or questions regarding the project, project schedule, requirements of the contract, licensing, insurance or bonding, equipment, supplies, materials, related assistance or services, please contact David Ryan.



Kiewit Infrastructure West Co.
10704 Shoemaker Ave., Santa Fe Springs, CA 90670
Tel: (562) 946-1816 • Fax: (562) 490-8644
Contact David Ryan at david.ryan@kiewit.com

Kiewit is an Equal Opportunity Employer.

We encourage qualified women, minorities, veterans, individuals with disabilities, and other to apply.



Kiewit Infrastructure West Co.
10704 Shoemaker Ave., Santa Fe Springs, CA 90670
Tel: (562) 946-1816, Fax: (562) 490-8644
Contact John Bley at john.bley@kiewit.com

Kiewit Infrastructure West Co. (Kiewit) is seeking sub-quotes from Disadvantaged Business Enterprises (DBE), including Minority Business Enterprises (MBE); Women Business Enterprises (WBE); Other Business Enterprise (OBE) firms; and all other business enterprises to perform as Subcontractors and Material Vendors/Suppliers. DBE's must be certified by one of the following agencies prior to bid opening: Minority Business Development Agency (MBDA); Small Business Administration (SBA); California Unified Certification Program (CUCP); California Public Utilities Commission (CPUC); Tribal, State and Local governments; or an independent certifying organization.

Project Name: L.A. Reservoir UV Disinfection Plant

Project Owner: Department of Water and Power of the City of Los Angeles (LADWP)

Project Location: 13101 Sepulveda Blvd, Sylmar, CA 91344

Project Bid Date / Time: July 21, 2016 at 2:00 p.m.

Project Description:

UV disinfection plant consisting of:

- A. 120" and 144" underground inlet piping and associated vaults
- B. UV building
 - i. Large diameter pipe and fittings (108" to 144")
 - ii. UV reactors (15ea)
 - iii. Associated electrical buildings
- C. Chlorination injection vault
- D. 144" outlet with associated flow meter vault
- E. Flow control station with associated vault
- F. Outlet line with tie in to existing 144" and associated vault

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

Quality control, site security, aggregates, trucking & hauling, water trucks (operated), demolition, dewatering, asphalt paving, curbs and gutter, landscaping contractors, ready mix supply, concrete reinforcing installation, precast concrete, metals, welding services, metal deck, load-bearing metal stud, building insulation, flashing and sheet metal, sheet metal roofing, joint sealer, metal doors and frames, overhead door, windows, plaster and gypsum board, flooring, paints and coating, louvers and vents, identification device, fire protection specialties, cathodic protection, bridge crane, bolts and gaskets, hangers and support, valves, fire protection piping, HVAC, testing, adjusting, balancing and electrical work.

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

Kiewit intends to conduct itself in good faith with all DBEs and all other business enterprises regarding participation on this project. For information, assistance or questions regarding the project, project schedule, requirements of the contract, licensing, insurance or bonding, equipment, supplies, materials, related assistance or services, please contact John Bley.

Kiewit Infrastructure West Co. is an Equal Opportunity Employer.

We encourage qualified women, minorities, veterans, individuals with disabilities, and other to apply.



Is requesting quotes from qualified DBE Subcontractors, Suppliers, and Service Providers for the following (but not limited to) work:

Clear & Grubb, Demo Minor, Earthwork & Base, Fence, Minor Flat Conc., Landscape, Erosion Control, Minor Conc Struct, Plane AC, Paving Asphalt Conc, AC Dike & Misc Recycle AC – Disposal, Rebar, Rock Slope Protect, Sign Struct, Signs Roadside, Stripe & Mark, Struct Conc Footing & Wall, Struct Steel Bridge, Traffic Control, Trucking Dirt Haul, Underground Drainage, Underground Sewer Pipe Aggregate, Rip Rap Mat'l, Struct Steel

**Inland Rail Trail, San Marcos to Vista,
Segments 2A, 2B, 3A, 3D, and 4**

Located in San Diego County, California

SANDAG

CIP 1223023 IFB 5007013

BID DATE: July 6, 2016 @ 2:00 p.m.

Sub & Vendor Bids Due Prior

Sukut Construction, LLC

4010 W. Chandler Avenue, Santa Ana, CA 92704

Contact: Matt Bahnsen

Phone: (714) 540-5351 • Fax: (714) 545-2003 • Email: estimating@sukut.com

Plans/specs are available for viewing at our office by appointment, or may be obtained from Owner. Subcontractors must be prepared to furnish 100% performance and payment bonds and possess current insurance and workers' comp coverage. Sukut Construction will assist qualified subcontractors in obtaining bonds, insurance, and/or lines of credit. Subcontractors/Vendors will be required to sign Sukut's Standard Subcontract/Purchase Order. Copies are available for examination. Please contact Sukut Construction for assistance in responding to this solicitation.

Sukut Construction's listing of a Subcontractor in its bid to the agency is not to be construed as an acceptance of all of the Subcontractor's conditions or exceptions included with Subcontractor's price quotes. Quotations must be valid for the same duration as specified by Owner for contract award.

Sukut Construction, LLC
An Equal Opportunity Employer

Looking for Subcontractors, Vendors, and Suppliers?

Advertise your Sub-Bid Requests in the **Small Business Exchange.**

With a monthly readership of 75,000, SBE reaches a diverse audience, cutting across ethnic and gender lines as well as traditional industry segments.

Call 1-800-800-8534
or visit us at www.sbeinc.com



After Milestone Year of Recovery

Continued from page 1

Still, the recovery has been uneven. Although total state spending and revenues have surpassed 2008 figures (when adjusted for inflation), 29 states don't hit those marks. The reasons for that vary and aren't necessarily signs of a sputtering economy everywhere.

In Rhode Island, for instance, State Budget Officer Thomas Mullaney said revenues in 2016 are down about 1 percent from the prior year, which is what the state expected. But that's mainly due to a tax cut and rededicating some revenue streams for other purposes.

"Without that, we would be on a slight upswing," he said.

A few states are notably struggling. Of the eight that are reporting lower revenue this year, six are energy-dependent states, which have been battered by the drop in oil prices and demand for coal. Rhode Island is the seventh, and Illinois -- which has yet to pass a budget for 2016 -- is the eighth.

Three states (New York, Oklahoma and Utah) are projecting revenue declines in 2017. In Oklahoma's case, lower oil revenue may be the culprit, while New York and Utah will be coming off of outsized revenue boosts.

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

ABLE: Asian Black Latino Enterprises

Survey: Latinos in U.S. More Confident in Financial Future than Most Americans

By Sheryl Estrada

Latinos are more optimistic about their financial future than most Americans, despite setbacks from the Great Recession, which lasted from December 2007 to June 2009. Even though economic indicators, such as household income, show limited progress for Latinos since 2008, one of the nation's fastest-growing demographics has the confidence their personal finances will increase.

The Pew Research Center released its assessment of the 2015 National Survey of Latinos, a nationally representative bilingual telephone survey of 1,500 adults, on Tuesday. Four in 10 Latinos said their personal finances are in "excellent" or "good" shape, a 17 percent increase from 2008. Meanwhile, all Americans who have a similarly positive view of their finances remained essentially unchanged.

However, Latinos still lag behind the general public in regard to income and poverty levels and household wealth.

According to a Pew survey released in April, "Statistical Portrait of Hispanics in the United States," the nation's Latino population increased from 6.3 million in 1960 to 55.3 million in 2014, now comprising 17.4 percent of U.S. population. The Latino population grew 57 percent between 2000 and 2014.

The economic impact of Latinos in the U.S. is slated to continue to be significant as the population continues to grow. The latest projections from the U.S. Census Bureau (2014) expect the population to reach 119 million by 2060.

However, the foreign-born Latino population began declining after 2000 and continues to do so. In 2014, among all Latinos, 34.9 percent were born in another country, down from a peak of about 40 percent earlier in the 2000s.

48.7 percent of Latino adults were born in another country in 2014, down from a peak of 55 percent in 2007.

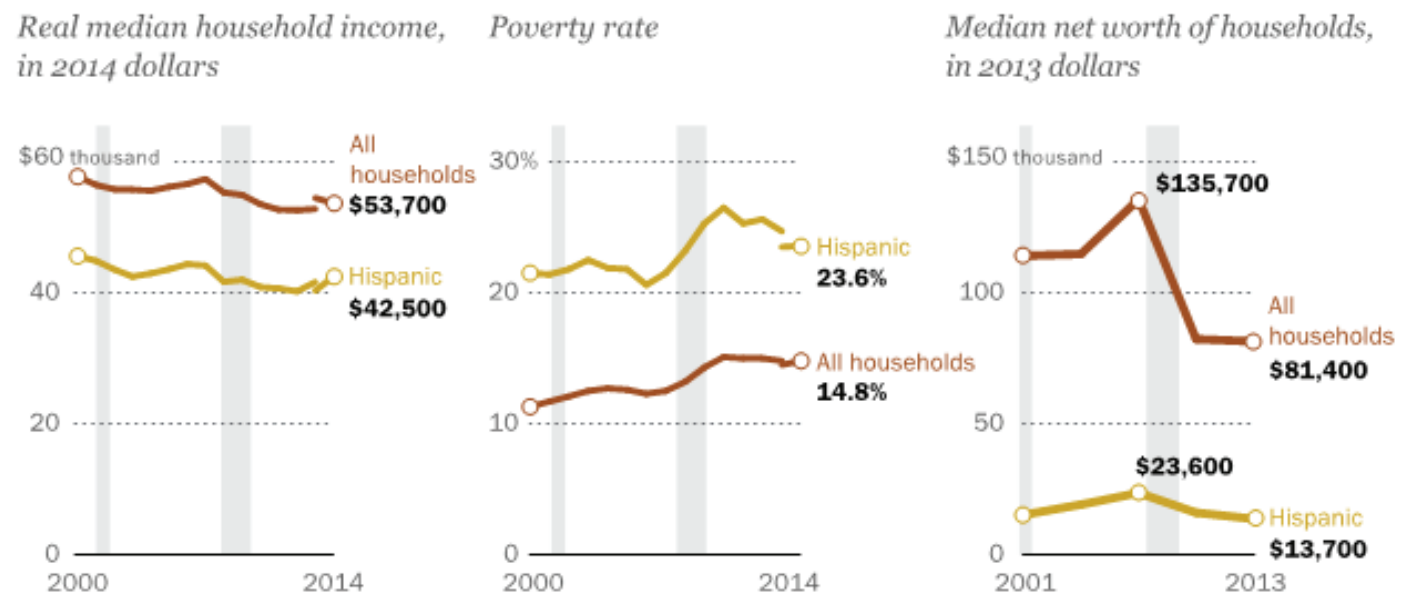
The Pew survey states, "Mexican-origin Hispanics have always been the largest Hispanic-origin group in the U.S."

The current rhetoric against Mexicans and Mexican Americans in the election began when presumptive Republican presidential candidate Trump made derogatory remarks about Mexican immigrants, calling them rapists, murderers and drug dealers during his campaign announcement speech on June 16.

In addition, the candidate said he'd deport 11 million undocumented immigrants from the U.S. and build a wall along the approximately 1,800-mile U.S.-Mexico border.

The National Survey of Latinos was conducted on both landline and cellular telephones from October 21 to November 30. So, despite the perpetuation of Trump's hateful speech, Latinos remain confident about

Latinos lag behind U.S. public on income and wealth and have higher poverty rates



Note: Shaded areas mark recessions. The Great Recession was from December 2007 to June 2009. In 2001, a recession ran from March to November. The lines break after 2013 because the income question was redesigned.
 Source: For real median household income and the poverty rate, U.S. Census Bureau. For median net worth, Pew Research Center tabulations of the Survey of Consumer Finances public-use data.
 "Latinos Increasingly Confident in Personal Finances, See Better Economic Times Ahead"

PEW RESEARCH CENTER

their future. (A CBS News poll in April found that 82 percent of registered Latino voters view Trump unfavorably, and only 8 percent view him favorably.)

Education, American Dream and 'La Lucha'

Latinos' faith in the American Dream remains alive. According to the survey, Latino adults are confident in the upward mobility of their children's futures. 72 percent said they expect their children will be better off financially than they themselves are now.

Many Latinos believe education is still the key to attaining the dream. The National Survey also found that, in 2015, Latinos with some college experience or more (56 percent) and U.S.-born Latinos (50 percent) were most likely to say their personal financial situation is either "excellent" or "good." The lowest personal financial ratings in 2015 were among Latinos with less than a high school education and immigrant Latinos — 23 percent and 31 percent, respectively — who said their personal finances are "excellent" or "good."

A Pew survey released in February found 86 percent of Latino parents with children under the age of 18 said it is either extremely or very important their children earn a college degree.

Actor John Leguizamo said the energy and progress of Latino immigrants is related to work ethos. Leguizamo is the narrator of HBO's "The Latin Explosion," a 64-minute documentary that looks back at the long history of Latino contributions to American culture.

Confidence Personal Finances in "Excellent" or "Good" Shape		
	2008	2015
Latinos	23 percent	40 percent
General Public	41 percent	43 percent

Confidence Family's Financial Situation to Improve in the Next Year		
	2008	2015
Latinos	67 percent	81 percent
General Public	56 percent	61 percent

"You come here knowing that you're coming here to work, and you're gonna struggle," Leguizamo said in an interview. "And you're coming here with that knowledge, as opposed to the rest of us here already, thinking we're more entitled to things. They don't come here feeling that they're entitled to anything. They feel like they're coming to sacrifice. And that's where the energy comes from."

Legendary actress and singer Rita Moreno, featured in the documentary, told Vulture "la lucha" (the struggle) is a part of the immigrant experience.

"The truth is, we were not welcome here for a very long time," Moreno said. "With respect to la lucha, a lot of us went through that."

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

Diverse Tech Talent Not Banging Down Your Door?

By Kaitlyn D'Onofrio

A recent study released by the U.S. Equal Employment Opportunity Commission concluded a long-held belief regarding the tech industry: it still lags in diversity, for both gender and race.

The gender gap for executives remains persistent, with 80 percent of high tech executives being men and just 20 percent women.

This comes despite another study showing that eighth-grade girls outperform their male peers when it comes to technology and engineering.

So how can companies do their part to effectively recruit and retain this still underrepresented talent — and potentially apply it to recruiting all underrepresented groups? Below we offer best practices culled from recent panel discussions at DiversityInc's Top 50 event earlier this year.

These five best practices will boost your organizations efforts:

Be authentic in presenting your company brand. When recruiting talent, potential candidates should see and hear an inclusive message, one that is actually part of your company culture.

Companies "have to be speaking from the same voice" when it comes to messaging and branding, explained Kaley Gagnon, executive director, College Recruiting, AT&T (No. 4 on the 2016 DiversityInc Top 50 Companies for Diversity).

The inclusive message a company sends to customers, she continued, has to jibe with what it's sending to employees and what those employees experience when they come to work for you.

Rita Mitjans, chief diversity & corporate social responsibility officer, ADP (No. 21 on the list) agreed.

"I think it's about authenticity and about making sure that your brand, in fact, reflects not just the story we want to tell, but the reality of the situation," she said. She also said that leaders in different locations may not all act the same way, so it's important to hold leaders accountable to living up to the company's brand.

"Your employment brand is your front door," said Michael L. Cox, senior vice president of talent acquisition, Comcast NBCUniversal (No. 29). "That lets people know if they're going to be welcome into your home, welcome into your company."

What's worked in the past may not work now. Companies have different needs than they used to, and in turn, recruiting strategies may need to be modified. With such a focus on technology in



Image By: <http://www.exponentialtalent.com>

nearly all industries today, it is crucial that all companies know how to recruit for technical positions.

Cox pointed to methods of nontraditional recruiting, outlined by Patti Lee, senior vice president, human resources, chief diversity officer, Wyndham Worldwide (No. 27).

According to Cox, "Everyone in this room is responsible for recruiting diverse talent to our organizations, and we play a role in it every day."

One way to recruit is through strategic partnerships.

ADP, Mitjans said, uses partnerships as a key element in developing ADP's pipeline. And when developing partnerships, it's important to make an active relationship.

"It's not just writing a check, it's engaging with them at their conferences and events, it's showcasing your people at those conferences, and leveraging their membership base for help," Mitjans shared. ADP has recently partnered with the Anita Borg Institute (ABI) and Women in Technology International (WITI).

Be aware of unconscious bias; use data to see if it's going on in your company. Lissiah Hundley, diversity & inclusion strategist, Cox Enterprises, discussed unconscious bias at the Top 50 learning session in her presentation, and the panelists all agreed how important it is to address that subject.

View Hundley's full talk here = <http://www.diversityinc.com/2016-top-50-learning-sessions/addressing-unconscious-bias/>

According to Cox, this bias "exists whether we know it or not."

"To dissuade that, we make sure the tone starts at the top," Cox shared. For instance, if a leadership meeting contains no women, it is up to the men in the room to be a voice for the women. However, he noted, it is also vital that the women make sure the men know what their voice is.

Gagley emphasized the importance of having "courageous conversations" to address these uncomfortable topics. She said she had recently met a 19-year-old college student who was hesitant to ask her professors or peers about maternity leave "because the men don't understand as much."

"I said, 'Then we need to have that conversation,'" Gagley recalled, "and being able to be open and courageous about those questions can really drive that forward."

Mitjans called data the "catalyst" for having these conversations. She suggested looking at "patterns" in data on hiring, promotions and succession planning.

"At the very least, you should have equal representation in your succession planning for gender, as an example," she continued. "And if it's not

there, then you should start asking questions why, and start digging deeper as to why."

When backed with data, she said, people are less likely to feel defensive about the results because the facts are there.

Always carry a voice for underrepresented groups, even when they aren't in the room. In relation to unconscious bias, make sure someone in the room speaks on behalf of underrepresented employees. If these employees are confident their best interests are in mind even when they are not in the room to assert them personally, this reflects trust within the company.

Cox, Mitjans and Gagnon all spoke about the LGBT community, but the advice they gave could be applied to the recruitment and retention of all underrepresented groups, including women.

Cox spoke about LGBT, specifically transgender, employees, and stressed how important it is at Comcast NBCUniversal that "when that voice isn't at the table, [we make] sure that we carry that voice."

ADP leverages PRIDE, the company's LGBT Employee Resource Group (ERG), for help on how to best recruit and communicate with LGBT candidates, Mitjans shared.

Gagnon said that "being supportive and listening ... and continuing to adapt our policies accordingly" is also crucial.

Create diverse opportunities for your employees. Gagnon stressed that at AT&T, one belief is, "You come for the work, you stay for the people."

A company that has a diverse customer or client base leads to a need for diverse employees to connect with them. This in turn develops chances for workers to express their uniqueness through creating different projects and taking on different tasks.

By having these opportunities, a big company can feel like a small company, Gagnon explained, and may function like a family or community. But it all starts with having a diverse workforce because the opportunities come from a combination of what the company has to offer the employee and what unique skills the employee brings to the job.

Gagnon also suggested exposing employees to mentoring circles. This provides the opportunity for employees to advance their careers with the help of those who have already been in their shoes.

Source: <http://bestpractices.diversityinc.com>

America's Capacity for Innovation

Continued from page 1

control on the shop floor. The winning team has matched this with at least another \$70 million across their nearly 200 partners. Smart manufacturing uses advanced sensors and process controls to reduce waste, save energy, and make our manufacturing industry more efficient.

The announcement also puts the Administration on pace to launch 15 new, innovative manufacturing hubs funded with public and private investments, as the President called for in 2012 -- from 3-D printing in Youngstown, Ohio; to photonics in Rochester, New York; to flexible hybrid electronics in San Jose, California. It also sets the stage for manufacturing to grow into new domains, including cell and tissue repair that may one day help us eliminate the organ transplant waiting list.

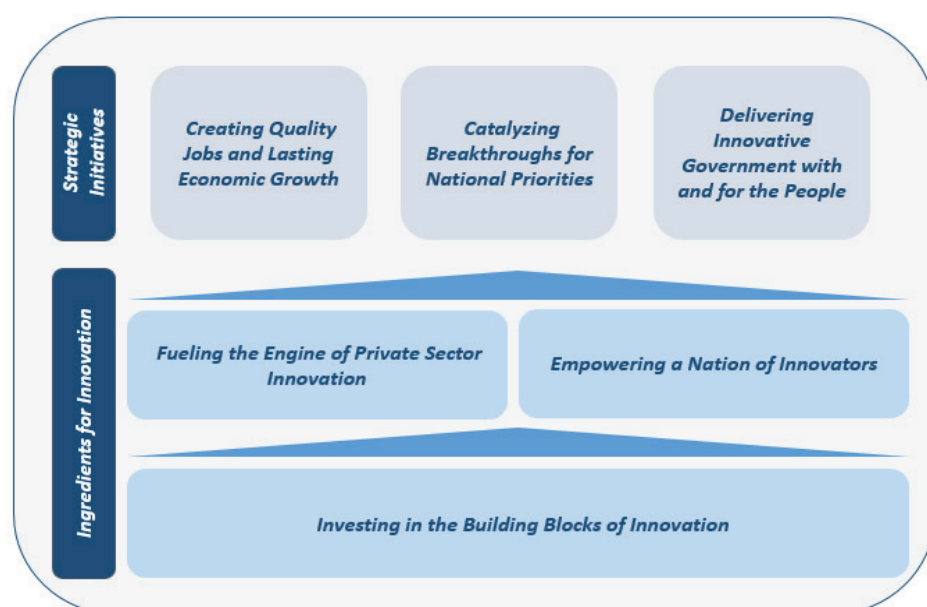
The President will bookend this week with a sit-down with Facebook's Founder and CEO Mark

Zuckerberg and three global entrepreneurs on the last day of the seventh annual Global Entrepreneurship Summit on Friday -- an event that will showcase the importance of empowering global entrepreneurs to make communities around the world more economically prosperous and secure.

And between those events, we will announce new actions that will help clear the path for the kinds of next generation technologies that can drive game-changing economic growth, along with new efforts to support American entrepreneurs and expand the benefits of entrepreneurship to all parts of our country.

Be sure to tune in to the President's remarks today and the Global Entrepreneurship Summit conversation on Friday -- and join our ongoing conversation throughout the week about how we can continue to harness technology for the public good and foster the next great era of American innovation.

Source: www.whitehouse.gov



Public Legal Notices

CALIFORNIA STATE UNIVERSITY STANISLAUS

NOTICE TO CONTRACTORS CORP YARD SWITCHGEAR PROJECT CSU STANISLAUS One University Circle, Turlock, CA 95382

The Trustees of the California State University will receive sealed bid proposals in room MSR290, at the above address, for furnishing all labor and materials for construction of the Corp Yard Switchgear Project, for the CSU Stanislaus campus.

Proposals will be received in the above-mentioned room until 2:00 p.m. on July 12, 2016 in accordance with the contract documents, at which time the proposals will be publicly opened and read.

In general, the work consists of the replacement of existing mini substation and utility style transformer replacing with a single utility style pad mounted transformer and new distribution including demolition and disposal of existing equipment. The contractor will be required to maintain electrical service in a continuous fashion, furnish and install new transformer, feeders, and related equipment for a complete operable system in accordance with the plans and specifications. Plans and specifications may be seen at the office of the University and Plan Rooms. Engineer's construction estimate is \$231,000.

Plans and specifications will be available for review and purchase after June 17, 2016 by requesting them from ARC by going to www.e-ARC.com/ca/modesto then clicking on "Public Planroom" or by calling the ARC Modesto location at (209) 524-2924 asking for the PlanWell Department. Plans and specifications cost approximately \$100 plus tax and shipping payable to ARC and are non-refundable.

Each bidder offering a proposal must comply with bidding provisions of Article 2.00 et seq. in the Contract General Conditions, and should be familiar with all the provisions of the Contract General Conditions and Supplementary General Conditions.

This project is a public works project and is subject to prevailing wage rate laws (see Contract General Conditions, Article 4.02-c). All contractors and all tiers of subcontractors bidding on this project shall register to bid public works projects with the Department of Industrial Relations (DIR), and maintain current this registration pursuant to Labor Code Section 1725.5. Please go to <http://www.dir.ca.gov/Public-Works/PublicWorks.html> for more information and to register.

A mandatory pre-bid walkthrough has been scheduled for June 28, 2016 at 10:00 am. Interested bidders should assemble at the Facilities Services Plan Room, Building #4 on the campus map.

The Trustees require the successful bidder to achieve three percent (3%) DVBE participation in contracting construction projects as established in the bidding documents, and bidders shall identify the DVBEs to be used to satisfy this requirement in their bids. The University is granting a DVBE bid incentive of up to 1% as described in the Contract General Conditions. Bidders shall contact the Trustees' DVBE Coordinator at (209) 667-3243 or Debbie DaRosa at (209) 667-3987

It will be the responsibility of each bidder to obtain a bid proposal package in sufficient time to fulfill requirements therein. Bid proposal packages are obtainable only by contractors, licensed in the State of California with a C-10 license, and registered with the DIR to bid public works projects. The bid packages must be requested from the Trustees, located at CSU Stanislaus, One University Circle, Turlock, CA 95382, Attention: Debbie DaRosa, (209) 667-3987.



GOLDEN GATE BRIDGE HIGHWAY & TRANSPORTATION DISTRICT

NOTICE INVITING PROPOSALS

The Golden Gate Bridge, Highway and Transportation District (District) seeks proposals for **RFP No. 2017-D-01, Financial Software Review**. Interested Proposers must submit sealed proposals to the Office of the Secretary of the District by **Wednesday, July 13, 2016, at 4:00 p.m., PT**.

Requests for modifications or clarifications of any requirement must be submitted in writing by **Tuesday, June 28, 2016, at 4:30 p.m., PT**.

The RFP Documents are available for download on the District's website. To download the RFP Documents, go to the District's website home page at <http://www.goldengate.org>, click on Contract Opportunities, scroll down to District Division and look for RFP No. 2017-D-01.

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

/s/ Aida S. Caputo, Contracts Officer
Dated: 6/15/16

6/23/16
CNS-2894056#
SMALL BUSINESS EXCHANGE

PUBLIC NOTICE

DISADVANTAGED BUSINESS ENTERPRISE (DBE) PROGRAM PROPOSED THREE-YEAR OVERALL GOAL & METHODOLOGY FOR FEDERAL FISCAL YEARS 2017 – 2019

This announcement will serve as notice of Santa Clara Valley Transportation Authority's (VTA) proposed Disadvantaged Business Enterprise (DBE) Overall Goals for 13.0% for Federal Transit (FTA)-assisted contracts for the three-year period Federal Fiscal Year (FFY) 2017-2019. VTA will achieve its proposed overall goal using race-conscious measures. The overall goal is expressed as a percentage of FTA funds VTA projects to utilize for the U.S. Department of Transportation (DOT) DBE Program, 49 Code of Federal Regulations, Part 26. The triennial goal is established to achieve a "level playing field" for DBEs to participate in VTA's FTA-assisted contracting opportunities.

VTA's FFY 2017-2019 FTA overall DBE goal and goal methodology report will be made available at our website at vta.org/osdb and for public view at VTA's Office of Small and Disadvantaged Businesses during the business hours of 9:00 a.m. – 4:00 p.m. Monday through Friday. For more information, please email us at osdb@vta.org or at the address below:



Santa Clara Valley Transportation Authority
Office of Small and Disadvantaged Business
3331 North First Street, Building B-1
San Jose, CA 95134-1927
(408) 321-5962

1606-0729

FICTITIOUS BUSINESS NAME STATEMENT

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0371479-00

Fictitious Business Name(s):
BCC Systems
Address
**3821 Cesar Chavez Street,
San Francisco, CA 94131**
Full Name of Registrant #1
Al Tarif
Address of Registrant #1
**3821 Cesar Chavez Street,
San Francisco, CA 94131**

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **6/21/2016**

Signed: **Al Tarif**

This statement was filed with the County Clerk of San Francisco County on **6/21/2016**

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

Filed: **Morgan Jaldon
Deputy County Clerk
6/21/2016**

6/23/16 + 6/30/16 + 7/7/16 + 7/14/16

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0370623-00

Fictitious Business Name(s):
Visioneer Financial
Address
**4221 Mission Street,
San Francisco, CA 94112**
Full Name of Registrant #1
Monica A. Tracht
Address of Registrant #1
**863 Bellevue Avenue,
Daly City, CA 94014**

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **4/25/2016**

Signed: **Monica A. Tracht**

This statement was filed with the County Clerk of San Francisco County on **4/25/2016**.

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

Filed: **Maribel Jaldon
Deputy County Clerk
4/29/2016**

5/12/16 + 5/19/16 + 5/26/16 + 6/2/16

SUB-BID REQUEST AD



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

DBE Subcontractor/Supplier Bids Requested For:

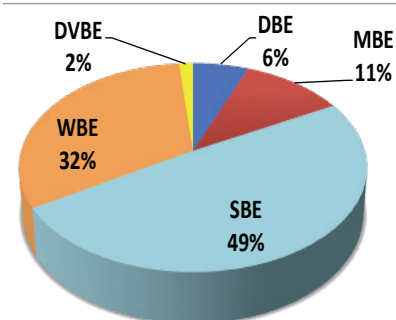
**Peninsula Corridor Joint Powers Board (Caltrain)
Los Gatos Creek Bridge Replacement Project
Contract No. 16-J-C-005
Bid Date: August 2nd, 2016 at 2:00PM
Fax all quotes to 510-777-5099**

Requesting certified DBE Subcontractor and Supplier Quotes on: Pilings, Concrete & Cement, Reinforcing Bar Section, Guard Railing & Barriers, Electrical & Signals, Clear & Grub, Structure Excavation, Structure Backfill, Imported Borrow, Hydroseeding, Erosion Control, Aggregate Base and Subbase, Cast-In-Drilled-Hole Concrete Piling, Concrete Structure, Furnish Precast Concrete Deck Unit, Erect Precast Concrete, Bottom Dump Trucking, Flat Bed Trucking.

Contract Documents (All Volumes) are available for download at no cost at: <https://www.publicpurchase.com> (must be a registered vendor), or are available for viewing by appointment only at Shimmick Construction's Office: 8201 Edgewater Drive, Suite 202, Oakland, CA 94621.

Subcontractors and Suppliers interested in this project may contact Cu Mai by phone at (510) 777-5000.

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



AUDIENCE PROFILE

Small Business Exchange, Inc.
Whether You're a Small Business Looking for Opportunities, or a Prime or Agency Seeking Small Businesses
The Small Business Exchange has the resources you need to succeed.

Fictitious Business Name

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0371165-00

Fictitious Business Name(s):
AES Acne Clinic
Address
222 Columbus Avenue, Suite 320
San Francisco, CA 94133
Full Name of Registrant #1
AES Beauty, Inc. (CA)
Address of Registrant #1
222 Columbus Avenue, Suite 320
San Francisco, CA 94133

This business is conducted by **A Corporation**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **5/26/2016**

Signed: **Kimberly Pigiucci**

This statement was filed with the County Clerk of San Francisco County on **5/26/2016**.

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

Filed: **Susanna Chin**
Deputy County Clerk
5/26/2016

6/2/16 + 6/9/16 + 6/16/16 + 6/23/16

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0371379-00

Fictitious Business Name(s):
Apple Janitorial
Address
1812 Lane Street #7,
San Francisco, CA 94124
Full Name of Registrant #1
Jaime Montoya
Address of Registrant #1
1812 Lane Street #7,
San Francisco, CA 94124

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **6/13/2016**

Signed: **Jaime Montoya**

This statement was filed with the County Clerk of San Francisco County on **6/13/2016**

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

Filed: **Maribel Jaldon**
Deputy County Clerk
6/13/2016

6/16/16 + 6/23/16 + 6/30/16 + 7/7/16

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0371326-00

Fictitious Business Name(s):
Bay Area Hot Dogs
Address
450 5th Street,
San Francisco, CA 94107
Full Name of Registrant #1
Lorenzo Robles
Address of Registrant #1
400 Inverness Dr.,
Vallejo, CA 94589

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **6/7/26**

Signed: **Lorenzo Robles**

This statement was filed with the County Clerk of San Francisco County on **6/8/2016**.

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

Filed: **Fallon Lim**
Deputy County Clerk
6/8/2016

6/16/16 + 6/23/16 + 6/30/16 + 7/7/16

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0371102-00

Fictitious Business Name(s):
Custom Auto
Address
251 Capp Street,
San Francisco, CA 94110
Full Name of Registrant #1
Rendy Bautista
Address of Registrant #1
251 Capp Street,
San Francisco, CA 94110

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **5/24/2016**

Signed: **Rendy Bautista**

This statement was filed with the County Clerk of San Francisco County on **5/24/2016**.

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

Filed: **Jennifer Wong**
Deputy County Clerk
5/24/2016

6/16/16 + 6/23/16 + 6/30/16 + 7/7/16

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0370859-00

Fictitious Business Name(s):
Interactive Animatics
Address
333A San Jose Avenue,
San Francisco, CA 94110
Full Name of Registrant #1
Adam Brougher
Address of Registrant #1
333A San Jose Avenue,
San Francisco, CA 94110

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **5/9/2016**

Signed: **Adam Brougher**

This statement was filed with the County Clerk of San Francisco County on **5/9/2016**.

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

Filed: **Jennifer Wong**
Deputy County Clerk
5/09/2016

6/2/16 + 6/9/16 + 6/16/16 + 6/23/16

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0371258-00

Fictitious Business Name(s):
1.) Irving Partners
2.) Scinto Group
Address
554 Irving Street,
San Francisco, CA 94122
Full Name of Registrant #1
Madeleine Scinto
Address of Registrant #1
554 Irving Street,
San Francisco, CA 94122

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **6/3/2016**

Signed: **Madeleine Scinto**

This statement was filed with the County Clerk of San Francisco County on **6/1/2016**.

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

Filed: **Sonya Yi**
Deputy County Clerk
6/3/2016

6/16/16 + 6/23/16 + 6/30/16 + 7/7/16

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0371221-00

Fictitious Business Name(s):
Patch
Address
995 Market Street, #1500
San Francisco, CA 94103
Full Name of Registrant #1
Glass Health, Inc.
Address of Registrant #1
995 Market Street, #1500
San Francisco, CA 94103

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

Signed: **Brett Plotzker**

This statement was filed with the County Clerk of San Francisco County on **6/1/2016**.

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

Filed: **Jennifer Wong**
Deputy County Clerk
6/1/2016

6/9/16 + 6/16/16 + 6/23/16 + 6/30/16

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0371288-00

Fictitious Business Name(s):
Pinnacle Career
Address
1801 Jefferson Street, Suite 302
San Francisco, CA 94123
Full Name of Registrant #1
Buqing Pang
Address of Registrant #1
1801 Jefferson Street, Suite 302
San Francisco, CA 94123

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **6/6/2016**

Signed: **Buqing Pang**

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

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

Filed: **Jennifer Wong**
Deputy County Clerk
6/6/2016

6/16/16 + 6/23/16 + 6/30/16 + 7/7/16

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0371345-00

Fictitious Business Name(s):
Symphony Tower Apartments
Address
265 Fell Street,
San Francisco, CA 94102
Full Name of Registrant #1
Bianne Chan
Address of Registrant #1
58 Condon Court,
San Mateo, CA 94403

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **10/31/1985**

Signed: **Bianne Chan**

This statement was filed with the County Clerk of San Francisco County on **6/9/2016**.

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

Filed: **Maribel Jaldon**
Deputy County Clerk
6/9/2016

6/16/16 + 6/23/16 + 6/30/16 + 7/7/16

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0371284-00

Fictitious Business Name(s):
Whole Wine Trade
Address
138 Sanchez Street, San Francisco, CA 94114
Full Name of Registrant #1
Canela Gourmet Inc. (CA)
Address of Registrant #1
138 Sanchez Street, San Francisco, CA 94114

This business is conducted by **A Corporation**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **6/6/2016**

Signed: **Francisco J. Cifuentes**

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

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

Filed: **Jennifer Wong**
Deputy County Clerk
6/6/2016

6/9/16 + 6/16/16 + 6/23/16 + 6/30/16

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0371140-00

Fictitious Business Name(s):
1.) Metro Appliance Repair
2.) Rainbow Appliance Repair
Address
855 Folsom Street #540, San Francisco, CA 94107
Full Name of Registrant #1
Alex Slivnyak
Address of Registrant #1
165 Glenwood Ave, Daly City, CA 94015

This business is conducted by **An Individual**. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **4/1/2016**

Signed: **Alex Slivnyak**

This statement was filed with the County Clerk of San Francisco County on **5/26/2016**

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

Filed: **Alex Liang**
Deputy County Clerk
5/26/2016

6/23/16 + 6/30/16 + 7/7/16 + 7/14/16

ABANDONMENT OF FICTITIOUS BUSINESS NAME

STATEMENT OF ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME File No. 0365823-00

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

1.) Acqua e Sapone Acne Clinic
Located at **222 Columbus Avenue, Suite 320**
San Francisco, CA 94133

This fictitious business name was filed in the County of San Francisco on **7/17/15** under file **0365823-00**

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

Full Name of Registrant #1
Acqua e Sapone Acne Clinic
222 Columbus Avenue, Suite 320
San Francisco, CA 94133

This business was conducted by a **A CORPORATION**

Signed: **Kimberly Pigiucci**

This statement was filed with the County Clerk of San Francisco County on **5/26/2016**.

Filed: **Susanna Chin**
Deputy County Clerk
5/26/2016

6/2/16 + 6/9/16 + 6/16/16 + 6/23/16



Access to Capital



Do Grants Exist for Minority Business Owners?

By Chantal Towles

Minorities are choosing entrepreneurship in leaps and bounds. The pool of minority business owners includes members of the African American, Hispanic, Asian, and Native American ethnic groups. According to the SBA, this number rose to 14.6 percent in 2012 in part because of the growing Hispanic population in the U.S.

As with their non-minority counterparts, proper access to funding is crucial for the creation, growth, and sustainability of their businesses. Although minority business ownership is growing, there continues to be great disparities in their access to business funding. In their effort to even the playing field, minority business owners continue to search for various funding resources.

Federal Grants

As part of their quest for funding, the first choice for minority business owners is to seek out grants. The belief that there are federal grants available for the start up and growth phases for small businesses is a myth. The federal government does not provide grants to businesses for start up, expansion, to cover operational expenses, or to pay off debts. However there are federal grants available in the areas of research in the fields of medicine, scientific research, education, and technology development. Here are a few such grants.

1. Small Business Innovation Research (SBIR)/ Small Business Technology Transfer (STTR) – This grant is for the purpose of funding small business projects that are research related. Research areas include the U.S. Department of Health and Human Service (HHS), Centers for Disease Control and Prevention (CDC), and the Food and Drug Administration (FDA). See a full list of program descriptions and research topics allowed on their site.
2. The USDA Rural Business Enterprise Grant (RBEG) Program – The purpose of this grant is to finance the development of small and emerging businesses in rural areas. The amount of the award ranges from \$10,000 to \$50,000.

You can search additional federal grants at grants.gov.

Corporate Grants

We have included a list of some grants available to black and minority owned businesses.

1. FedEx Small Business Grant Contest – The FedEx Small Business Grant awards 10 different grants to small business owners in the following amounts: (1) grand prize grant of \$25,000, (1) grant of \$10,000, and (8) grants of \$5,000. Deadline is January 12, 2015. To enter, the applicants must share their business story including their motivation and plans for growth. Winners will be announced April 21, 2015.
2. The National Association for the Self Employed (NASE) Growth Grant Program – This grant allows business owners to apply for financing for a particular business need. Each grant is worth up to \$5,000. To apply visit nase.org, create an account, become a member, and click on the link apply today. Grants are awarded on a quarterly basis.
3. MillerCoors Urban Entrepreneurs Series – This grant supports urban entrepreneurs by awarding up to \$150,000 in business grants to five entrepreneurs annually.
4. Huggies MomInspired Grant Program – Grant proposals are accepted from businesses that nurture the relationship between mother and child either through a product or service. The amount of the award is \$15,000 plus additional business resources for further development.

The Role of the SBA

While the SBA has the authority to provide grants to certain non-profit and educational organizations, it is not permitted to provide grants to small businesses, including minority owned businesses. However, minority business owners can take advantage of the SBA (8) a Business Development Program. The program assists qualifying minority-owned businesses develop and growth through one on one counseling, training workshops, management, and technical assistance.

The 8(a) program has been designed for some minority groups that are considered socially and economically disadvantaged. Those groups include: African American, Hispanic American, Native Americans, Asian Pacific Americans, and Subcontinent Asian Americans. A business must



be at least 51% owned by a minority of the group listed. Other groups can apply for this program if they can prove that they have been discriminated against or are at an economic disadvantage. Those groups include: Alaska Native Corporations, Indian Tribes, Native Hawaiian Organizations, and Community Development Corporations.

To learn more about this program contact the local SBA office in your area.

The Minority Business Development Agency

Another great resource for minority business owners is the U.S. Department of Commerce's Minority Business Development Agency (MBDA). MBDA maintains a national network of 44 business centers whose purpose is to assist minority businesses with access to capital, contracts, and new markets. The specialists that work at the business centers can assist with the grant application.

The Process

Applying for a grant is not a quick process. First the application can be more than a few pages and it is normally a detailed application. Most grants have an opening date, which is the date when the grant became available for application. The deadline date is the final date you must submit your grant by. Keep in mind that the decision may take a few months.

Additional Grant Preparation Tips

Create a business plan – Writing a business plan is an important step. The business plan will act as the roadmap for your business. Be sure to provide specific information in the plan about your minority business and how it will improve the economy and your community.

Read through grant information thoroughly – Once you have decided which grant you will apply for, make sure that you read through all of the information. This will ensure that you have all of your ducks in a row. Most grant synopsis' are detailed and require a lot of specific information.

Keep track of the application deadline – Obviously it is important that you do not miss the deadline. So be sure to apply for the grant before the deadline. A good idea would be to create a project checklist which includes dates and milestones. It's a good idea to submit the grant before the deadline approaches.

Gather all of your documents – Make sure you gather all of the documents required for the grant. Prepare a checklist, check, and double check. You do not want to have any missing documents that may cause the grant to be denied.

Have you applied or a grant? If so, share your tips in the comment section below.

Source: /www.kabbage.com

A Guide to Choosing the Right Small Business Loan

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

Small Business Administration Loans

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

choose from, each of which comes with its own parameters and stipulations on how the money can be used and when it must be repaid.

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

What the experts say: "The SBA provides a guaranty that enables the bank to extend credit it would have otherwise declined," Javier Marin, a consultant with the Florida Small Business Development Center at the University of South Florida, told Business News Daily. "This is true for startups, companies with a tight cash-flow stream, and business owners

with borderline, not bad, credit scores."

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

Conventional Bank Loans

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

Pros and cons: The biggest pluses of conventional bank loans are that they carry low interest rates, and

because a federal agency is not involved, the approval process can be a little faster. However, these types of loans typically include shorter repayment times than SBA loans and often include balloon payments. Additionally, it's often difficult to get approved for a conventional bank loan.

What the experts say: "Even though approval rates have increased, big banks approve [only] slightly more than 20 percent of the loan requests they receive," said Rohit Arora, CEO and co-founder of Biz-2Credit. "Smaller banks approve a little less than half of the loan applications they receive."

To learn more about specific conventional bank loans, review the conventional bank and alternative lender portion of the Types of Loans section below.

■ 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**

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sbe@sbeinc.com • www.sbeinc.com

A Guide to Choosing the Right Small Business Loan

Continued from page 11

Alternative Lenders

- Alternative lenders are particularly attractive to small businesses that don't have a stellar financial history because approval requirements aren't as stringent.
- Alternative lenders typically offer online applications, make decisions on approvals in a matter of hours and providing funding in less than five days.
- There are direct alternative lenders, which lend money directly to small businesses, and lending marketplaces, which provide small businesses with multiple loan options from different direct lenders.
- Examples of direct alternative lenders include Fundation, Kabbage and OnDeck Capital. Examples of lending marketing places are BizFi and Biz2Credit.

Pros and cons: The positives of working with an alternative lender are that your business doesn't need to have a perfect financial status, there are few restrictions on what the money can be used for, and the loans can be approved almost instantly.

The downside is that interest rates can be significantly higher than those charged by a bank.

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

To learn more about alternative lender loans, see our Best Alternative Lenders for Small Business reviews.

Types of Loans

SBA loans

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

- **7(a) Loan Program:** 7(a) loans, the SBA's primary lending program, are the most basic, common and flexible type of loan. They can be used for a variety of purposes, including working capital, to purchase machinery, equipment, furniture and fixtures, the purchase of land and buildings, construction of new buildings, renovation of an existing building, to establish a new

business or assist in the acquisition, operation or expansion of an existing business, and debt refinancing. These loans have a maximum amount of \$5 million, and borrowers can apply through a participating lender. Loan maturity is up to 10 years for working capital and generally up to 25 years for fixed assets.

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

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

- **Disaster loans:** The SBA provides low-interest disaster loans to businesses of all sizes. SBA disaster loans can be used to repair or replace real estate, machinery and equipment, as well as inventory and business assets that were damaged or destroyed in a declared disaster. The SBA makes disaster loans of up to \$2 million to qualified businesses.

Source: www.businessnewsdaily.com