

SMALL BUSINESS EXCHANGE

Voice of Small, Emerging Diversity Owned Businesses Since 1984
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June 7, 2012

Ursula M. Burns is Chairman and Chief Executive Officer of Xerox



Ursula Burns, CEO of Xerox

When Burns joined Xerox in 1980 as a mechanical engineering summer intern, the company was the leader in the global photocopying market. As she later assumed roles in product development and planning, the company was securing its leadership position in digital document technologies. From 1992 through 2000, Burns, at a pivotal point in the company's history, led several business teams including the company's color business and office network printing business.

In 2000, Burns was named senior vice president, Corporate Strategic Services, heading up manufacturing and supply chain operations. Alongside then-CEO Anne Mulcahy, Burns worked to restructure Xerox through its turnaround to emerge as a leader in color technology and document services. A key factor in the company's turnaround was its research and development of new products and technologies, and at the time Burns was responsible for leading Xerox's global research as well as product development, marketing and delivery. In April 2007, Burns was named president of Xerox, expanding her leadership to also include the company's IT organization, corporate strategy, human resources, corpo-

rate marketing and global accounts. At that time, she was also elected a member of the company's Board of Directors.

Burns was named chief executive officer in July 2009 and shortly after, made the largest acquisitions in Xerox history, the \$6.4 billion purchase of Affiliated Computer Services, catapulting the company's presence in the \$500 billion business services market and extending the company's reach into diverse areas of business process and IT outsourcing.

On May 20, 2010, Burns became chairman of the company, leading the 140,000 people of Xerox who serve clients in more than 160 countries. Building on Xerox's legacy of innovation, they're enabling workplaces -- from small businesses to large global enterprises -- to simplify the way work gets done so they can focus more on what matters most: their real business.

Burns earned a bachelor of science degree in mechanical engineering from Polytechnic Institute of NYU and a master of science degree in mechanical engineering from Columbia University.

In addition to the Xerox board, she is a board director of the American Express Corporation. Burns also provides leadership counsel to community, educational and non-profit organizations including FIRST - (For Inspiration and Recognition of Science and Technology), National Academy Foundation, MIT, and the U.S. Olympic Committee, among others. She is a founding board director of Change the Equation, which focuses on improving the U.S.'s education system in science, technology, engineering and math (STEM). In March 2010, U.S. President Barack Obama appointed Burns vice chair of the President's Export Council.

Ursula Burns Quote's

"Xerox CEO: 'If you don't transform, you're stuck'", NPR, 23 May 2012

In an interview with NPR's Renee Montagne, Ursula Burns talks about her career at Xerox, how being a black woman affected her ascent and her role as a leader of the iconic brand that is Xerox. Ursula also discusses Xerox's main goals, its transformation and where she is looking steer the company going forward.

"Xerox CEO on taking risks", CNBC, 22 May 2012

In a video interview with Maria Bartiromo, Ursula Burns discusses a number of topics including state of Xerox's business globally, company shares, her take on the fiscal cliff and Facebook's IPO.

Source: © 1999-2012 XEROX CORPORATION

CDFI Fund to Address Needs of Small Businesses and Microenterprises

The Community Development Financial Institutions Fund (CDFI Fund) announced today the launch of two new training series for Community Development Financial Institutions (CDFIs) that provide small business or microfinance loans. The series will be provided under the CDFI Fund's Capacity Building Initiative, which expands the training and technical assistance opportunities available for CDFIs nationwide.

The two series—"Innovations in Small Business Lending" and "Scaling up Microfinance"—both focus their training on financing principles that are designed to assist communities from the grassroots level. By helping entrepreneurs turn a new idea into a business, or to build upon a small business's initial success, CDFIs encourage economic growth in low-income and distressed neighborhoods.

"These two new series are exactly the type of innovative and transformative training we envisioned when we launched our Capacity Building Initiative," said CDFI Fund Director Donna J. Gambrell. "Our efforts will help CDFIs nationwide better serve their clients with the capital, credit, and other critical services they desperately need to build businesses and create jobs. And these trainings come at a time when we cannot afford to take our eye off-the-ball in regards to recovery in our country's most economically challenged communities."

Specifically:

The *Innovations in Small Business Lending* series will provide training and technical assistance to CDFIs interested in expanding their lending services to the small business sector. The series, as part of

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by Alf Nucifora
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Shoestring MARKETING by Alf Nucifora

As Virtual Teaming Arrives, Discipline Still an Essential

It occurs to me that the dramatic decline in business travel that has been evident this year cannot be attributed solely to economic cutbacks. Something else is obviously at play and that something is the growth and acceptance of virtual teaming.

Virtual work has arrived. eCapability, the force of globalization and the easy availability of groupware (e-mail, teleconferencing, threaded discussions, etc.), now makes virtual teaming both desirable and inevitable. In their latest book, *The Discipline of Teams*, authors Jon Katzenbach and Douglas Smith bring teaming into the world of the Internet. Says Katzenbach, "Teams now find themselves working across geographies because it's possible to do it." That's the good news. The bad news is that virtual teaming is more complicated than it appears to be. As Katzenbach notes, "It's not about supportedness, togetherness and communication, it's about discipline. Without the discipline, you don't get the high performance."

Easy to Enunciate, Hard to Do

As Katzenbach and Smith outlined in a *Forbes.com* article, there are a number of important requirements in making virtual teams work successfully:

Performance Purpose: It is not just about sharing information and communications; you don't need a virtual team to achieve that. Instead, the goal must be something specific or important to the organization, e.g., designing a new product.

Specific Objectives: These have to be specifically defined, either quantitatively or qualitatively. The team must be in a position to know what constitutes success. Says Katzenbach, "You have to know when you get there."

Need for Commitment: The team must have a united level of commitment to a purpose and to a common working approach.

Work Rules: The team has to agree how to work together (e.g., the role of part-time members) and how it will be managed. In traditional group environments, various working approaches can apply, but none delivers much real value other than learning how to communicate with each other and work effectively together. Why? Because quite often there is nothing at risk in the teaming process.

Problems with leadership also exist. In the single leader performance unit, the most common approach, the leadership role stays with one experienced individual and it never shifts. Team members pick the leader in question to be the boss. In the real time scenario, there is always a leader, but the leadership role shifts depending upon the need of the moment. The best person automatically rises to the occasion and takes command in a given situation, not by consensus but by acknowledged need of the team. This form of team dynamic, which has to be learned through training, is best exemplified by the US Marines; very disciplined and trained in such a way that even Lance Corporal Jones can lead the group if he has to. It is this leadership style that the best virtual teams aspire to.

Organizational Rules: Katzenbach and Smith suggest getting the group together, not only to confirm performance purpose and goals

but to get to know one another; no skimping on face-to-face meetings just to save time. Divide tasks and goals into individual vs. collective work products. Match skills and perspectives in ways that take full advantage of the personalities as well as the skills. And agree on Netiquette. Is some good-natured flaming okay? Are there time limits for responding to ideas and suggestions? If group members are not participating, how should the group respond?

The Benefit and The Downside

As experience at companies like the French-Italian semi-conductor giant STMicroelectronics and American Express (Human Resources) has shown, virtual teaming allows an organization to assign the right people to the task at hand, not those who are closest to hand. The best minds can be assigned to the task without having people run for airplanes, sleep in hotels, and destroy their family life. The company saves money, the job gets done faster and the fact that team interaction need not take place in real time gives its members an opportunity to ponder and prepare their responses.

On the downside, there can be no substitute

for face-to-face or eyeball-to-eyeball collaboration. Note Katzenbach and Smith, "e-Mail and threaded discussions for all their virtues cannot simulate a firm friendly handshake, can't grin disarmingly and pat a colleague on a shoulder. Humans don't communicate by words alone." And, they note, "teaming only works with small groups yet technology makes it too easy to keep adding members to the team."

Virtual teaming is here to stay. It's a concept that makes sense for the times. But a warning is warranted. The virtual world is understandably enamored with technology but, unfortunately, not with discipline. Yet, for virtual teaming to work, the need is for more than bonding and consensus. In addition to hard work, it demands a rigorous mindset. Apply the discipline and virtual teaming delivers speed, innovation, competitive advantage and a synergism that can be achieved with maximum efficiency and at a minimum cost.

Website: www.nucifora.com

Alf's syndicated writings appear in business publications throughout the U.S.

CALIFORNIA SUB-BID REQUEST ADS

Sub-Bids Requested From UDBE
Subcontractors & Suppliers for:
Gordon Valley Road Bridge
Bridge 23C0269
Federal Aid No. BRLS-5923(080)
Location: County of Solano
Bid Date: June 21, 2012 @ 2:00 PM

TRADES: Fencing, Demolition, MBGR, AB, AC, Geotextile Fabric, Pile Driving, Paint & Sealing, Rebar, Misc. Metal, Trucking, Piping, Welding, Erosion Control, Fencing, Dewatering, CAS, SWPPP.

SYBLON REID

P.O. BOX 100 • Folsom, CA 95763
Phone: (916) 351-0457 • Fax: (916) 351-1674
Contact: Karen Reichenberger

Plans and specs are available for review at Syblon Reid office and upon request will provide assistance with drawings and specifications.

Subcontractors and suppliers must be licensed to conduct business in the state of California. Must be able to provide payment and performance bonds. Upon approval of surety company SRC will pay bond premium up to 1.5% of subcontract amount and will assist with insurance compliance. SRC will work with subcontractors on joint check agreements. Plans and specs are available for viewing at our Folsom office and upon request will provide assistance with plans and specifications or help meet other requirements.

Requests

EXPRESSIONS OF INTEREST
from Qualified UDBE/DBE
Subcontractors/Suppliers for:
I-15/215 Devore Interchange
Caltrans DB Contract 08-0K7104
In San Bernardino County
Price Proposal Due August 31, 2012

Description of Work: Aggregate Supply, Architectural Surfacing, Asphalt Paving, Bridge/Road Joint Seals, Cast-in-Drill Holes, Clear and Grub, Concrete Barrier, Concrete Pavement Supply, Concrete Supply, Demolition, Dowels, Earthwork, Electrical, Erosion Control, Fence, Landscaping, Metal Beam Guard Rail, Minor Concrete, Misc. Iron and Steel, Painting, Pavement Markings, Piling, Potholing, Precast Bridge, Precast Prestressed Concrete Panels, Prestressing, Rebar, Signs, Soundwalls, Steel Bridge, Storm Drain, Striping, SWPPP, Tie Bars, Traffic Control, Trucking.

Atkinson Contractors, LP

27422 Portola Parkway, Suite 250
Foothill Ranch, CA 92610

Phone: 949-855-9755 Fax: 949-855-9923
Contact Andrew Nelson at 949-204-7140

To see plans, specs and addenda go to:
<http://www.dot.ca.gov/hq/opd/designbuild/devore-index.htm>

100% Performance & Payment Bonds will be required for subcontractors greater than \$100,000. Atkinson will pay the cost of bonds up to 1.5%. Insurance requirements per ITB Book 1 - DB Contract, Section 9.

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CALIFORNIA SUB-BID REQUEST ADS



REQUEST FOR SUB-QUOTES

Project: I-405 Sepulveda Pass Widening Project, Contract No. C0882

Owner: Los Angeles County Metropolitan Transportation Authority (LACMTA)
2nd Notice-General Contractors-Point and Plaster

Notice of Interest Requested by June 22, 2012 @ 4:00 p.m. PST

Kiewit Infrastructure Group is the design-builder for the I-405 Sepulveda Pass Widening Project and is seeking sub-quotes from Disadvantaged Business Enterprises (DBE). Opportunities for subcontractors, professional services and material and/or equipment suppliers will occur throughout the life of the project. Requests for Quotes (RFQs) and qualifications will be ongoing as needed. All DBEs must be certified by the California Unified Certification Program (CUCP).

Currently, Kiewit is preparing to issue a RFQ for General Contractors to perform painting and plastering in Area 5 as part of the I-405 Sepulveda Pass Widening Project. Work is expected to begin approximately end of second quarter 2012 and continue through the end of 4th quarter 2012. Please submit a Notice of Interest by June 22, 2012, no later than 4:00 p.m. PST.

All responsive subcontractors must possess a valid California contractor's license and provide acceptable insurance. Responsible subcontractors will be expected to provide bonding for 100% of their contract value. Kiewit will reimburse bond premiums. Firms performing any onsite work must be signatory to the appropriate union labor agreements. All agreements issued on behalf of this project with a value of \$100,000 or greater must satisfy the LACMTA Prequalification Application requirements.

Kiewit intends to conduct itself in good faith with all DBEs and all other business enterprises regarding participation on this project. For further information or questions regarding this opportunity and to receive a Bid package, or to discuss this design-build project, requirements of the contract, licensing, project scheduling, insurance or bonding, please contact our project office.

Kiewit Infrastructure West Co.

I-405 Sepulveda Pass Widening Project
 Attn: Rebecca Manning
 6060 Center Dr., Suite 200 • Los Angeles, CA 90045
 1405.DBE@Kiewit.com

Shimmick/ Skanska, JV
 SBE Subcontractor/Supplier Bids
 Requested For:
City and County of San Francisco – Municipal Transportation Agency
Third Street Light Rail Program Phase 2 – Union Square/ Market Street Station
Contract No. 1253
Bid Date: July 11, 2012 at 3:00 PM
Fax all quotes to 510-777-5099

Requesting certified SBE Subcontractor and Supplier Quotes on Architectural, Clear and Grub, Concrete-Building, Coring, Demo, Dewatering, Drill-Bond, Earthwork, Electrical, Elevator, Environmental, Erosion Control, Fence, Flatwork, Grinding-AC, Concrete, Grouting, Instrumentation, Insulation, Joint Seal, Landscape, Masonry, Mechanical, Membrane-H2O, Paint-Stain, Paving, Piles-CIDH, Piles-Micro, Precast-Structural, Rebar, Roofing, Shoring, Shotcrete, Signs, Soil Stabilization, Steel-Erection, Stripes-Markers, Structural Steel, Survey, Tiebacks, Traffic Control, Trucking, Utility Work, Waterproof, Welding, Aggregate, Architectural Items, Doors, Expansion Joints, Falsework Material, Lumber, Mechanical Equipment, Misc. Metal, Pile-Sheet, Pipe-Copper Stainless, Pipe-H Pile, Pipe PVC, Pipe Steel, Ready Mix, Steel Fab, Trench Shoring, Electrical Material, Equipment Rental, Geotechnical Instrumentation, and Quality Control.

The drawings and specifications included in the bid documents for this contract are protected under federal law as confidential Security Sensitive Information. To obtain a copy of the bid documents, requestors will be required to certify that they are a qualified subcontractor and sign a confidentiality agreement that will restrict the access, use and final disposition of the drawings and specifications. To obtain the confidentiality agreement and contract documents please call Mr. Bernie Ancheta with MUNI at 415-701-4278. Please contact Shimmick/ Skanska JV by Phone (510) 777-5000 for further instruction.

Subcontractors and Suppliers interested in this project may contact John White by phone at (916) 441-0293. 100% Performance and Payment bonds with a surety company subject to approval of Shimmick/ Skanska JV are required of subcontractors for this project. Shimmick/ Skanska JV 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 Shimmick/ Skanska JV Long Form Standard Subcontract incorporating prime contract terms and conditions, including payment provisions. Shimmick/ Skanska JV 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/ Skanska JV 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.

Shimmick/Skanska JV

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

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BIDDING OPPORTUNITY

MBE, WBE & DBE CONTRACTORS AND VENDORS

Inviting qualified contractors, specifically MBE, WBE & DBE firms certified by the Division of Minority and Women's Business Development, Empire State Development Corporation (ESDC) to contact us regarding subcontracting opportunities in connection with heavy construction work. The Work under this contract is located in Orange County and Dutchess County, New York. The work to be performed under this Contract may briefly be described as: providing all labor, equipment, material, superintendence and all incidentals, required or deemed necessary, for the excavation and the construction of Shafts 5B and 6B, Rondout – West Branch Bypass Tunnel, Delaware Aqueduct.

Contract BT-1
New York City Department of Environmental Protection (NYCDEP)
BID DATE: July 12, 2012 at 11:30 AM

Opportunities to participate exist in the following specific areas of utility work (water, storm, electrical) tree removal & protection, structure demolition, site clearing and grading, erosion and sediment control, maintenance of traffic, overhead power relocation, earth support systems, rock bolting, shotcreting, concrete, grouting, signalized turn lanes, hazardous material, remediation and disposal, asphalt pavement, striping, trucking, instrumentation, reinforcing steel, pumps/mechanical systems, water storage tanks, fencing, landscaping and seeding, security as well as surveying, engineering, photography, material testing and water treatment.

Any business seeking to participate as an MBE, WBE or DBE in the Contract must be certified by the Division of Minority and Women's Business Development, Empire State Development Corporation (ESDC) at the time the bidder or proposer submits its bid or proposal.

The Joint Venture has established an FTP site where potential bidders can view all plans and specifications for the project. Please contact Jeanette Fahey at (909) 594-0990 or Brett Campbell at (909) 594-0982 to receive instructions on accessing the FTP Site.

Shea Kiewit, JV

An EEO Employer
 (J.F. Shea Construction, Inc., and Kiewit Infrastructure Co.)
 667 Brea Canyon Road, Suite 22 • Walnut, CA 91789
 909-595-4397 • 909-869-9490 (fax)
 Attn: Dennis Poulton
 EEO Officer

Project: FY' 12 Asphalt Overlay Group III Project
Bid No. K-12-5680-DBB-3-C-A
Bid Date: June 28, 2012 @ 2:00 PM
Owner: City of San Diego
Engineer's estimate: \$9,600,000

SRM Contracting & Paving is requesting Bids from Qualified SLBE-ELBE, DBE, MBE, WBE, SDB, DVBE, or OBE subcontractors for the following items and portions of work: Road Hump Replacement, Interlayer Paving Mat, Traffic Signal Loops, Stub Outs, Adjust Manholes & Water Valves, Concrete Improvements, Striping, Pavement Markings, Storm Drain Inlet Markers, & Trucking. Please contact our office if you are interested in bidding or if you need any information regarding this project.

SRM Contracting & Paving

7192 Mission Gorge Road • San Diego, CA. 92120
 Phone: (619) 265-0955 • Fax: (619) 583-3147
 Contact: Clinton LaRue, ext. 1503

SRM is willing to negotiate with qualified SLBE-ELBE subcontractors or suppliers to encourage & facilitate SLBE-ELBE participation. Plans & specifications are available at no cost to interested SLBE-ELBE firms at SRM Contracting & Paving's office at 7192 Mission Gorge Road, San Diego, or can be downloaded from the City San Diego's website at <http://www.sandiego.gov/engineering-cip/>. Assistance is available from SRM Contracting & Paving for SLBE-ELBE subcontractors in obtaining necessary equipment, supplies, or materials. Assistance is available from SRM Contracting & Paving for SLBE-ELBE firms in obtaining bonding, lines of credit or insurance. SRM Contracting & Paving is an Equal Opportunity Employer, and as a matter of policy encourages the participation of SLBE-ELBE, DBE, MBE, WBE, SDB, DVBE, or OBE.

TUTOR-SALIBA CORPORATION
 IN RESPONSE TO THE TRANSBAY
 JOINT POWERS AUTHORITY'S (OWNER)
 SMALL BUSINESS ENTERPRISE (SBE)

PROGRAM, REQUEST
SUB-BIDS FROM QUALIFIED SMALL
BUSINESS ENTERPRISES (SBEs) FOR

TRANSBAY TRANSIT CENTER,
SAN FRANCISCO, CALIFORNIA
TRADE PACKAGE #TG06.0: BELOW GRADE
STRUCTURAL CONCRETE SUBSTRUCTURE,
WATERPROOFING, MECHANICAL, ELECTRICAL
AND PLUMBING PACKAGE

BID DATE: JULY 10, 2012 @ 2:00 PM

(818) 362-0443 (BID DAY ONLY)
 (818) 362-8391 (ALL OTHER DAYS)
 (818) 364-8128 (FAX)

Including, but not limited to, the following trades: Reinforcing Steel; Waterproofing; Mechanical; Plumbing; and Electrical.

Copies of plans and specifications can be obtained from Ford Graphics (415) 495-8700

Plans and specifications may also be viewed at the certain public, private and Minority plan rooms or at Tutor-Saliba Corporation's office at 15901 Olden St., Sylmar, CA – contact Roger Sexton @ (818) 362-8391

Tutor-Saliba Corporation intends to conduct itself in good faith with Small Business Enterprises regarding participation on this project

Note: assistance will be given in obtaining bonds, lines of credit and/or insurance

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Typing Experience

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Santa Clara Valley
Transportation Authority
Design-Build Contract DB1102F
Silicon Valley Berryessa Extension
Project C700

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Please visit:
www.sshjv-c700.com

frequently to see procurement opportunities and project contacts in the Bid Packages folder. Plans, specs, drawings, etc. can be found on the procurement web site.

CALIFORNIA SUB-BID REQUEST ADS

Sub-Bids Requested From Qualified UDBE Subcontractors & Suppliers:
I-15/I-215 Interchange Improvements – Devore Design-Build Project In San Bernardino County
Contract No.: 08-0K7104, Project No.: 0800003664
Subcontractor Proposals Due: August 22, 2012

The SGJV is interested in soliciting in Good Faith all subcontractors and suppliers, as well as certified UDBE companies for this project. Proposals are requested for supplies and services including, but not limited to: Biological Monitor, Storm Water Pollution Plan, Street Sweeping, Construction Area Signs, Traffic Control System, Temporary Fencing, Erosion Control, Temporary Traffic Stripe/Markings, Temporary Railing, Portable Changeable Message Signs, Temporary Crash Cushion Module, Metal Beam Guard Railing, Roadside Signs, Abandon Culvert, Cold Place Concrete Pavement, Concrete Barrier, Bridge Removal, Clearing and Grubbing, Roadway Excavation, Structure Excavation, Structure Excavation (Bridge), Structure Excavation (Retaining Wall), Structure Backfill, Sand Backfill, Imported Borrow, Rock Blanket, Erosion Control, Fiber Rolls, Corrugated Steel Pipe Conduit, Class 2 Aggregate Base, Lean Concrete Base, Hot Mix Asphalt, Place Hot Mix Asphalt Dike, Tack Coat, Concrete Pavement, Profile Grinding, Furnish & Drive Steel Pile, CIDH Concrete Piling, Prestressing CIP Concrete, Precast Concrete, Structural Concrete, Bridge Structural Concrete, Retaining Wall, Minor Concrete, Soundwall Barrier, PTFE Bearing, Joint Seal Assembly, Joint Seal, Bar Reinforcing Steel (Bridge), Bar Reinforcing Steel (Retaining Wall), Furnish Sign Structure, Install Sign Structure, Furnish Laminated Panel, Furnish Single Sheet Aluminum Sign, Metal (Barrier Mounted Sign), Roadside Sign, Install Sign, Alternative Pipe Culvert, Reinforced Concrete Pipe, Plastic Pipe, Corrugated Steel Pipe, Welded Steel Pipe Casing, Alternative Flared End Section, Irrigation and Landscaping, Rock Slope Protection, Slope Paving, Minor Concrete, Miscellaneous Metal, Miscellaneous Iron and Steel, Bridge Deck Drainage System, Chain Link Fence, Chain Link Railing, Pipe Handrail, Tubular Handrail, Concrete Barrier, Cable Railing, Transition Railing, Transition Railing, Terminal System, Crash Cushion, Aggregate Bases and Structural Backfill, Pavement Delineation, Concrete Barrier, Signal & Lighting, Lighting & Sign Illumination, Interconnection Conduit & Cable, Fiber Optic Conduit, Electric Service (Irrigation), Traffic Monitoring Station, Closed Circuit TV System, Ramp Metering System, Earth Retaining Structures.

In order to assist UDBE subcontractors and suppliers, we will divide total requirements into smaller packages, tasks or quantities and establish delivery and construction schedules which will permit maximum participation when feasible.

If you are interested in submitting a proposal, and would like access to the Plans and Specifications, please visit the SGJV website and complete the contractor's questionnaire on the following website: www.usa.skanska.com/devoreinterchange

SKANSKA | GRANITE

a Joint Venture, in Association with

HNTB

1995 Agua Mansa Road • Riverside, CA 92509-2405
 Phone: (951) 684-5360 • Fax: (951) 788-2449

Contact Email: www.usa.skanska.com/devoreinterchange

Official Bid packages will be issued pending Prime Contractor selection, at which time the SGJV will assist qualified subcontractors in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies. The SGJV insurance requirements are Commercial General Liability (GL): \$1M ea. occ., \$1M personal injury, \$2M products & completed operations agg. & general agg.; \$1M Auto Liability; \$5M Excess/Umbrella and \$1M Workers' Comp. Endorsements or waivers required are Additional Insured End., Primary Wording End., and a Waiver of Subrogation (GL & WC). Other insurance requirements may be necessary per scope. Subcontractors may be required to furnish performance and payment bonds in the full amount of their subcontract by an admitted surety and subject to approval by SGJV. SGJV will pay bond premium up to 1%. SGJV is signatory to Operating Engineers, Laborers, Cement Masons Carpenters unions and Teamsters. Subcontractors must provide weekly, one (1) original and (1) copy of all certified payrolls, including non-performance, and fringe benefit statement if required by law or by the Prime Contract. All interested subcontractors, please indicate all lower tier UDBE participation offered on your quotation as it will be evaluated with your price. SGJV is an equal opportunity employer

RGW Construction Inc. is seeking all qualified Underutilized Disadvantaged Business Enterprises (UDBE's) for the following project:

Roadway Rehabilitation at Various Locations
Federal Project No. STPL-5225 (024)

City Contract No. 11-16

City of Walnut Creek

Engineer Estimate: \$1,973,000

Bids: June 19, 2012 @ 2:30 PM

UDBE Goal: 4.6%

Requesting Sub-quotes for (including but not limited to): Asphalt, Concrete, Construction Staking, Construction Area Signs, Reset-Adjust Roadway items, Plane Asphalt Concrete, Clear and Grub, Groove & Grind Pavement, Tack Coat, Roadway Signs, Striping/Marking, Street Sweeper, Signal & Lighting & Truckers

Scope of Work: Traffic signal improvements, concrete sidewalk, asphalt concrete resurfacing, striping and pavement markings, AC cold milling and base failure repair, adjust utility vaults and manholes and traffic control.

RGW is willing to breakout any portion of work to encourage UDBE participation. Contact us for a specific item list.

RGW Construction, Inc.

550 Greenville Road • Livermore, CA 94550
 Phone: 925-606-2400 • Fax: 925-961-1925

Plans and Specs are available to view and copy at our office or from the Public Services Dept. 1666 North Main St., Walnut Creek, CA 94596 (925) 943-5899. Contact Derrick Woods 925-606-2400 for any questions, including bonding, lines of credit, or insurance. Subcontractors should be prepared to submit payment and performance bonds equal to 100% of their quotation. For bonding and other assistance, please call.

AN EQUAL OPPORTUNITY EMPLOYER - CALIC. NO. 591940

SKANSKA | RADOS | HERZOG

Sub-Bids Requested From All Certified Small Business/Minority Companies
 Subcontractors & Suppliers:

San Gabriel Trench Project

Located in the County of Los Angeles and City of San Gabriel

State Project No.: TCIF-6303(037)

ACE Contract No.: 11-02

Bid Date: June 20, 2012 @ 2:00PM

Quotes requested for supplies and services including, but not limited to: Construction Site Management, Storm Water Pollution Plan, Street Sweeping, Construction Area Signs, Traffic Control System, Fencing, Erosion Control, Temporary Pavement Marking, Temporary Traffic Stripe, Portable Changeable Message Signs, Metal Beam Guard Railing, Concrete Barrier, Bridge Removal, Clearing and Grubbing, Roadway Excavation, Structure Excavation, Structure Excavation (Bridge), Structure Excavation (Retaining Wall), Structure Backfill, Sand Backfill, Erosion Control, Fiber Rolls, Class 2 Aggregate Base, Hot Mix Asphalt, Place Hot Mix Asphalt Dike, Tack Coat, Seal Pavement Joining, Furnish & Drive Steel Pile CIDH Concrete Piling, Sub Ballast, Structural Concrete, Retaining Wall, Minor Concrete, Soundwall Barrier, PTFE Bearing, Joint Seal Assembly, Joint Seal, Bar Reinforcing Steel (Bridge), Bar Reinforcing Steel (Retaining Wall), Reinforced Concrete Pipe, Plastic Pipe, Minor Concrete, Miscellaneous Metal, Miscellaneous Iron and Steel, Bridge Deck Drainage System, Wrought Iron Fence, Chain Link Fence, Land Surveying, Chain Link Railing, Pipe Handrail, Concrete Barrier, Cable Railing, Transition Railing, Thermoplastic Pavement Marking, Thermoplastic Traffic Stripe, Paint Traffic Stripe, Pavement Marker, Signal & Lighting, Lighting & Sign Illumination, Fiber Optic Conduit, Electric Service (Irrigation), Traffic Monitoring Station, Closed Circuit TV System, Storm Drain, Sewer, Vibration Monitoring Sound Monitoring.

Plans and Specifications are available for view at our main office in Riverside or on our private job website. Access to the drawings and or website can be granted by contacting Tom Mehas.

Skanska Rados Herzog, JV

1995 Agua Mansa Road • Riverside, CA 92509-2405

Phone: (951) 684-5360 • Fax: (951) 788-2449

Contact: **Tom Mehas** • Email: Tom.Mehas@skanska.com

Skanska Rados Herzog (SRH) is interested in soliciting in Good Faith all subcontractors as well as certified Small Business/Minority companies for this project. Please call if you need assistance in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies. SRH insurance requirements are Commercial General Liability (GL): \$1M ea. occ., \$1M personal injury, \$2M products & completed operations agg. & general agg.; \$1M Auto Liability; \$5M Excess/Umbrella and \$1M Workers' Comp. Endorsements or waivers required are Additional Insured End., Primary Wording End., and a Waiver of Subrogation (GL & WC). Other insurance requirements may be necessary per scope. Subcontractors may be required to furnish performance and payment bonds in the full amount of their subcontract by an admitted surety and subject to approval by Skanska. Skanska will pay bond premium up to 1%. Quotations must be valid for the same duration as specified by the Owner for contract award. Conditions or exceptions in Subcontractor's quote are expressly rejected unless accepted in writing. SRH is signatory to Operating Engineers, Laborers, Cement Masons Carpenters unions and Teamsters. Subcontractors must provide weekly, one (1) original and (1) copy of all certified payrolls, including non-performance, and fringe benefit statement if required by law or by the Prime Contract. Subcontractor scope (including any conditions or exceptions) is required 24 hours prior to bid deadline to allow proper evaluation. In order to assist Small/Minority subcontractors and suppliers, we will divide total requirements into smaller packages, tasks or quantities and establish delivery and construction schedules which will permit maximum participation when feasible. All interested subcontractors, please indicate all lower tier small/minority business participation offered on your quotation as it will be evaluated with your price. SRH is an equal opportunity employer

RGW Construction Inc.

is seeking all qualified Underutilized

Disadvantaged Business Enterprises (UDBE's) for the following project:

Kirker Pass Road Overlay

Federal Project No. STPL-5928 (111)

County Project No. 0662-6R4003-12

Contra Costa County Public Works Department

Engineer Estimate:

\$1,736,000 - Working Days: 30

Bids: June 19, 2012 @ 2:00 PM

UDBE Goal: 10.4%

Requesting Sub-quotes for (including but not limited to): Asphalt, Concrete, Guard Railing & Barriers, Pavement Markers, Construction Area Signs, Plane AC, AB, Penetration Treatment and Prime Coat, AC, Recycle/Reclaim AC, Groove & Grind Pavement, Minor Concrete Structure, Concrete Surface Finish, Concrete Curb & Sidewalk-Misc, Survey or Historical Monument, MBGR, Striping/Marking, Street Sweeper, & Truckers

Scope of Work: Pavement rehabilitation along Kirker Pass Road between City of Pittsburg limits to approx. 1.5 miles south of the city of Pittsburg limits.

RGW is willing to breakout any portion of work to encourage UDBE participation. Contact us for a specific item list.

RGW Construction, Inc.

550 Greenville Road • Livermore, CA 94550

Phone: 925-606-2400 • Fax: 925-961-1925

Plans and Specs are available to view and copy at our office or from Contra Costa County Public Works Dept. Online Planroom at www.cccounty.us/pwprojects. Contact Mark Smith 925-606-2400 for any questions, including bonding, lines of credit, or insurance. Subcontractors should be prepared to submit payment and performance bonds equal to 100% of their quotation. For bonding and other assistance, please call.

AN EQUAL OPPORTUNITY EMPLOYER
 CALIC. NO. 591940

CALIFORNIA SUB-BID REQUEST ADS



REQUEST FOR SUB-QUOTES

Project: I-405 Sepulveda Pass Widening Project,
Contract No. C0882

Owner: Los Angeles County
Metropolitan Transportation Authority (LACMTA)
Wet Utilities Relocation

Notice of Interest Requested by
June 22, 2012 @ 4:00 p.m. PST

Kiewit Infrastructure West Co. is the design-builder for the I-405 Sepulveda Pass Widening Project and is seeking sub quotes from Disadvantaged Business Enterprises (DBE). Opportunities for subcontractors, professional services and material and/or equipment suppliers will occur throughout the life of the project. Requests for Quotes (RFQs) and qualifications will be ongoing as needed. All DBE's must be certified by the California Unified Certification Program (CUCP).

Currently, Kiewit is preparing to issue bid package for a variety of wet utilities relocations. Firms interested in this opportunity will be expected to respond to a request for a Statement of Qualifications (SOQ) prior to receiving the bid package for this work. Work is expected to begin approximately 3rd Quarter 2012 and continue through 1st Quarter 2013. Please submit a Notice of Interest no later than 4:00 p.m. PST June 22, 2012 to receive an SOQ.

All responsive subcontractors must possess a valid California contractor's license and provide acceptable insurance. Responsible subcontractors will be expected to provide bonding for 100% of their contract value. Kiewit will reimburse bond premiums. All agreements issued on behalf of this project with a value of \$100,000 or greater must satisfy the LACMTA Prequalification Application requirements. Firms performing onsite work must be signatory to the appropriate union labor agreements that govern their work.

Kiewit intends to conduct itself in good faith with all DBEs and all other business enterprises regarding participation on this project. For further information or questions regarding this opportunity and to receive a Bid Quote Sheet, or to discuss this design-build project, requirements of the contract, licensing, project scheduling, insurance or bonding, please contact our project office.

Kiewit Infrastructure West Co.

I-405 Sepulveda Pass Widening Project

Attn: **Rebecca Manning**

6060 Center Dr., Suite 200 • Los Angeles, CA 90045
1405.DBE@Kiewit.com



REQUEST FOR SUB-QUOTES

Project: I-405 Sepulveda Pass Widening Project,
Contract No. C0882

Owner: Los Angeles County
Metropolitan Transportation Authority (LACMTA)
Miscellaneous Concrete

Notice of Interest Requested by June 22, 2012

Kiewit Infrastructure West Co. (Kiewit) is the design-builder for the I-405 Sepulveda Pass Widening Project and is seeking sub bids and quotes from Disadvantaged Business Enterprises (DBE). Opportunities for subcontractors, professional services and material and/or equipment suppliers will occur throughout the life of the project. Requests for sub-bids and quotes (RFQ) will be ongoing as needed. All DBE's must be certified by the California Unified Certification Program (CUCP).

Currently, Kiewit is requesting your notice of interest response to provide a sub-quote for the Miscellaneous Concrete. Work is expected to begin approximately 3rd Quarter 2012 and continue through the end of 2nd Quarter 2013. Please submit a Notice of Interest by June 22, 2012, no later than 4:00 p.m. PST.

All responsive subcontractors must possess a valid California contractor's license and provide acceptable insurance. Responsible subcontractors are expected to provide bonding for 100% (if required) of their contract. Kiewit will reimburse bond premiums. Firms performing onsite labor must be signatory to the appropriate union labor agreement governing their onsite work. All agreements issued on behalf of this project with a value of \$100,000 or greater must satisfy the LACMTA Prequalification Application requirements.

Kiewit intends to conduct itself in good faith with all DBEs and all other business enterprises regarding participation on this project. For further information or questions regarding this opportunity and to receive a Bid package, or to discuss this design-build project, requirements of the contract, licensing, project scheduling, insurance or bonding, please contact our project office.

Kiewit Infrastructure West Co.

I-405 Sepulveda Pass Widening Project

Attn: **Rebecca Manning**

6060 Center Dr., Suite 200 • Los Angeles, CA 90045
1405.DBE@Kiewit.com



REQUEST FOR SUB-QUOTES

Project: I-405 Sepulveda Pass Widening Project,
Contract No. C0882

Owner: Los Angeles County
Metropolitan Transportation Authority (LACMTA)
Class II Finish-Gunite

Notice of Interest Requested by June 22, 2012

Kiewit Infrastructure West Co. (Kiewit) is the design-builder for the I-405 Sepulveda Pass Widening Project and is seeking sub bids and quotes from Disadvantaged Business Enterprises (DBE). Opportunities for subcontractors, professional services and material and/or equipment suppliers will occur throughout the life of the project. Requests for sub-bids and quotes (RFQ) will be ongoing as needed. All DBE's must be certified by the California Unified Certification Program (CUCP).

Currently, Kiewit is requesting your notice of interest response to provide a sub-quote for the Class II Finish-Gunite. Work is expected to begin approximately 3rd quarter 2012 and continue through the end of 3rd quarter 2013. Please submit a Notice of Interest by June 22, 2012, no later than 4:00 p.m. PST.

All responsive subcontractors must possess a valid California contractor's license and provide acceptable insurance. Responsible subcontractors are expected to provide bonding for 100% (if required) of their contract. Kiewit will reimburse bond premiums. Firms performing onsite labor must be signatory to the appropriate union labor agreement governing their onsite work. All agreements issued on behalf of this project with a value of \$100,000 or greater must satisfy the LACMTA Prequalification Application requirements.

Kiewit intends to conduct itself in good faith with all DBEs and all other business enterprises regarding participation on this project. For further information or questions regarding this opportunity and to receive a Bid package, or to discuss this design-build project, requirements of the contract, licensing, project scheduling, insurance or bonding, please contact our project office.

Kiewit Infrastructure West Co.

I-405 Sepulveda Pass Widening Project

Attn: **Rebecca Manning**

6060 Center Dr., Suite 200 • Los Angeles, CA 90045
1405.DBE@Kiewit.com



REQUEST FOR SUB-QUOTES

Project: I-405 Sepulveda Pass Widening Project,
Contract No. C0882

Owner: Los Angeles County
Metropolitan Transportation Authority (LACMTA)
Stamped / Textured Paving

Notice of Interest Requested by June 22, 2012

Kiewit Infrastructure West Co. (Kiewit) is the design-builder for the I-405 Sepulveda Pass Widening Project and is seeking sub bids and quotes from Disadvantaged Business Enterprises (DBE). Opportunities for subcontractors, professional services and material and/or equipment suppliers will occur throughout the life of the project. Requests for sub-bids and quotes (RFQ) will be ongoing as needed. All DBE's must be certified by the California Unified Certification Program (CUCP).

Currently, Kiewit is requesting your notice of interest response to provide a sub-quote for the Stamped / Textured Paving. Work is expected to begin approximately 3rd Quarter 2012 and continue through the end of 2nd Quarter 2013. Please submit a Notice of Interest by June 22, 2012, no later than 4:00 p.m. PST.

All responsive subcontractors must possess a valid California contractor's license and provide acceptable insurance. Responsible subcontractors are expected to provide bonding for 100% (if required) of their contract. Kiewit will reimburse bond premiums. Firms performing onsite labor must be signatory to the appropriate union labor agreement governing their onsite work. All agreements issued on behalf of this project with a value of \$100,000 or greater must satisfy the LACMTA Prequalification Application requirements.

Kiewit intends to conduct itself in good faith with all DBEs and all other business enterprises regarding participation on this project. For further information or questions regarding this opportunity and to receive a Bid package, or to discuss this design-build project, requirements of the contract, licensing, project scheduling, insurance or bonding, please contact our project office.

Kiewit Infrastructure West Co.

I-405 Sepulveda Pass Widening Project

Attn: **Rebecca Manning**

6060 Center Dr., Suite 200 • Los Angeles, CA 90045
1405.DBE@Kiewit.com

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SOUTHERN CALIFORNIA CONSTRUCTION OPPORTUNITIES

This is a partial listing of Southern California construction bids. Visit www.sbeinc.com for a full listing.

KERN COUNTY

REPAIR PRIMARY ELECTRICAL DISTRIBUTION S

1st reported in SBE: 5/24/12
Location: Edwards, CA
Date: 7/10/12
Ref#: NND12418431E
Description available through electronic services.
Estimate: \$10,000,000 - \$50,000,000
Owner: National Aeronautics and, P.O. Box 273, Edwards, CA, 93523-0273, James M. Hillman
SIC: 237130
James.M.Hillman@nasa.gov

LOS ANGELES COUNTY

SOURCES SOUGHT-TYPE II HYDRANT FUEL SYST

1st reported in SBE: 5/03/12
Location: Los Angeles, CA
Date: 6/18/12
Bid Date Extended from: 2/02/12
Ref#: W912PL-12-S-0018
Description available through electronic services.
Owner: Department of the Army, P.O. Box 532711, Los Angeles, CA, 90053-2325, Ryan Rivas
SIC: 237120

FY 12 F-35 SQUADRON OPERATIONS FACILITY

1st reported in SBE: 5/10/12
Location: Los Angeles, CA
Date: 7/06/12
Bid Date Extended from: 4/06/12
Ref#: W912PL-12-R-0004
Description available through electronic services.
Owner: Department of the Army, P.O. Box 532711, Los Angeles, CA, 90053-2325, Christina Chavez
SIC: 236220

691-12-103 RENOVATE INPATIENT MENTAL HEA

Location: Los Angeles, CA
Date: 7/13/12
Bid Date Extended from: 3/30/12
Ref#: W912PL-12-R-0025
Description available through electronic services.
Owner: Department of the Army, P.O. Box 532711, Los Angeles, CA, 90053-2325, Julie Ayala
SIC: 236220

691-12-108 RENOVATE AMBULATORY CARE MENT

Location: Los Angeles, CA
Date: 7/13/12
Bid Date Extended from: 3/30/12
Ref#: W912PL-12-R-0026

Description available through electronic services.
Owner: Department of the Army, P.O. Box 532711, Los Angeles, CA, 90053-2325, Julie Ayala
SIC: 236220

ORANGE COUNTY

VARIOUS PUBLIC WORKS PROJECTS

1st reported in SBE: 2/16/12
Location: Fullerton, CA
Date: 6/30/12 6:00PM
Ref#: 1202-003
Description available through electronic services.
Owner: CA CSU FULLERTON

SAN BERNARDINO COUNTY

PURCHASE OF INTERIM RELOCATABLE FACILITY

1st reported in SBE: 5/31/12
Location: Twentynine Palms, CA
Date: 7/09/12
Bid Date Extended from: 2/06/12
Ref#: N6247312R4217
Owner: Department of the Navy, DESERT IPT, Twentynine Palms, CA, Sharon L. McGee (760) 830
SIC: 531120

SAN DIEGO COUNTY

QUARTER 4 - OIL AND GAS WELL ABANDONMENT

1st reported in SBE: 3/22/12
Location: San Diego, CA
Date: 7/06/12 5:00PM
Ref#: 1203-008
Description available through electronic services.
License Req: A
Owner: CA CONSERVATION, DEPARTMENT

11/12 BLANKET MINOR CAP ADVERTISEMENT

1st reported in SBE: 7/21/11
Location: San Marcos, CA
Date: 6/30/12 3:00PM
Ref#: DT07012011
Description available through electronic services.
License Req: A
Estimate: \$600,000 - \$600,000
Owner: CA CSU SAN MARCOS, DAVID TAYLOR, (760)750-4554
E:MAIL DTAYLOR@CSUSM.EDU

FEDERAL • STATE • CITY/COUNTY

EVENTS & SEMINARS

This is a Partial Listing of Events and Seminars Services bids visit www.sbeinc.com for a full listing.

JUNE 13, 2012

BUSINESS PLAN

Location: Fresno, CA
Bid Date: 6/13/12 9:00AM
Hear from SCORE certified mentors the value of a business plan.
Workshop Title: Your Business Plan seminar
Presented by: Central Valley SCORE
Duration: 09:00am-11:30am
SBA Office, 801 R St # 201, Fresno, CA, 93721, William Hori SBA, (559)487-5605
william.hori@sba.gov

WEBSITE ESSENTIALS-MODESTO

Location: Modesto, CA
Bid Date: 6/13/12 6:00PM
Workshop Title: Website Essentials For Your Business
Presented by: Alliance SBDC
Cost: FREE
Duration: 06:00pm-08:00am
SBA Modesto, Modesto, CA, Jasquelyn Genova, (209)267-4910
genovaja@stanalliance.com

SMALL BUSINESS TAXES

Location: San Francisco, CA
Bid Date: 6/13/12 3:00PM
Event Fee: \$20.00
Save money on your taxes by learning the IRS rules and regulations that apply to small-business owners, and get answers to your tax questions in this informative, interactive live seminar covering tax deductions, incorporations, LLCs, and commonly used tax strategies. Register Online with the SF Small Business Development Center's online provider at <http://www.sbatraining.eventbrite.com>
SBA's posting of this event is not an endorsement of the views, opinions, products, or services of any Cosponsor or other person or entity. All SBA programs or cosponsored programs are extended to the public on a nondiscriminatory basis. Reasonable arrangements for persons with disabilities will be made, if requested at least 2 weeks in advance.
Duration: 03:00pm-05:00pm
SF SBA Entrepreneur Cent, 455 Market St, San Francisco, CA, 95825, SF SCORE, (415)744-6827

MEDICAL DEVICE COMMERCIAL

Location: Santa Ana, CA
Bid Date: 6/13/12 3:00AM
Cost: \$25 to the public
FREE to members. Pre-registration Required. Strategic Growth Series Successful Medical Device Company Com-

mmercialization without Venture Capital: This event will present a brief case study for branding, grassroots capitalization, and launching of Tenex Health Forbes Magazine's Most Promising medical device company of 2011 through seed A and B round investments totaling \$19M
Duration: 07:30am-09:30am
The Island Hotel, 690 Newport Center Dr, Newport Beach, CA, 92660, Octane Orange County, (949)330-6569
into@octane.org

SUPPLIER DIVERSITY SERIES

Location: Santa Ana, CA
Bid Date: 6/13/12 9:00AM
Cost: FREE. Pre-registration Recommended. Let's do Business! Supplier Diversity Series: Developed to provide business owners with an understanding of the purchasing process
Duration: 09:00am-12:00pm
Carolyn Owens Commu Cente, 13201 Central Ave 2nd Fl, Chino, CA, 91710, Jennifer Dreher, (951)781-2345
into@octane.org

WEBSITE DESIGN MADE EASY

Location: Santa Ana, CA
Bid Date: 6/13/12 9:00AM
Cost: \$25 Pre Registration Required.
This workshop will cover the principles of good website design, including: understanding what your visitors expect; the design of user-friendly navigation; e-commerce capability; the role of content management systems in updating your website, and executing email marketing and newsletter programs. The workshop will also cover the questions may have on using tree do-it-yourself or custom design websites and what you should consider and questions to ask when choosing a web development company
Duration: 09:00am-11:30am
Coachella Valley Economic, 3111 East Tahquitz Canyon, Palm Springs, CA, 92262, Score Coachella Valley, (760)773-6507

BUSINESS PLAN 101

Location: Santa Ana, CA
Bid Date: 6/13/12 9:00AM
This event takes place at the Greater Corona Valley Chamber of Commerce, 904 East 6th Street, Corona, CA 92879. Cost: FREE. Pre-registration Recommended
Business Plan 101: Step by step instructions on how to develop a comprehensive business plan for your business
Duration: 09:00am-11:00am
Greater Corona Valley, 904 E 6th St, Corona, CA, 92879, SCORE Inland Empire, (951)652-4390

FUNDING ESSENTIALS FOR START-UPS

Location: Santa Ana, CA

Bid Date: 6/13/12 5:30PM

This event takes place at the Institute for Women Entrepreneurs, Rancho Santiago Community College District Operations Center, 2323 North Broadway, Suite 107, Santa Ana, CA 92706. Cost: FREE. Pre-registration Recommended. Funding Essentials for Startups: What is required for access to capital for start-up businesses
Duration: 05:30pm-06:30pm
Rancho Santiago College, 2323 N Broadway # 107, Santa Ana, CA, 92706, Orange County IWE, (714)480-7455

JUNE 14, 2012

GOV'T CONTRACTING FRESNO

Location: Fresno, CA
Bid Date: 6/14/12 9:00AM
There has never been a better time for you to do business with the Federal government, the world's biggest purchaser of goods and services. If you are exploring opportunities that exist for your business or have just started selling to Federal agencies, this workshop is for you.
Learn how to make your way through the procurement process and compete effectively for your share of the Federal government's business. There will be an overview of SBA's various contracting programs including the 8(a) Program and HUBZone Program along with contracting information for women-owned and veteran-owned businesses. The SBA Surety Bond Guarantee Program will also be discussed at the workshop.
Workshop Title: SBA Government Contracting Workshop
Presented by: U.S. Small Business Administration, Fresno District Office
Cost: FREE
Duration: 09:00am-12:00pm
US Small Business Adminis, 801 R St # 201, Fresno, CA, William Hori-SBA, (559)487-5791
william.hori@sba.gov

8 (A) APPLICATION WORKSHOP

Location: Los Angeles, CA
Bid Date: 6/14/12 9:00AM
8(a) application preparation workshops from 9:00am-11:00 am at 330 N Brand Blvd # 1200 Glendale CA 91203
Pre-Registration is Required
Duration: 09:00am-11:00am
US Small Business Adminis, Los Angeles, CA, Beatriz Devis, (818)552-3201
beatriz.devis@sba.gov

BASIC BOOKKEEPING PART TWO

Location: San Francisco, CA
Bid Date: 6/14/12 1:30PM
Event Fee: \$35.00

We'll cover balance sheets, incomes statements, cash flow and working capital. Participants should have completed Basic Bookkeeping, Part One, or be familiar with the concepts covered in that seminar
Register Online with the SF Small Business Development Center's online provider at <http://www.sbatraining.eventbrite.com>

SBA's posting of this event is not an endorsement of the views, opinions, products, or services of any Cosponsor or other person or entity. All SBA programs or cosponsored programs are extended to the public on a nondiscriminatory basis. Reasonable arrangements for persons with disabilities will be made, if requested at
Duration: 01:30pm-04:30pm
SF SBA Entrepreneur Cent, 455 Market St, San Francisco, CA, 95825, SF SBDC, (415)741-4052
gabriela@sfsbdc.org

ONLINE DISPLAY ADVERTISING FOR SMALL BUS

Location: San Francisco, CA
Bid Date: 6/14/12 6:00PM
As a result of recent innovations Online Display Advertising has become a potent tool for LOCAL businesses. Discover best practices for deploying this rapidly growing and powerful tool for your business. We will examine the evolution of the medium and how best to harness the potential of Online Display Advertising for the small business. Free class. Presented by SF SBDC
Register Online with the SF Small Business Development Center's online provider at <http://www.sbatraining.eventbrite.com>
Duration: 06:00pm-08:00pm
SF SBA Entrepreneur Cent, 455 Market St, San Francisco, CA, 95825, SF SBDC, (415)741-4052
gabriela@sfsbdc.org

2012 EMPLOYMENT LAW & REGS

Location: Santa Ana, CA
Bid Date: 6/14/12 9:00AM
Cost: FREE. Continental Breakfast included, Pre-registration Required. What's New for 2012 Concerning Employment Law, Regulations, and The Brinker Decision: This seminar is a must for employers. Being informed of the new laws and regulations will provide you with the current and up-to-date information for you to conduct your business properly while being in compliance with labor laws. Presented by the CA Employers Association.
Duration: 09:00am-11:00am
Bog Glass Gym Community, 101 N "D" St, Perris, CA, 92570, Jill Andrews, (714)560-7466
jill.andrews@sba.gov

Small Business & Disabled Veteran Business Enterprise Events Calendar 2012

Date	Time	Name of Event	Location	Sponsor(s)	Registration Information
Friday Jun. 8	7:30 am – 11:45 am	Sacramento Business First	Woodlake Hotel 500 Leisure Lane Sacramento, CA	City of Sacramento Economic Development	https://events.r20.constantcontact.com/register/eventReg?oeidk=a07e503gvph49468a6d&oseq=
Monday Jun. 11	8:00 am – 4:00 pm	CA Small Business Day	Sacramento Convention Center 1400 J Street Sacramento, CA	CA Small Business Association	http://www.csba.com/wp-content/uploads/2012/03/CSBD-Invitation-Flyer-2012.pdf or call 800.350.2722
Wednesday Jun. 20	9:00 am – 12:30 pm	Yolo County Small Business Resource Summit	UC Davis Visitor & Conference Center 55 Alumni Lane, Davis, CA	UC Davis	http://www.eventbrite.com/org/2304655445
Friday Jul. 13	9:30 am – 12:00 pm	Small Business Workshop	Department of General Services 707 3 rd Street, Room Z-1 Sacramento, CA	DGS	http://www.applications.dgs.ca.gov/pd/cssbid/RegisterIntro.asp?EventID=303
Friday Nov. 2	9:30 am – 12:00 pm	Small Business Workshop	Department of General Services 707 3 rd Street, Room Z-1 Sacramento, CA	DGS	http://www.applications.dgs.ca.gov/pd/cssbid/RegisterIntro.asp?EventID=304
Wednesday Nov. 14	9:00 am – 1:00 pm	State Agency Recognition Awards (SARA)	Citrus Heights Community Center 6300 Fountain Square Drive Citrus Heights, CA	DGS	TBD

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CDFI Fund

■ Continued from page 1

the CDFI Fund's Capacity Building Initiative, is being developed with Deloitte Financial Advisory Services, LLP (Deloitte) to address the specific needs of CDFIs.

The *Innovations in Small Business Lending* series will significantly boost the ability of CDFIs to identify key strategies for small business lending, such as evaluating new market opportunities and trends, then assessing what businesses in their communities will need support, and building the financial infrastructure and deal flow to finance them. Training sessions will set out a number of new market opportunities Deloitte has identified to be transformative in regional economies. The goals include learning how to quickly filter opportunities and identify promising and timely revenue opportunities.

The *Scaling up Microfinance* series will build the capacity of CDFIs that provide microfinance services to meet untapped demand, improve organizational capacity, and attract institutional investors. Opportunity Finance Network (OFN) has been selected as the training and technical assistance provider to expand the capacity of CDFIs specializing in microfinance.

Today, microfinance CDFIs play a vital role in providing access to capital and other financial products to entrepreneurs who cannot qualify for traditional bank loans. However, the sector is highly labor-intensive and exhibits elevated costs associated with providing many small loans and technical assistance to borrowers. Gaining efficiencies through technology, implementing sustainable business models, and fostering collaboration between organizations will facilitate the growth and scaling of the sector. To address these needs, OFN, with the support of the CDFI Fund, will offer trainings and technical assistance in three key areas: sustainable and feasible business models, technology, and human capital.

All training opportunities will be posted on the CDFI Fund's website in the coming months.

Those interested in learning more about the *Innovations in Small Business Lending* and *Scaling up Microfinance* series can subscribe to receive free e-mail updates here. More information about the Capacity Building Initiative, and the CDFI Fund in general, is also available on the CDFI Fund's website: www.cdfifund.gov.

About the CDFI Fund

The CDFI Fund invests in and builds the capacity of community-based, private, for-profit and non-profit financial institutions with a primary mission of community development in economically distressed communities. These institutions – certified by the CDFI Fund as Community Development Financial Institutions or CDFIs – are able to respond to gaps in local markets that traditional financial institutions are not adequately serving. CDFIs provide critically needed capital, credit and other financial products in addition to technical assistance to community residents and businesses, service providers, and developers working to meet community needs. The CDFI Fund's vision is an America in which all people have adequate access to affordable capital, credit and financial services.

About Deloitte

Deloitte is a global organization devoted to excellence in providing professional services and advice. With access to the deep intellectual capital of more than 160,000 people worldwide, its member firms deliver services in areas of consulting, assurance and enterprise risk, tax, and financial advisory services. Deloitte Financial Advisory Services brings strong industry experience

in financial transaction work – restructuring impaired assets, and developing business models that can attract new capital, and providing technical assistance to troubled institutions. Deloitte's Financial Services Industry practice is a far-reaching network of practitioners who offer their experience to the world's leading federal and commercial financial services enterprises. This practice serves 83 percent of the financial services companies listed on the Fortune Global 500.

About Opportunity Finance Network

Opportunity Finance Network (OFN) is the national network of Community Development Financial Institutions (CDFIs)—private financial institutions that are 100 percent dedicated to delivering responsible, affordable lending to help low-income, low-wealth, and other disadvantaged people and communities join the economic mainstream. Through 2010, OFN's network has originated more than \$24.2 billion in financing in urban, rural, and Native communities, and financed 782,907 housing units, 64,391 business and microenterprises, 7,674 community facilities, and created or retained 317,052 jobs. More information is available at: www.opportunityfinance.net.

Source: The CDFI Fund

SAN FRANCISCO FICTITIOUS BUSINESS NAME

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0343537-00
Fictitious Business Name(s):
1. Amy...A Touch of Grace
Address
840 Van Ness Avenue #406,
San Francisco, CA 94109
Full Name of Registrant
Amy Petrizze
Address of Registrant
840 Van Ness Avenue #406,
San Francisco, CA 94109

This business is conducted by a **An Individual**.
The registrant(s) commenced to transact business
under the fictitious business name(s) listed above on
5/18/12.

Signed: **Amy Petrizze**

This statement was filed with the County Clerk of
San Francisco County on **5/18/12**.
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: Mariedyne L. Argente
Deputy County Clerk
5/18/2012

5/24/12 + 5/31/12 + 6/7/12 + 6/14/12

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0343704-00
Fictitious Business Name(s):
1. Asian American Cultural Society of San Francisco
Address
55 Fillmore Street, San Francisco, CA 94117
Full Name of Registrant
Asian American Cultural Society of San Francisco
Address of Registrant
55 Fillmore Street, San Francisco, CA 94117

This business is conducted by **a Corporation**. The
registrant(s) commenced to transact business under
the fictitious business name(s) listed above on
5/8/2012.

Signed: **Ricky T. Lau**

This statement was filed with the County Clerk of
San Francisco County on **5/25/12**.
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: Michael Jaldon
Deputy County Clerk
5/25/2012

5/31/12 + 6/7/12 + 6/14/12 + 6/21/12

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0343674-00
Fictitious Business Name(s):
1. ETHOS
Address
333 Sutter Street, San Francisco, CA 94108
Full Name of Registrant
Rosetta S. Chung
Address of Registrant
333 Sutter Street, San Francisco, CA 94108

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

Signed: **Rosetta S. Chung**

This statement was filed with the County Clerk of
San Francisco County on **5/24/12**.
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: Magdalena Zevallos
Deputy County Clerk
5/24/2012

6/7/12 + 6/14/12 + 6/21/12 + 6/28/12

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0343571-00
Fictitious Business Name(s):
1. Grats Decor
Address
1279 38th Avenue,
San Francisco, CA 94122
Full Name of Registrant
Anna Grats
Address of Registrant
1279 38th Avenue, San Francisco, CA 94122

This business is conducted by a **An Individual**.
The registrant(s) commenced to transact business
under the fictitious business name(s) listed above on
5/21/2012.

Signed: **Anna Grats**

This statement was filed with the County Clerk of
San Francisco County on **5/21/12**.
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: Magdalena Zevallos
Deputy County Clerk
5/21/2012

5/24/12 + 5/31/12 + 6/7/12 + 6/14/12

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0343752-00
Fictitious Business Name(s):
1. Green Bay Builders
Address
2448 Great Hwy, San Francisco, CA 94116
Full Name of Registrant
Mario Fumes
Address of Registrant
2448 Great Hwy, San Francisco, CA 94116

This business is conducted by **An Individual**. The
registrant(s) commenced to transact business under
the fictitious business name(s) listed above on
5/30/2012.

Signed: **Mario Fumes**

This statement was filed with the County Clerk of
San Francisco County on **5/30/12**.

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: Magdalena Zevallos
Deputy County Clerk
5/30/2012

5/31/12 + 6/7/12 + 6/14/12 + 6/21/12

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0343771-00
Fictitious Business Name(s):
1. Green Pinnacles Wealth Management
Address
50 California Street, Suite 1500, San Francisco, CA 94111
Full Name of Registrant
Jeffrey Edmonds
Address of Registrant
114 Keyt Way, Cotati, CA 94931

This business is conducted by a **An Individual**. The
registrant(s) commenced to transact business
under the fictitious business name(s) listed above
on **5/30/12**

Signed: **Jeffrey Edmonds**

This statement was filed with the County Clerk of
San Francisco County on **5/30/12**.
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
5/30/2012

5/24/12 + 5/31/12 + 6/7/12 + 6/14/12

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0343596-00
Fictitious Business Name(s):
1. I Am Local
Address
642 Laguna Street,
San Francisco, CA 94102
Full Name of Registrant
Christopher Lynch

This business is conducted by a **An Individual**.
The registrant(s) commenced to transact business
under the fictitious business name(s) listed above on
5/18/2012.

Signed: **Christopher Lynch**

This statement was filed with the County Clerk of
San Francisco County on **5/22/12**.

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: Magdalena Zevallos
Deputy County Clerk
5/22/2012

5/24/12 + 5/31/12 + 6/7/12 + 6/14/12

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0343604-00
Fictitious Business Name(s):
1. Ling Beauty Salon
Address
753 O'Farrell Street, San Francisco, CA 94109
Full Name of Registrant
Jie Ling Liang
Address of Registrant
1019 Stockton Street, Apt 308, San Francisco, CA 94108

This business is conducted by a **An Individual**.
The registrant(s) commenced to transact business
under the fictitious business name(s) listed above on
5/22/12.

Signed: **Jie Ling Liang**

This statement was filed with the County Clerk of
San Francisco County on **5/22/12**.
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: Magdalena Zevallos
Deputy County Clerk
5/22/2012

5/24/12 + 5/31/12 + 6/7/12 + 6/14/12

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0343456-00
Fictitious Business Name(s):
1. Ridin High Entertainment
Address
1306 Palou Avenue, San Francisco, CA 94124
Full Name of Registrant
Randy L. Brewster
Address of Registrant
1306 Palou Avenue, 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
5/16/12

Signed: **Randy L. Brewster**

This statement was filed with the County Clerk of
San Francisco County on **5/16/12**.

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: Mariedyne L. Argente
Deputy County Clerk
5/16/2012

6/7/12 + 6/14/12 + 6/21/12 + 6/28/12

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0343378-00
Fictitious Business Name(s):
1.) Shell Station; 2.) The Shell Station 3.) Shells Station
Address
861 Ashbury Street, San Francisco, CA 94117
Full Name of Registrant
Solam LLC (CA)
Address of Registrant
861 Ashbury Street, San Francisco, CA 94117

This business is conducted by a **Limited Liability Company**. The registrant(s) commenced to transact
business under the fictitious business name(s) listed
above on **N/A**.

Signed: **Auroro Martinez**

This statement was filed with the County Clerk of
San Francisco County on **5/11/12**.

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
5/11/2012

5/17/12 + 5/24/12 + 5/31/12 + 6/7/12

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0343898-00
Fictitious Business Name(s):
1. Successful Shiatsu
Address
3735 Balboa Street, San Francisco, CA 94121
Full Name of Registrant
Chen Xiao Wen
Address of Registrant
778 40th Avenue, San Francisco, CA 94121

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

Signed: **Chen Xiao Wen**

This statement was filed with the County Clerk of
San Francisco County on **5/5/2012**.
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: Michael Jaldon
Deputy County Clerk
6/5/2012

6/7/12 + 6/14/12 + 6/21/12 + 6/28/12

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0343402-00
Fictitious Business Name(s):
1. Tour & Travel Ticket
Address
631 Morse Street, San Francisco, CA 94112
Full Name of Registrant
The Transamerica Enterprises, Inc. (CA)
Address of Registrant
631 Morse Street, San Francisco, CA 94112

This business is conducted by a **Limited Liability Company**. The registrant(s) commenced to transact
business under the fictitious business name(s) listed
above on **5/10/12**.

Signed: **Rui Tang Wu**

This statement was filed with the County Clerk of
San Francisco County on **5/11/12**.

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
5/11/2012

5/17/12 + 5/24/12 + 5/31/12 + 6/7/12

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0343400-00
Fictitious Business Name(s):
1. Wheels West
Address
559 Valencia Street #60,
San Francisco, CA 94110
Full Name of Registrant
Garry W. Ellis
Address of Registrant
559 Valencia Street #60, San Francisco, CA 94110

This business is conducted by a **An Individual**.
The registrant(s) commenced to transact business
under the fictitious business name(s) listed above on
5/10/2012.

Signed: **Garry W. Ellis**

This statement was filed with the County Clerk of
San Francisco County on **5/11/12**.
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
authorizetheseinthisstateofafictitiousbusinessname
inviolationoftherightofanotherunderFederal,Stator
Common Law

Filed: Magdalena Zevallos
Deputy County Clerk
5/11/2012

6/7/12 + 6/14/12 + 6/21/12 + 6/28/12

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0342002-00
Fictitious Business Name(s):
1. Xredesign.com
2. Xredesigns.com
3. AAAMobileTechSupport.com
4. HomeandBusinessReOrg.com
5. ComputerTotalCare.com, Inc.
Address
901 Mission Street, Suite 105, San Francisco, CA 94103
Full Name of Registrant
ComputerTotalCare.com, Inc.
Address of Registrant
4096 Piedmont Avenue #332, Piedmont, CA 94611
This business is conducted by **A Corporation**.
The registrant(s) commenced to transact business
under the fictitious business name(s) listed above on
3/1/2012.

Signed: **Huey Mach**

This statement was filed with the County Clerk of
San Francisco County on **3/14/2012**.
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
authorizetheseinthisstateofafictitiousbusinessname
inviolationoftherightofanotherunderFederal,Stator
Common Law

Filed: Magdalena Zevallos
Deputy County Clerk
3/14/2012

3/15/12 + 3/22/12 + 3/29/12 + 4/5/12 + 5/17/12 + 5/24/12 + 5/31/12 + 6/7/12

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0343693-00
Fictitious Business Name(s):
1. Antique Piano Atelier
Address
1632 C Market Street, San Francisco, CA 94102
Full Name of Registrant
Branislav Radakovic
Address of Registrant
935 Geary Street #204, San Francisco, CA 94102

This business is conducted by **An Individual**.
The registrant(s) commenced to transact business
under the fictitious business name(s) listed above
on **5/25/12**

Signed: **Branislav Radakovic**

This statement was filed with the County Clerk of
San Francisco County on **5/25/12**.
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
5/25/2012

6/7/12 + 6/14/12 + 6/21/12 + 6/28/12

CALIFORNIA PUBLIC LEGAL NOTICES

Request for Proposal

IRP2 WATER TREATMENT PLANT OPERATIONS BUILDINGS SEISMIC RETROFIT PROJECT



Who: Santa Clara Valley Water District is the water resource management agency meeting watershed stewardship needs of, and providing wholesale water reliability to, Santa Clara County's nearly 1.8 million residents.

What: The water district is soliciting proposals from consultant firms to provide professional engineering services for the design of the Infrastructure Reliability Project 2 (IRP2) Water Treatment Plant Operations Buildings Seismic Retrofit Project (Project) with plans to amend the agreement to provide engineering support services during construction. The Project is located in the Town of Los Gatos and the City of San Jose. The project work encompasses seismic retrofits to four existing structures: the Vasona Meter Shop, the Vasona Pump Building and the control buildings at the Rinconada Water Treatment Plant and the Penitencia Water Treatment Plant.

An optional pre-proposal meeting and site visit will be held on the date and time specified in the RFP Schedule posted in the water district's Contract Administration System (CAS), at the Rinconada Water Treatment Plant. RSVP is required two working days in advance to Todd Inman, Project Manager.

For complete and updated information on this Request for Proposal (RFP) requirements and deadlines, please go to the water districts web portal at <http://cas.valleywater.org>.

Please submit your proposals electronically in CAS by the date and time specified in the RFP Schedule. Prior to submitting proposals, all firms must be registered in CAS. This can be achieved by going to the web address noted above and following the instructions to create an account. When creating an account in CAS, select the expertise code "CV30 Structural Engineering" and add contact information as necessary. If you need assistance with creating a CAS account, please call (408) 265-2607, ext. 2992, or e-mail questions to ContractAdministration@valleywater.org.

Contact:

General questions regarding this RFP are accepted by email to **Todd Inman**, Project Manager, at: tinman@valleywater.org.

5/2012_KT

Request for Proposal

Pope/Chaucer Street Bridge Project Design Consultant Services



Who: Santa Clara Valley Water District is the water resource management agency meeting watershed stewardship needs of, and providing wholesale water reliability to, Santa Clara County's nearly 1.8 million residents.

What: The Santa Clara Valley Water District is seeking professional consultant services, including preliminary design, environmental analysis and documentation, geotechnical investigation and reporting, regulatory permitting, preparation of plans, specifications, and cost estimate for bidding, and construction administration for replacement of the Pope/Chaucer Street Bridge across San Francisquito Creek. The bridge is located in the cities of Palo Alto and Menlo Park.

An optional pre-proposal meeting will be held on the date, time, and location specified in the RFP Schedule posted in the water district's Contract Administration System (CAS). An RSVP is required 24 hours in advance to **Kevin Sibley**, Project Manager (ksibley@valleywater.org).

For complete and updated information on this Request for Proposal (RFP) requirements and deadlines, please access the water district's web portal at <http://cas.valleywater.org>.

All proposals must be submitted electronically in CAS by the date and time specified in the RFP Schedule. Prior to submitting proposals, all firms must be registered in CAS. This can be achieved by accessing the web address noted above and following the instructions to create an account. When creating an account in CAS, select the expertise code CV30 - Structural Engineering and add contact information as necessary.

Contact: If you need assistance with creating a CAS account, please call (408) 265-2607, ext. 2992, or e-mail questions to ContractAdministration@valleywater.org.

5/2012_KT

SAN FRANCISCO FICTITIOUS BUSINESS NAMES

FICTITIOUS BUSINESS NAME STATEMENT

File No. A-0343932-00

Fictitious Business Name(s):

1. NianTech Supply Company

Address

282 St. Charles Avenue, San Francisco, CA 94132

Full Name of Registrant

Kory Loucks-Powell

Address of Registrant

282 St. Charles Avenue, San Francisco, CA 94132

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

Signed: Kory Loucks-Powell

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

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: Michael Jaldon

Deputy County Clerk

6/6/2012

6/7/12 + 6/14/12 + 6/21/12 + 6/28/12

ABANDONMENT OF FICTITIOUS BUSINESS NAMES

STATEMENT OF ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME

File No. A-0333824-00

Cert. # 456788

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

1.) Planet Plan-It

Located at **844 48th Avenue,
San Francisco, CA 94121**

This fictitious business name was filed in the County of San Francisco under file # **A-0333824-00** on: **March 2, 2011**

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

Full Name of Registrant #1

Leslie A. Li

844 48th Avenue

San Francisco, CA 94121

This business was conducted by
AN INDIVIDUAL.

Signed: Leslie Li

This statement was filed with the County Clerk of San Francisco County on **May 2, 2012**

Filed: Maribel Jaldon

Deputy County Clerk

5/2/2012

5/24/12 + 5/31/12 + 6/7/12 + 6/14/12



Industrial Office Space Available at SFO Let Your Business Take Off!

San Francisco International Airport is pleased to offer leases for industrial office space in Airport Buildings 612 and 944. Available spaces range in size from 110 to 2,700 square feet and are move-in ready. Offices are conveniently and centrally located just minutes from U.S. Highways 101, 280, and 380 and parking is available. These spaces represent a great opportunity for start-ups, small businesses, non-profits, and aviation or cargo related companies.

Lease(s) will be issued through a competitive selection process, with minimum bids at \$15.10 net per square foot per year. Leases are available with terms from one to five years. For complete details, please visit www.flysfo.com/officeleases for the Solicitation of Interest packet. All interested parties are required to submit proposals to the Airport on June 20, 2012 by 1:00 p.m. PST.

Tours of the office spaces will be conducted on June 12, 2012 at 1:30 p.m. PST. For complete details and directions, please refer to the Current Offering Addendum to the Solicitation of Interest. Please contact Diana Chow, Airport Property Manager, at 650.821.4525 or via email to SFOISOffices@flysfo.com with any questions.

CNS#2324629



SAN FRANCISCO HOUSING AUTHORITY

INVITATION FOR BIDS FIRE ALARM CONTROL PANEL REPLACEMENTS FOR THE SAN FRANCISCO HOUSING AUTHORITY Solicitation No: 12-620-IFB-0017

The San Francisco Housing Authority will receive sealed bids for a fire alarm company to replace fire alarm control panels at three (3) housing developments including JFK Towers (2451 Sacramento), 666 Ellis and 227 Bay. The approximate construction cost for this project is estimated in between \$100,000 and \$200,000.

A public non-mandatory bid walk is scheduled for Tuesday, June 12th at 666 Ellis Street lobby. Responses are due **2:00 P.M. on Tuesday, June 19, 2012**. Solicitation will be ready for pick up or viewing by June 6, 2012. To obtain a set of the IFB Document, go to <http://www.sfha.org/business/rfp.htm>. To obtain a hardcopy, please come to Authority's office at 1815 Egbert Avenue, San Francisco, CA. A processing fee of \$50.00 (non-refundable) will be required for each hardcopy set of documents. All payments must be in the form of Certified Check, Cashier's Check, or Company Check payable to the San Francisco Housing Authority. Cash or personal checks are not acceptable. Contact Ms. Brenda Moore, at (415) 715-3170, e-mail: moorebr@sfha.org.



CALIFORNIA PUBLIC LEGAL NOTICES



CITY & COUNTY OF SAN FRANCISCO DEPARTMENT OF PUBLIC WORKS

**Contract No. 1932J (ID No. FCE12092)
PAVEMENT RENOVATION AND
SEWER REPLACEMENT -
FULTON STREET, EUCLID AVENUE,
VALLEJO STREET, AND LAGUNA STREET**

Sealed bids will be received at 875 Stevenson Street, Room 420, San Francisco, California 94103 until **2:30 p.m. on June 27, 2012**, after which they will be publicly opened and read. Digital files of Bid Documents may be downloaded at no cost from the Department of Public Works (DPW) Electronic Bid Documents download site at <http://bsm.sfdpw.org/contractadmin>, or purchased on a CD format from 875 Stevenson Street, Room 420, San Francisco, California 94103, telephone 415-554-6229, for a non-refundable \$15.00 fee paid by cash or check to "Department of Public Works".

Addenda and other bid changes will be distributed by email only to plan holders with email addresses, and will be posted on the Bids and Contracts page at the City's Office of Contract Administration website address: <http://mission.sfgov.org/OCABidPublication/>

The work is pavement renovation at various streets, including pavement demolition, asphalt grinding, concrete pavement, concrete base, parking strip, bus pad, curb and gutter, sidewalk, curb ramps, median islands, manholes, sewer replacement, lining sewers, traffic routing, and all related work. The time allowed for completion is 400 consecutive calendar days. The Engineer's estimate is in excess of \$5,000,000. For more information, contact the Project Manager, Ramon Kong at 415-554-8280.

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

The Specifications include liquidated damages. Contract will be on a Unit Price basis. Progressive payments will be made.

Bid discounts may be applied as per SFAC Chapter 14B. Subcontracting goal is **25% LBE**. Call Selormey Dzizunu at 415-558-4059 for details. In accordance with SFAC Chapter 14B requirements, all bidders, except those who meet the exception noted below, shall submit documented good faith efforts with their bids and must achieve 80 out of 100 points to be deemed responsive. Bidders will receive 15 points for attending the pre-bid conference. Refer to HRC Form 2B for more details. Exception: Bidders who demonstrate that their total LBE participation exceeds the above subcontracting goal by 35% will not be required to meet the good faith efforts requirements.

A pre-bid conference will be held on **June 14, 2012**, 1:30 p.m., at 1680 Mission Street, 3rd Floor.

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

A corporate surety bond or certified check for ten percent (10%) of the amount bid must accompany each bid. SFAC Sec. 6.22(A) requires all construction contracts awarded by the City and County of San Francisco to include performance and payment bonds for 100% of the contract award.

Class "A" license required to bid.

In accordance with San Francisco Administrative Code Chapter 6, no bid is accepted and no contract in excess of \$400,000 is awarded by the City and County of San Francisco until such time as the Mayor or the Mayor's designee approves the contract for award, and the Director of Public Works then issues an order of award. Pursuant to Charter Section 3.105, all contract awards are subject to certification by the Controller as to the availability of funds.

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

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

6/7/12
CNS-2327159#
SMALL BUSINESS EXCHANGE

UNIVERSITY OF CALIFORNIA DAVIS HEALTH SYSTEM

ADVERTISEMENT FOR BIDS

Subject to conditions prescribed by the University of California, Davis Health System, sealed bids for Prime Trade Contract are invited for the following work:

PROJECT NO. 9559110 RADIOCHEMISTRY RESEARCH AND TRAINING FACILITY

The Radiochemistry Research and Training Facility Project will be constructed by multiple prime trade contractors, each working under a separate contract or contracts with the University. This procurement is for a prime contractor to perform the work identified in each of the Bid Packages listed below. The contractor who is awarded the contract will be referred to as a "Prime Trade Contractor." License requirements are stated in the Bid Package in accordance with California State Law.

Bid Package:

BP-01: General Construction

Estimated Construction Cost: \$500,000

License Class: B - General Building Contractor
Bidder Qualifications: To be eligible for consideration of award, bidders must have the minimum experience set forth in the Supplementary Instructions to Bidders. Bidders must submit the qualification documents as an attachment to the Bid Form.

A Mandatory Pre-Bid Conference and Job Walk will be conducted on Tuesday, June 19, 2012, at 10:00 AM.

Bids will be received only at: Facilities Design and Construction.

Bid Deadline: Sealed bids for bid package must be received on or before 11:00 AM, Tuesday, July 3, 2012.

As described in more detail in the bidding documents, significant features of this multiple prime contract method of constructing the project are as follows:

The University will award separate prime trade contracts to the various trades necessary to construct the entire project. The Prime Trade Contractor will be required to work at a project site shared by other Prime Trade Contractors and contractors ("Separate Contractor") hired by the University, to cooperate with such other contractors, and to coordinate its work with the work of the other contractors.

The Prime Trade Contractor will be required to perform its work in accordance with a Master Project Schedule to be developed, updated, and maintained by the University Representative after award of the Prime Trade Contract. The Prime Trade Contractor will be required to provide specified scheduling information necessary for the development, updating, and maintenance of the Master Project Schedule by the University Representative.

The Prime Trade Contractor will be required to commence its work on or after 07/27/2012.

The Prime Trade Contract must be fully completed on or before 05/31/2013.

The Radiochemistry Research and Training Facility Project is the addition of a Radiochemistry Laboratory to an existing occupied laboratory building located at 2921 Stockton Boulevard on the University of Davis Medical Center Campus. The project is also known as Phase 3B.

Phase 3B is an approximately 6000 SF laboratory suite that consists of an open laboratory area with laboratory support spaces which include: cell culture, equipment/microscope, and fume hood rooms. Also, included are several "Hot" Rooms: Training Hot Cell Room, Hot Cell Room, QC Laboratory and Radioisotope Fume Hood Room. The Office support spaces will include: an open office, post doctorate area with coffee bar and two private offices. The work includes removal and replacement of the existing roofing, and some minor demolition and repair of an exterior wood frame and stucco facade.

Bidding Documents will be available to Bidders beginning on **Friday, June 8, 2012** and will be issued only at:

**Facilities Design & Construction
4800 2nd Avenue, Suite 3010,
Sacramento, CA 95817
Tel: 916-734-7024; Fax: 916-734-7751**

Checks for a non-refundable fee will be required in the amount of **\$50.00** per set of Bidding Documents. Checks are to be made payable to **"The Regents of the University of California."** The bidding documents are not to be returned.

Bids will not be accepted after the date and time stipulated above for Bid Package.

Bid Security in the amount of 10% of the Lump Sum Base Bid, excluding alternates, shall accompany each Bid. The Surety issuing the Bid Bond shall be on the Bid Deadline, **an admitted surety insurer (as defined in the California Code of Civil Procedure Section 995.120).**

All **Pre-Bid Conference and Job Walk** participants shall meet at Facilities Design and Construction, 4800 2nd Ave., Suite 3010, Sacramento, and must be present no later than the scheduled start time for the pre-bid conference and job walk in order to bid as a Prime Bidder. Bidders must attend both the Conference and the Job Walk in their entirety. For further information, contact University's Representative, Eduardo Avellaneda at 916-734-4712; eduardo.avelaneda@ucdmc.ucdavis.edu.

PARKING INSTRUCTIONS: Pre-Bid Conference and Job Walk attendees should plan to arrive at least 45 minutes prior to scheduled meeting time to arrange for parking. Limited 2-hour free parking is available (on a first-come, first-serve basis) in the front of the Facility Support Services Building (FSSB) located at 4800 2nd Avenue, Sacramento. Additional free parking is available at the Contractors Parking Lot on 2nd Avenue.

The successful Bidder and its Subcontractors will be required to follow the nondiscrimination requirements set forth in the Bidding Documents and to pay prevailing wage rates at the location of the Work.

Every effort will be made to ensure that all persons have equal access to contracts and other business opportunities with the University within the limits imposed by law or University policy. Each Bidder may be required to show evidence of its equal employment opportunity policy.

THE REGENTS OF THE UNIVERSITY
OF CALIFORNIA
University of California, Davis Health System
June 2012

RIVERSIDE COUNTY TRANSPORTATION COMMISSION (RCTC)

**JUNE 4, 2012
PUBLIC NOTICE
RIVERSIDE COUNTY
TRANSPORTATION COMMISSION
FEDERAL TRANSIT ADMINISTRATION
DBE GOAL
FEDERAL FISCAL YEARS 2012-2014**

In accordance with 49 CFR Part 26.45(g), the Riverside County Transportation Commission (RCTC), as a recipient of U.S. Department of Transportation (DOT) assistance, announces a proposed Federal Transit Administration (FTA) Disadvantaged Business Enterprise (DBE) overall project goal for the Perris Valley Line of 12.4% for the project period. This race-neutral goal represents the percentage of work to be performed by certified DBE firms on RCTC's FTA-assisted Perris Valley Line project.

The methodology used to determine the proposed goal will be available for public inspection for thirty (30) days from the date of this notice, Monday through Thursday from 8:00 a.m. to 4:00 p.m. at the following location:

Riverside County Transportation Commission
4080 Lemon Street, 3rd Floor
Riverside, CA 92501
Tel: (951) 787-7908 • Fax: (951) 787-7906
www.rctc.org/doing-business/dbe-program

The FTA and RCTC will accept comments on this proposed goal for 45 days from the date of this notice.

Written comments to RCTC DBE Liaison Officer, Matthew Wallace may be sent to the address above, e-mailed to mwallace@rctc.org, or faxed to the above number.

Written comments can also be sent directly to the FTA, Derrin Jourdan, Civil Rights Officer, 201 Mission Street, Suite 1650, San Francisco, CA 94105. Written comments at both locations will be accepted until Friday, July 20, 2012.



Metro

LOS ANGELES COUNTY METROPOLITAN
TRANSPORTATION AUTHORITY
PROPOSED DISADVANTAGED BUSINESS
ENTERPRISE OVERALL GOAL

This announcement will serve as notice of the Los Angeles County Metropolitan Transportation Authority's (Metro) proposed Disadvantaged Business Enterprise (DBE) Overall Goal of 14.2% for Federal Transit Administration (FTA) - assisted contracts for a three-year period for Federal Fiscal Year 2013 (FFY13) - Federal Fiscal Year 2015 (FFY15). Metro will achieve its proposed overall goal using race-neutral measures. The overall goal is expressed as a percentage of FTA funds Metro projects to expend in the upcoming year. The annual goal methodology used is in accordance with the U.S. Department of Transportation (DOT) DBE Program Final Rule, 49 Code of Federal Regulation, Part 26. The annual goal is established to achieve a "level playing field" for DBEs to participate in Metro's FTA-assisted contracting opportunities.

Metro's FFY13 DBE FTA overall goal and methodology will be made available during regular business hours of 8:00 am - 4:00 pm Monday through Friday for public review for 30 days from June 5, 2012 through July 5, 2012. The public may review and provide comments on the FTA overall goal for 45 days. Public comments will be accepted at the address listed below starting June 5, 2012 and ending July 20, 2012.

Metro Headquarters
Diversity & Economic Opportunity Department (DEOD)
Attn: DBE Liaison Officer, Mail Stop: 99-8-4
One Gateway Plaza, Los Angeles, CA 90012
DSEComment@metro.net
DEOD Hotline: (213) 922-2600 • Fax: (213) 922-7660
CNS#2325644

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BANKING \$ FINANCE

Making Ends Meet Has Never Been Easier

Are you someone who finds it difficult to make ends meet? There are many people in that situation, which is why payday loans are becoming more popular.

When you have a hard time making each paycheck last from one to the next you may be constantly living in fear of financial emergencies. Many people are in the same situation which can cause you to not be able to borrow money from family or friends. Doing so is embarrassing enough as it is but it's even more embarrassing when you are told, "No." Don't set yourself up for the embarrassment because it is not necessary to borrow from anyone when you can get approved for a cash advance loan.

Being young and in love means you are tempted to spend more than you should spend because you want to impress the other person.

First of all, you want someone who is interested in you, not what you can afford to buy them. But, it is understandable that you want to make a great first impression when meeting someone new or treat the new love of your life to a fancy dinner and gift. We tend to think with our hearts and worry about the finances later. The next day you may take a look at your bank account and realize that you spent far too much on your date. If you have already written out checks to pay bills, your heart will sink into the pit of your stomach when you realize those checks have

not cleared yet and you no longer have enough money in your account to cover them. At this point, you are at risk of being charged for bounced checks and late fees as well. If you ever find yourself in this type of situation, you can get a quick payday loan so your checks will not bounce. Then, chalk it up as a lesson learned and next time you take your loved one on a date, find something that is more affordable and will fit into your budget.

Newlyweds often struggle with coming together on finances.

Most newlyweds have a vague idea of their partner's spending habits before the wedding. Some newlyweds, unfortunately, have no clue as to what their partner's spending habits are or how financially responsible they are. If you are a newlywed you may come to the realization that you and your new partner in life have difficulty controlling your finances together. It may be difficult for one of the two of you to start thinking of the finances as "ours" instead of "mine" and "yours." If you are at the point that you realize your new partner in life has spent more than you can afford, you can use a payday cash advance loan to get you through until the next paycheck. In the meantime, sit down and discuss your finances as a couple and come up with a budget plan that is reasonable and realistic. You may want to consider contacting an accountant and/or a marriage counselor if the issue has been a huge struggle.

Budgets are necessary when living on limited funds.

Everyone should have a budget plan for their finances, it doesn't matter how young or old you are, or how poor or rich you are. A budget can keep you on track with your bills and your spending habits and give you a clearer idea of your financial situation. You can set up your budget to disperse monies from your paycheck so you know exactly what you can and cannot spend, and when you are able to pay your bills. But, sometimes budgets are blown right out of the water when an emergency situation happens. It doesn't matter what the situation is. If you don't have the finances in your budget set aside for emergencies, you can get a cash advance loan to get you the monies you need to cover the emergency.

A payday cash advance loan is a great fall-back plan for anyone who is experiencing an emergency situation that needs to be handled immediately. However, it is important to incorporate a budget plan into your life so you don't have to use this method of obtaining money often.

If your having a hard time making ends meet please visit us today at <http://cash2go.com.au> so we can help give you cash loans that could help you with anything you need when you need it. We are here to help and we enjoy helping others.

Source: SBAloans-123.com

Making Sure that You Can Afford Your Loan Repayments

Making out a loan is a great way to afford many of things you wouldn't otherwise be able to. This doesn't mean you should take a loan lightly - I'm not talking here about affording an iPad or a holiday to Magaluf, I'm talking about things like properties, or even other debts and costs. And even then it's crucial that you only take out loans that you can afford and that you do everything you can to ensure you can afford the repayments when they come out. Here we will look at how to ensure that you can pay off your loans and make each repayment.

Don't Take Out More Than You Can Afford

First of all, make sure that you do not take out more than you can afford when you use any loan. Some lenders are likely to be very encouraging and to try and convince you to take out loans you either don't need or can't afford (essentially they're selling a product) so it's very important that you think about whether you need this loan and whether it will do more harm or more good in the long term.

Choose the Loan Carefully

At the same time you should also think long and hard about the loan you are taking out. Make sure that you are getting the best interest rates possible and make sure that your repayment scheme is flexible and suits your requirements. If your repayment scheme requires you to pay back the loan too quickly, then shop around and consider other options.

Budget

Budgeting your money is very important and never more so than when you're paying back debts. Make sure that every month you are putting aside money at the start to be used to repay your debts, and if this is the kind of thing you're likely to forget or to avoid, then consider using a standing order and separate accounts. This way your money will be auto-

matically moved into another account before the repayment comes out and you will be sure to be able to pay it.

Have a Failsafe

You should also make sure that you have some kind of failsafe for if you are unable to pay your loans. In other words you should put more money aside than you need, and this way if you come unstuck and have some kind of large cost you weren't expecting, you will still have the means to pay it off and not get into trouble.

Take Out PPI

PPI is loan repayment protection insurance, which basically covers you in case you are unable to pay back your loans. This has had a lot of bad press due to its being mis-sold by lots of lenders. However the PPI in itself is not a bad thing, and in fact to the contrary it is a good way to ensure that you are protected in case something should happen that stops you being able to pay back your loan. Do read all the small print though and make sure it's fairly comprehensive.

Consider Restructuring

If you are struggling to pay back your loan then don't just wait until you reach your overdraft limit - call your lender and discuss the possibility of loan restructuring. This way you can get a more lenient repayment scheme, or reduced interest and other help. It's in their best interest to help you of course, because they want you to be able to pay back the amount and don't want you to declare bankruptcy. It doesn't hurt to ask...

Jeet likes to provide information about benchmark lending with the help of his blog benchmark-lending and how you should make sure that you select a lender you will be able to trust.

Source: SBAloans-123.com

Two Important Questions to Ask Before Accepting Mobile Money

Mobile payments, mobile money, mobile commerce or m-commerce and mobile transactions are all-encompassing terms to describe any form of payment for services or goods that is executed through a mobile phone. For this article, it is going to be specifically regarding small business credit card transactions processed through the business owner's mobile device.

Not all of the newest and latest technology is appropriate for all businesses. A small business should evaluate any new technology and determine if it will profit his or her company and if they can afford its implementation. As far as mobile money, it is a growing trend and projections have it skyrocketing in the next five years as the mobile device and smart phone industry continues to grow more popular. However, before a small business owner jumps on this latest technological shooting star, there are some things to consider before making a final decision.

Are Your Customers Ready to Make Mobile Payments?

You will need to analyze your current customer base to determine if mobile money fills a demand. Basic economic factors reduce everything down to supply and demand. If your customers are requesting to make mobile transactions, you know that you have a demand to fill. If the majority of your customers make their purchases at your location, you may not need to spend the money to accept mobile payments.

Will Your Small Business Profit?

If you have a specific location that already processes credit card transactions than you may not profit from accepting mobile payments. However, if you are a

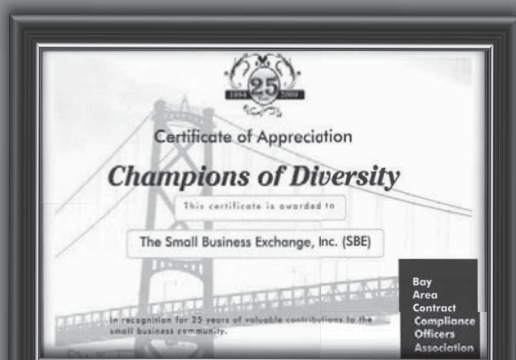
vendor or provide goods or services on the go, accepting mobile money can greatly expand your customer base. Businesses that travel to trade shows, travel to customer's houses or perform services at different venues may have the most profit to gain from processing credit cards on the go as they do not have to worry about billing or collecting payments.

If you can answer in the affirmative to the above questions, mobile payments may be a great option for your small business. Setting up your business is as simple as downloading appropriate software to your phone and deciding if you want to remain independent or go through a merchant services provider. If you choose to go with a credit card processing application, there is typically a per transaction charged every time a card is swiped or keyed in, but this is only a viable option for businesses that plan on processing cards sporadically. A merchant services provider can establish a mobile merchant account on behalf of your business and provide everything you need to begin accepting mobile money.

For small business owners who conduct a large part of their sales on the go, mobile payments provide a great opportunity for increasing sales, cash flow and profit. It also allows for better and more efficient customer service while reaching out to a larger base of customers. As a small business owner, you would do well to sit down and analyze your options and decide if accepting mobile payments is a smart move to make.

Source: SBAloans-123.com

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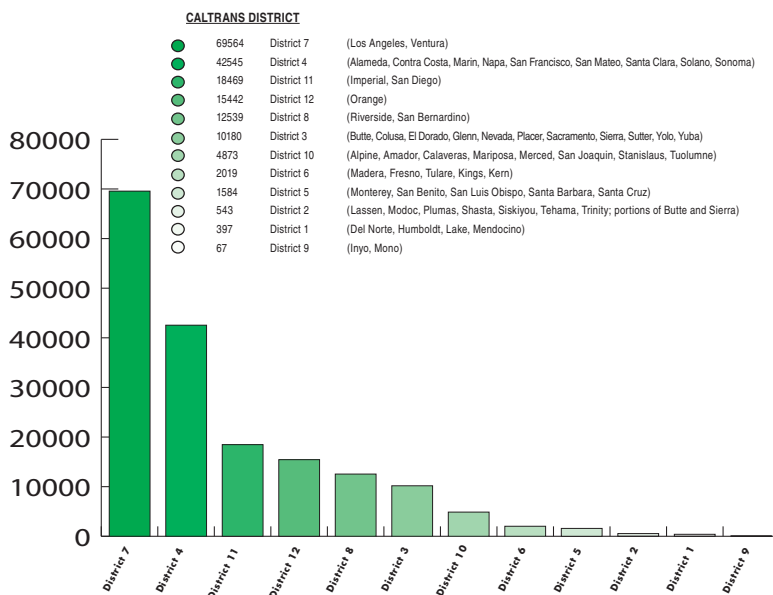
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