

SBE NEWS ALERT

Build Your Business Credit: 5 Key Reasons to Get Started



Building business credit is just as important as building and taking good care of one's personal credit. In the business world, a company does not have a consumer FICO® Score. Instead, it has business credit scores, ratings maintained and calculated by business credit reporting agencies.

"Just as your personal credit has a big impact on your financial health, your business credit can help you get competitive business loan rates and terms from potential suppliers," says Marc Kirshbaum, president of Experian's Business Information Solutions group.

Unfortunately, many small business owners don't even know there is such a thing as a credit score for a business and therefore lose opportunities to improve their own, says Jeff Stibel, CEO of Dun & Bradstreet Credibility Corp.

Many times, small business owners make the mistake of assuming that positive personal credit scores will be enough to obtain good business credit ratings. While lenders and suppliers may initially consider personal credit history, once a business pays its first invoice, it will begin building its own credit history.

Did you know that there is such a thing called a business credit report?

Similar to consumer credit reporting agencies, there are a few major business credit reporting agencies collecting information about businesses. Most notably: Dun & Bradstreet, Experian Business, and Equifax Small Business. Jeff Stibel, CEO of Dun & Bradstreet Credibility Corp. says, "Today, it takes a very proactive approach to building a strong credit score for your business."

Here are five reasons small business owners should start building business credit today:

Business Financing

Lenders and suppliers use business credit reports to assess the credit worthiness of a business. According to Creditera, in the first 6 months of 2013, Dun & Bradstreet had 45 million business credit report requests and Equifax Commercial had 35 million. If a company's business credit ratings are high, lenders and suppliers will give favorable terms to purchase on credit. If a business does not have a business credit rating or report, a supplier may require you to pay cash on delivery or ask you to personally guarantee the business purchases.

Supplier Contracts

If a company wants to do business with government agencies or Fortune 500 companies, chances are they will review your business credit reports. For example, one of the steps required in order to register as a Federal Contractor is to obtain a Dun & Bradstreet D-U-N-S® Number. Government and large corporations review business credit scores and reports to make sure their suppliers are reliable and pay their invoices in a timely manner.

Business Separation

Business owners have the unique opportunity to build, maintain and obtain credit both individually and as a business owner. As a business applies for and receives credit, a business credit report will be established. This enables a complete separation between the personal credit reports of the business owner to the reports established by the company itself. In ad-

dition, having separate lines of business credit makes it easier to keep business expenses separate from your personal expenses.

Credit Protection

With favorable business credit ratings, a business can obtain financing from companies willing to grant credit without a personal credit check or guarantor. This allows a business to acquire products and services it needs on credit without putting the business owner's personal credit at risk.

Business Partners

Business credit reports are frequently being pulled by potential business partners so they can find out

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SBE OUTREACH SERVICES

With 1.5 million businesses in our database, SBE is California's #1 source for diversity outreach.

Advertisements

Placed in the Small Business Exchange newspaper, SBE Today newsletter, and online at www.sbeinc.com

Faxed and Eblast Solicitations

Targeted mailings sent to businesses per your criteria.

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Telephone follow-up calls that follow a script of 5 questions you create.

Computer Generated Reports

Will fit right into your proposal, along with a list of interested firms to contact.

Contact Info:

703 Market Street, Suite 1000

San Francisco, CA 94103

Email: sbe@sbeinc.com

Website: www.sbeinc.com

Phone: (415) 778-6250, (800) 800-8534

Fax: (415) 778-6255

Publisher of
Small Business Exchange
weekly newspaper

California Sub-Bid Request Ads

REQUESTING BIDS FROM QUALIFIED DVBE SUBCONTRACTORS AND SUPPLIERS FOR THE FOLLOWING PROJECT:

Rt. 280 Various Locations Treat Bridge Decks Project
San Mateo County, Caltrans Project No. 04-4H8504, Bid Date: January 7, 2015 at 2:00 pm

We hereby encourage responsible participation of local Disabled Veteran Business Enterprises (5% Goal), and solicit their subcontractor or material quotation for the following types of work. This is a highway project with the typical items of work associated, but not limited to: Lead Compliance Plan, Construction Area Signs, Traffic Control, Portable Changeable Message Signs, Job Site Management, Prepare Water Pollution Control Program, Temporary Drainage Inlet Protection, Street Sweeping, Temporary Concrete Washout, Remove Yellow Thermoplastic Traffic Stripe, Public Safety Plan, Remove Thermoplastic Traffic Stripe, Remove Thermoplastic Pavement Marking, Remove Pavement Marker, Remove Concrete Deck Surface, Cold Plane Asphalt Concrete Pavement, Prepare Concrete Bridge Deck Surface, Furnish Polyester Concrete Overlay, Place Polyester Concrete Overlay, Treat Bridge Deck, Furnish Bridge Deck Treatment Material, Structure Backfill (Slurry Cement), Hot Mix Asphalt (Type A), Tack Coat, Paint Bridge Identification, Clean Expansion Joint, Joint Seal, Striping and Marking, Construction Equipment and Rentals, Trucking.

C.C. Myers, Inc. is willing to break down items of work into economically feasible units to encourage DVBE participation. If you are interested in any of this work, please provide us with a scope letter or contact us immediately. Plans and Specifications are available from the Caltrans website at http://www.dot.ca.gov/hq/esc/oe/contractor_infol.

Conditions or exceptions in Subcontractor's quote are expressly rejected unless expressly accepted in writing. Subcontractor and Supplier quotes are required 24 hours prior to the bid date to enable thorough evaluation.



C.C. Myers, Inc.

3286 Fitzgerald Rd. • Rancho Cordova, CA 95742 • 916-635-9370 • Fax 916-635-1527

Each Subcontractor shall be prepared to submit faithful performance and payment bonds equal to 100% of their quotation. The Contractor will pay standard industry rates for these bonds.

Contact C. C. Myers, Inc. for assistance with bonds, insurance, lines of credit, equipment, supplies or project plans and specifications. C.C. Myers, Inc., is a Union Contractor. AN EQUAL OPPORTUNITY EMPLOYER

Seeking MBE, DVBE, DBE, WBE, Underutilized/Disadvantaged Business Enterprise (U/DBE) subcontractors and suppliers for

SR 15 Mid-City Bus Rapid Transit (BRT) Project

IFB No. 5007000 (CIP No. 1201507)

Project Owner: San Diego Association of Governments (SANDAG)

Project Location: San Diego, CA

Bid Date: January 28, 2015

Trades: SWPPP, Traffic Control, Striping, Fence, Signage, Landscaping, AC Paving, CIDH, Rebar, Coatings, Glass/Glazing, Jack & Bore, Misc. Metal/Structural Steel, Barrier, Electrical, Elevator, Street Sweeping, Erosion Control, Clear & Grub, Pavement Markings, Irrigation, Architectural Treatment, Staining, Jointed Plain Concrete Pavement, Asphalt Paving, Concrete Barrier, Minor Concrete, Demo, Pavement Grinding, Saw Cutting, Joint Seal, HVAC, Signal/Lighting, Pipe Supply, Aggregate Supply.

Plans are available to download on planetbids.com

Pulice Construction, Inc.

591 Camino de la Reina, Suite 1250 • San Diego, CA 92108

Phone: (619) 814-3705 • Fax: (619) 814-3770

Contact: Arinda Cale, acale@pulice.com; Kimberly Bell, kbell@pulice.com

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Sub Bids Requested From Qualified DBE Subcontractors & Suppliers for

City of Modesto - 2014 HUD Curb Ramp & Storm Drain Improvements

Location: Modesto, CA

Bid Date: January 6, 2014 @ 11:00 AM

McGuire and Hester is seeking qualified subcontractors in the following trades: traffic control; sawcutting; striping; construction area signs; and asphalt.

We will pay up to and including one and one-half percent (1-1/2%) of your bonding cost. Certification assistance is available, as well as viewing plans and specs.

McGuire and Hester

9009 Railroad Avenue • Oakland, CA 94603 • Phone: (510) 632-7676 • Fax: (510) 562-5209

Contact: Robert Herrera • An Equal Opportunity Employer

REQUESTING SUB-BIDS

From All Qualified

Disadvantaged Business Enterprises (DBE) Subcontractors/Sub-consultants/Suppliers/Vendors registered as a DBE or small business for:

SEISMIC RETROFIT & RECONSTRUCTION OF THE LA LOMA ROAD BRIDGE

Federal Project No. HP21L-5064(020)

Owner: City of Pasadena
Public Works Department

Reyes Construction is requesting bids for: (SUBCONTRACTORS) Temporary Traffic Control, Temporary Fencing, Site Demolition, Bridge Demolition, Sawcut, Tree Removal, Erosion Control, Street Sweeper, Trucking/Dirt Export, Earthwork, Construction Trailer, Surveying, Scheduler, Quality Control Material Testing, Structure Concrete, Minor Concrete, Minor Concrete Structures, Reinforcing Steel, Wet Utilities, AC Paving, Signage & Striping, Electrical, Landscaping & Irrigation, Structural Excavation & Backfill, Concrete Barrier, Equipment Rental, Hydroseed, Spall and Crack Repairs, Asphalt Cold Plane, Pump Station, Keystone Retaining Wall, Micropile Foundation, Steel Pile Foundation, Prestressing Cast-In-Place Concrete, Anti-Graffiti Coating, Epoxy Crack Injection, Joint Seal, Temporary Sewer Bypass (SUPPLIERS): Miscellaneous Metals, Traffic Control Material and, Equipment, BMP Materials, Aggregates, Filter Fabric, Concrete Supplies, Ready Mix Concrete, Asphalt, RCP, Precast Manholes, Waterwork Materials, Ductile Iron Pipe & Fittings, Formliner, Electrical Conduit, Sewer Pump Station, Steel Casing, Rip Rap, Detectable Warning Surface, Bridge Deck Drainage System, Precast Barrier Pilaster.

BID DATE: January 07, 2015 @ 2:00 PM

Reyes Construction, Inc.

State License Number 507561

1383 South Signal Drive, Pomona, CA 91766

Phone: 909-622-2259 • Fax: 909-622-3053

Contact: Estimating Mon-Fri 8am-5pm

Assistance will be available for obtaining Bonds, Lines of Credit, and/or Insurance, necessary equipment, supplies, materials or related assistance services.

Plans and Specifications can be viewed online at no additional cost at

1.) <http://www.bidmail.com/Sublogin.aspx>

(To request an invite please email estimating@reyesconstruction.com)

2.) the City of Pasadena by sending an email request to pw-permits@cityofpasadena.net

3.) Sharefile via email request at estimating@reyesconstruction.com

Please fax quotes to: 909.622.3053



Proven Management, Inc.

2000 5th Street, Berkeley, CA 94710

Phone: 415-421-9500 • Fax: 415-421-9600

Requests proposals/quotes from all qualified certified MBE/WBE/DBE subcontractors, suppliers, and truckers for the following project:

Embankment Restoration Along Line G from Confluence of Line E to 1300 Feet Upstream In the City of Fremont, Alameda County, CA,

Zone No. 6 Project

Alameda County Flood Control & Water Conservation District #FC 6-M-131

Bids: January 8, 2015 @ 2pm

Subcontracting Goal: MBE-15% WBE - 5%

100% Payment & Performance bonds will be required from a single, Treasury-listed surety company subject to PMI's approval. PMI will pay bond premium up to 1.5%. Subcontractors awarded on any project will be on PMI's standard form for subcontract without any modifications. For questions or assistance required on the above, please call.

We are an Equal Opportunity Employer

California Sub-Bid Request Ads

REQUEST FOR LBE & SLBE SUBCONTRACTORS AND SUPPLIERS FOR:

**I-880/SR-92 Reliever Route – Phase 1
City of Hayward**

City Project No. 5197, Alameda CTC Project No. 615

BID DATE: January 13, 2015 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Construction Staking, Storm Water Pollution Prevention, Storm Drain Inlet Protection, Traffic Control System, Construction Area Signs, Portable Changeable Message Sign, Adjust Utilities, Cold Plane AC, Survey Monuments, Temporary Fencing, Clearing & Grubbing, Tree Removal, Tree Root Pruning (Arborist Directed), Health & Safety Plan, Subgrade Enhancement Geotextile, Lime-Treated Subgrade, Erosion Control (Hydroseed), Underground, Sanitary Sewer, Industrial Waste Monitoring Well, Minor Concrete, Detectable Warning Surface, Sound Wall (Masonry Block), Bollard, Pedestrian Barricade, Fencing & Gates, Wrought Iron Fence, Brick, Joint Trench, Remove Building, Striping & Marking, Roadside Signs, Bioretention Area, Water Main, Fire Hydrant Assembly, Electrical, Landscape and Irrigation, Misc. Iron & Steel, Guard Railing Delineator, Object Marker, Midwest Guardrail System, Vegetation Control (Minor Concrete), End Anchor Assembly, Alternative Inline Terminal System, and Construction Materials

O.C. Jones & Sons, Inc.

1520 Fourth Street • Berkeley, CA 94710 • Phone: 510-526-3424 • FAX: 510-526-0990

Contact: Jean Sicard

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

RGW Construction Inc. is seeking all qualified DBE (Disadvantaged Business Enterprises) for the following project:

Site Preparation Project

County of Sacramento Contract No. 4206

DBE – CWSRF requirements

Engineer Estimate: \$45,800,000

Bids: February 3, 2015 @ 2:00pm

Requesting Sub-quotes for (including but not limited to: Electrical Material, Demolition/Bridge Removal, Clear & Grub, Roadway Excavation, Hydroseeding, Erosion Control, Aggregate Base, Asphalt Paving, Concrete Block & Masonry Retaining Wall, Reinforcing Steel, Rock Slope Protection, Concrete Curb & Sidewalk Misc., Fencing, Thermoplastic and Painted Traffic Stripe & Marking, Pavement Marking, Signal & Lighting-electrical, Surveyor, SWPPP, Water Truck, Sweeper, Trucker, Painting Structures, Industrial Electrical, Storm Drain (Underground) & Well Drilling.

Scope of Work: Roadway installation, utility installation, relocation and demo, extension of District 12k V electrical system, install new construction well, install and demo of fencing & gates, install new security guard facility, demolition and relocation of several existing buildings and other site work throughout the Sacramento Regional Wastewater Treatment Plant.

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

Plans and Specs are available to view and copy at our office or the County of Sacramento offices at 827 7th St., Room 105, Sacramento, CA 95814 916-874-6544. Contact John Pitsch 925-606-2400 johnp@rgwconstruction.com for questions, including bonding, lines of credit, or insurance or equipment or material suppliers. Subcontractors should be prepared to submit payment and performance bonds equal to 100% of their quotation. For bonding and other assistance, please call.

RGW Construction, Inc.

Contractors License A/B 591940

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

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Pacific States Environmental Contractors, Inc. (PSEC) is preparing a bid as a Prime Contractor for the project listed below:

**Restoration Of San Leandro Creek
(LINE P) Between Hegenberger Road
And 75 Feet Upstream of 98th Avenue
in Oakland, Alameda County California
Zone NO. 12 Project**

**Owner: Alameda County Flood Control
Conservation District Hayward, CA**

BID DATE: January 8, 2015 at 2:00pm.

We hereby encourage responsible participation of D/M/WBE's Disadvantaged Minority/Women-Owned Enterprises and solicit their subcontractor or materials and/or suppliers for the following types of work including but not limited to:

Concrete, Trucking, Fencing, Hydroseeding

At our discretion, 100% Payment and 100% Performance bonds may be required as a subcontract condition. Please call if you need assistance in obtaining bonding, insurance, equipment, materials and/or supplies for this project.

This will be a PREVAILING WAGE JOB.

Plans and specifications may be reviewed at our office located at 11555 Dublin Boulevard, Dublin, CA, or by purchasing online www.ipdservices.com/clients/easbay?ALCO

Or by contacting: Central Blue Print at 17132 E. 14th Street Hayward, CA 94541 (510) 276-3375, East Bay Blue Print and Supply at 1745 14th Avenue, Oakland, CA 94606 (510) 261-2990 or Custom Blue Print 1944 Mt Diablo Boulevard, Walnut Creek, CA 94596 (925) 932-3113 PSEC is willing to breakout any portion of work to encourage D/M/WBE's Disadvantaged Minority/Women-Owned Enterprises, and solicit their subcontractor or materials and/or suppliers and trucking quotation. If you require any assistance, please contact the Estimator, Keith Donahue email him at kdonahue@pacificstates.net or call (925) 803-4333 and bids may be faxed to us at (925) 803-4334. We are an equal opportunity employer.

Pacific States

Environmental Contractors, Inc.

CAL LIC. NO. 723241

11555 Dublin Boulevard • Dublin, CA 94568-2909

Phone: (925) 803-4333 • FAX: (925) 803-4334

ESTIMATOR: Keith Donahue

EMAIL: kdonahue@pacificstates.net

An Equal Opportunity Employer

Looking for
Subcontractors, Vendors,
and Suppliers?

Advertise your Sub-Bid Requests in the Small Business Exchange. With a monthly readership of 75,000, SBE reaches a diverse audience, cutting across ethnic and gender lines as well as traditional industry segments.



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

California Sub-Bid Request Ads



Requests sub-bids from qualified Subcontractor and/or Supplier seeking to participate in the Sacramento Regional County Sanitation District (SRCSD) Flow Equalization (FEQ) Project in Elk Grove, CA.

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

Subcontractors and Suppliers for the following project:

Flow Equalization Project –Contract No. 4205
Owner: Sacramento Regional County Sanitation District
Bid Date: February 5, 2015 @ 2:00 P.M.

Disadvantaged Business Enterprises (DBEs)

Disabled Veteran Business Enterprise (DVBE) Minority Business Enterprise (MBE), Women Business Enterprise (WBE), Small Business Enterprise (SBE), Small Business in a Rural Area (SBRA), Labor Surplus Area Firm (LSAF), or Historically Underutilized Business (HUB) Zone Businesses wanted for the following scopes, including, but not limited to:

Asphalt Paving, Aggregates, Minor Concrete, Concrete Pumping, Concrete Readymix, Concrete Reinforcement Supply & Install, Concrete Forms, Clear & Grub, Grouting, Dewatering, Access Doors & Frames, Grading, Heating, Ventilating, & Air Conditioning (HVAC), Metals, Maintenance of Traffic (MOT), Paintings & Coatings, Precast Concrete, Signage, Street Sweeping, SWPPP, Support of Excavation, Temporary Power, Thermal & Moisture Protection, Trucking & Hauling, Water Truck, Quality Control & Demolition.

Bonding, insurance, and any technical assistance or information related to the plans or specification and requirements for the work will be made available to interested CUCP, DVBE, MBE, SBE, SBRA, LSAF or HUB Certified DBE business suppliers and subcontractors. Assistance with obtaining necessary equipment, supplies, materials, or services for this project will be offered to interested certified suppliers and subcontractors.

Subcontractor and Supplier Quotes are due
NO LATER THAN February 3, 2015 at 5 PM.

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

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

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

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

100% Performance Bond and Payment Bonds are required for this project.

An Equal Opportunity Employer
 CA Lic. #433176



Requests sub-bids from qualified Subcontractor and/or Supplier seeking to participate in the Sacramento Regional County Sanitation District (SRCSD) Site Preparation (SP) Project in Elk Grove, CA.

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

Subcontractors and Suppliers for the following project:

Site Preparation Project
Owner: Sacramento Regional County Sanitation District
Bid Date: February 3, 2015 @ 2:00 P.M.

Disadvantaged Business Enterprises (DBEs)

Disabled Veteran Business Enterprise (DVBE) Minority Business Enterprise (MBE), Women Business Enterprise (WBE), Small Business Enterprise (SBE), Small Business in a Rural Area (SBRA), Labor Surplus Area Firm (LSAF), or Historically Underutilized Business (HUB) Zone Businesses wanted for the following scopes, including, but not limited to:

Reinforcement Supply & Install, Concrete Forms, Clear & Grub, Grouting, Dewatering, Access Doors & Frames, Grading, Heating, Ventilating, & Air Conditioning (HVAC), Metals, Maintenance of Traffic (MOT), Paintings & Coatings, Precast Concrete, Signage, Street Sweeping, SWPPP, Support of Excavation, Temporary Power, Thermal & Moisture Protection, Trucking & Hauling, Water Truck, Quality Control, Demolition, Masonry, Electrical, Communication Towers, Chain Link Fencing, Elevated Water Tanks and Welded Steel Pressure Tanks

Bonding, insurance, and any technical assistance or information related to the plans or specification and requirements for the work will be made available to interested CUCP, DVBE, MBE, SBE, SBRA, LSAF or HUB Certified DBE business suppliers and subcontractors. Assistance with obtaining necessary equipment, supplies, materials, or services for this project will be offered to interested certified suppliers and subcontractors.

Subcontractor and Supplier Quotes are due
NO LATER THAN January 30, 2015 at 5 PM.

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

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

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

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

100% Performance Bond and Payment Bonds are required for this project.

An Equal Opportunity Employer
 CA Lic. #433176

How to Get Customers Raving About Your Brand

By Sean Kim



Virgin. Starbucks. Buffer.

What do all of them have in common? It's not that they have the best "coffee" or the best "cell phone plans," yet many of us love buying from these companies, including myself. Often, we even pay a premium price.

But if they're not the best, why do we love associating ourselves with these brands? It certainly doesn't seem logical to be paying more when there's better, if not similar alternatives out there. The answer is: brand transparency.

If there's one thing these companies are best at, it's the ability to build an authentic brand. It's how they've become one of the leaders in their market in such a short time span.

The continuing rise of social media and additional platforms screams the need for brands to begin humanizing themselves. Consumers are no longer buying from the large conglomerates that have established a presence simply by having a healthy balance sheet and being in existence for 50 years.

Consumers want to know is your "why."

They want to explore why your company does what you do, and how they can participate in the journey with you.

The rise of technology and social media has given rise to more competition. Since it's cheaper than ever to start your own business, especially in the software sector, any current or future business will be facing an increasing number of competition in the near future.

And you better be ready.

With the abundance of information available online, consumers have also become abundantly smart. Transparency is the new black. This means if you're

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Advertise with the Small Business Exchange

Utilize SBE's TARGET DISTRIBUTION to reach the DBEs, SBEs, DVBEs, MBEs, and OBEs that match the trades and goods you need. www.sbeinc.com

Affordable Housing



New Affordable Homes at Thirty Five Dolores

Thirty Five Dolores is pleased to announce a new affordable homeownership opportunity in San Francisco's Mission Dolores.

The four new homes consist of 1 one-bedroom and 3 two-bedroom homes available through the Mayor's Office of Housing. Prices range from \$245,519 - \$277,958 without parking and \$370,519 - \$402,958 with parking. Three parking spaces will be made available to Below Market Rate buyers for \$125,000 each by final lottery rank. The three parking spaces will be offered to Below Market Rate buyers until three of the Below Market Rate buyers have entered into a contract to purchase one parking space. Buyers must be first-time homebuyers and buyers must not exceed the following income levels:

100% of Maximum Income by Household Size derived from the Unadjusted

Area Median Income (AMI) for HUD Metro Fair Market Rent Area (HMFA) that contains San Francisco 2014.

A one person household can make no more than \$67,950

A two person household can make no more than \$77,700

A three person household can make no more than \$87,400

A four person household can make no more than \$104,850

Visit www.sf-moh.org for larger households.

Applications are due on Saturday,
January 26th by 5:00pm PST.

Please contact Matthew Joseph at the Thirty Five Dolores Sales Center for an application and more information; matthew@thirtyfivedolores.com and (415) 770.9170. For information on the building, please visit <http://thirtyfivedolores.com>

Please visit the Mayor's Office of Housing website for further program details and buyer guidelines www.sf-moh.org. Homes are available through the San Francisco Mayor's Office of Housing and are subject to monitoring and other restrictions.

Visit www.sf-moh.org for program information.



New Affordable Homes at 870 Harrison

870 Harrison is pleased to announce a new affordable homeownership opportunity in San Francisco's SOMA district.

The four new homes consist of four two-bedroom homes available through the Mayor's Office of Housing. Prices range from \$266,195 - \$269,258 without parking and \$362,265 - \$367,030 with parking. Two parking spaces will be made available to Below Market Rate buyers for \$100,000 each by final lottery rank. The three parking spaces will be offered to Below Market Rate buyers until three of the Below Market Rate buyers have entered into a contract to purchase one parking space. Buyers must be first-time homebuyers and buyers must not exceed the following income levels:

100% of Maximum Income by Household Size derived from the Unadjusted Area Median Income (AMI) for HUD Metro Fair Market Rent Area (HMFA) that contains San Francisco 2014.

A one person household can make no more than \$67,950

A two person household can make no more than \$77,700

A three person household can make no more than \$87,400

A four person household can make no more than \$104,850

Applications are due on
February 2nd by 5:00pm PST.

Please contact Dilan Urun at the
870 Harrison Sales Center for an application
and more information;
dilan@870harrison.com and 415-539-9100

For information on the building, please visit <http://870harrison.com/BMR>.

Please visit the Mayor's Office of Housing website for further program details and buyer guidelines www.sf-moh.org. Homes are available through the San Francisco Mayor's Office of Housing and are subject to monitoring and other restrictions.

Raving About Your Brand

Continued from page 4

not able to bring your customers and fans inside what's happening in your business — whether you're a solo-preneur or a 1,000 employee company — you're already behind the trend.

More importantly, if your competitors are building transparency in the market, you're already losing trust with your customers. We now live in a world where you are a 140 characters away from destroying your reputation.

Never forget that.

So what does all this mean. What can you do in order to start building this authentic relationship with your audience? Let's break it down into three simple components.

Put a face to your brand.

The future of marketing is in platforms. This is why the leading companies are starting invest in online celebrities who have built a thriving audience in their respective platforms. There's a reason why thriving celebrities such as Jerome Jarre, can charge \$35,000 for a 6-second video on Vine.

Richard Branson has led the way by intertwining his personal brand with Virgin. Now whenever we think of Virgin, we think of Branson. In fact, one of the many reasons why I would choose Virgin over competitors is because of the respect I have for him. The purpose and values for Virgin is clear, much like Branson's. They incorporate fun, above and beyond the service and creativity in every business they build.

Don't hide behind the name of your brand, get in front of it.

Shut up with your features.

No one cares that your software loads three seconds faster than your competitors, or that you have the cheapest price in the market. People buy on emotions. It's why we pay \$5 for a Starbucks coffee, rather than going to a local cafe next door.

Rather than talking about what each of your features does better, expose your "why" and become bigger than the product and service you're selling. What are your values? How can you resonate with your customer's problems in order to serve them better? Most importantly, how are you making the world a better place?

You don't always need to have the best product in the market to win, but you better have the best story.

Dare to risk it all.

Be willing to put everything on the line to build your brand's reputation and serve your customers. This can mean sacrificing short-term profits or revealing exclusive information to bring your company to life.

Buffer is killing it with this. They've revealed everything publicly from their income reports, salary information and even have an open section on their blog. I'm not saying you should start revealing your financial statements to the public, but if a company that has taken transparency to its full potential is a market leader because of it, why haven't you started?

Moving forward, there will be two types of companies that exist. An honest brand, and Company X. Decide which one you want to be, and which one you want to stand for, because it's better to show who you are then to be asked who you are

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

Build Your Business Credit: 5 Key Reasons to Get Started

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about a company's credit history and decide if the business is capable of being a sound business partner. Unlike personal credit reports, business credit reports are available to the public, and anyone — including potential lenders and suppliers — can view your company's reports. This makes it imperative to also monitor your files on a regular basis.

According to the 2012 NSBA Small Business Access to Capital Study, 20% of small business loans are denied due to business credit. As a small business owner it is extremely beneficial to start the business credit building process so you can maximize your company's funding potential.

Source: MBDA

California Sub-Bid Request Ads

RGW Construction Inc. is seeking all qualified DBE (Disadvantaged Business Enterprises) for the following project:

**Embankment Restoration Along Line G from Confluence of Line E to 1300 Feet Upstream in the City of Fremont
Spec FC 6-M-131**

Engineer Estimate: 950,000 120 Working Days

Goal: MBE 15% WBE 5%

Bids: January 8, 2015 @ 2:00 PM

Requesting Sub-quotes for (including but not limited to): Construction Area Signs, Landscaping, Hydroseeding, Erosion Control, Rock Slope Protection, Concrete Curb & Sidewalk-Misc., Fencing and Trucking.

Scope of Work: Prepare & implement water pollution control plan, design & implement de-watering system, structure excavation and backfill construction of temporary entrance, remove excess excavated materials, install filter fabric, rock slope protection, install vegetative soil lifts, planting stake and shrubs, aggregate base, remove and install new black vinyl chain link fence.

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

Plans and Specs are available to view and copy at our office or online at www.ipdservices.com/clients/eastbay?ALCO or call Central Blue Print 510-276-3375. Contact Mark Bosio 925-606-2400 mark.bosio@rgwconstruction.com for any questions, including bonding, lines of credit, or insurance or equipment or material suppliers. Subcontractors should be prepared to submit payment and performance bonds equal to 100% of their quotation. For bonding and other assistance, please call.

RGW Construction, Inc.

Contractors License A/B 591940

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

An Equal Opportunity Employer

Sub-Bids Requested from qualified MBE/WBE/SBE/DVBE Subcontractors and Suppliers For:

2013 WATER SYSTEM IMPROVEMENTS PROJECT

Owner: Hilmar County Water District

Location: Hilmar, CA

Bid Date: January 8, 2015 @ 2:00 P.M.

J.F. Shea Construction, Inc.

667 Brea Canyon Road, Suite 30 • Walnut, CA 91788-0489

Phone: (909) 595-4397, Fax: (909) 444-4268

Contact: Lori Olivas, lori.olivas@jfshea.com

J.F. Shea Construction, Inc. is soliciting your participation in the preparation of this bid. We are particularly interested in bids from subcontractors/suppliers for the following work items: Traffic Control, SWPPP, Demolition, Chain-Link Fencing, AC Paving, Well Drilling & Casing, Ready-Mix Concrete, Reinforcing Steel, Painting, Equipment, Pre-Stressed Concrete Tank, Pre-Engineered Building, Furnish Pipe/Fittings/Valves, Electrical & Instrumentation

Plans & Specifications are available from: Project Engineers FPP & Quad Knopf located at 2816 Park Ave., Merced, CA 95348 for \$35 per set. Phone: (209) 723-2066 Plans may also be viewed at the Dodge Plan Rooms or at our Walnut Office.

J.F. Shea Construction, Inc. is an equal opportunity employer and intends to negotiate in good faith with interested MBE/WBE/SBE/DVBE firms and intends to utilize the lowest responsive bidder. J.F. Shea expects potential subcontractors to be bondable. J.F. Shea will pay for up to 1% for subcontractor bond costs. Subcontractors and Suppliers are expected to bid per plans and specifications, including requirements for warranties. Standard manufacturer's warranties, if not in conformance with owner's specifications, will not be accepted.

Gallagher and Burk, Inc. is soliciting for L/SLBEs for the following project:

**CITY OF HAYWARD CONSTRUCTION ON I-880/
SR - 92 RELIEVER ROUTE – PHASE 1 PROJECT
WHITESELL ST WIDENING – BREAKWATER AVE
TO ENTERPRISE AVE, WHITESELL ST**

**EXTENSION – ENTERPRISE AVE DEPOT ROAD,
W. WINTON AVE/HESPERIAN BLVD INTERSEC-
TION IMPROVEMENTS HESPERIAN BLVD/
MIDDLE LANE/SOUTHLAND DR SIGNAL MODI-
FICATION WB & EB ROUTE 92/CLAWITER RD**

**OFF- RAMP INTERSECTION IMPROVEMENTS
CITY PROJECT NO. 5197,**

ALAMEDA CTC PROJECT NO. 615

OWNER:

City of Hayward – City Clerk, Fourth Floor
777 "B" Street, Hayward, CA 94541

BID DATE: January 13, 2015 @ 2:00 PM

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

AC DIKE, CLEARING AND GRUBBING, CPM SCHEDULING CONSULTANT, ELECTRICAL, PERMANENT EROSION CONTROL, TEMPORARY EROSION CONTROL, FENCING, GUARDRAIL, LANDSCAPING, LIME TREATMENT, MINOR CONCRETE, MINOR CONCRETE STRUCTURE, ROADSIDE SIGNS, SHEET PILING, SOUNDWALL (MASONRY). STRIPING, SURVEY/STAKING, SWPPP PREP/CONSTRUCTION SITE MANAGEMENT, UNDERGROUND, VEGETATION CONTROL, WELL DRILLING & SEALING, TRUCKING, WATER TRUCKS, STREET SWEEPING, CLASS 2 AGGREGATE BASE MATERIAL, CLASS 4 AGGREGATE BASE MATERIAL, HOT MIX ASPHALT (TYPE A MATERIAL)

100% Performance and Payment Bonds may be required for full amounts of the subcontract price. Surety company will have to be approved by Gallagher and Burk, Inc. Gallagher and Burk, Inc. will pay bond premium up to 2%. Subcontractors must possess current insurance and worker's compensation coverage meeting Gallagher and Burk, Inc.'s requirements. Please call if you need assistance in obtaining bonding, insurance, equipment, materials and/or supplies. Plans and specifications are available for review at our Dublin office.

Gallagher & Burk, Inc.

344 High Street • Oakland, CA 94601

Phone: (510) 261-0466 • FAX (510) 261-0478

Estimator: Steve Lippis

Website: www.desilvagates.com

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and Suppliers?

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