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Vol 30, Edition 38 • December 11, 2014

Voice of Small, Emerging Diversity Owned Businesses Since 1984

NEWS

## Jesse Jackson pushes Silicon Valley to include diversity



Carl Davis, Pres, of Silicon Valley Black Chamber; Rev. Jesse Jackson; Fred Jordan, President and Board Chairman, San Francisco African American Chamber of Commerce

Jesse Jackson's Rainbow PUSH organized a forum to "Change the Face of Technology" held at Intel's Corporate Headquarters Mission Cam-pus in Santa Clara on Wednesday, December 10. Van Jones, CNN commentator and founder of #YesWeCode initiative to create a diversity pipeline for high tech, provided the introduction by describing the technology industry as one "based on genius....but too much genius is left on the table." Jesse Jackson, in his opening statement, emphasized the need for a PLAN to bring all genius to the table. The "table" includes employment, education and supplier diversity.

The first panel, "Diversity and Inclusion", with representatives from Microsoft, Pandora, Google and Cisco was lead by Rosaline Hudnell, Chief Diversity Officer at Intel. Hudnell drew a "diversity model" with key elements - AT-TRACT, HIRE, ENGAGE, BUILD and SUP-PORT. Panelists addressed the issue, offering each company's insight on developing what is a "cultural change" within and the need for "external conversations'

(Yolanda Mangolini, Google). Panelists concurred that "inclusion" results not only in better ideas and products, but in greater sales which remains the ultimate "driver".

The second panel offered Q&A with audience participation. Jesse Jackson prompted a call out on the need for "risk capital" RIGHT NOW! The panel was followed by a presentation on "Engineering a Diverse Pipeline" by Dr. Gary May, Georgia Tech. Georgia Tech has the most diverse engineering department in the country. Dr. May illustrated their plan and the need for "disaggregated data".

Throughout the day it was clear that the "publishing" of data has brought demand for the push for inclusion. Jackson reiterated the need for "public rules and clear goals". Gwen Houston, Microsoft, acknowledged that there had been little progress because tech leaders have not been accountable. Houston made her case to Microsoft CEO who took action to diversify.

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## **Most Active Market: Multifamily Residential**



Working All the Angles: Kazuyo Sejima designs 10 apartments united by a sequence of overlapping roof planes in Kyoto, Japan

#### Nishinoyama House Kazuyo Sejima & Associates

Far from Kyoto's temples and tourist attractions, the Nishinoyama House sits at the edge of the city surrounded by single-family homes and small agricultural plots. The latest project from the Tokyo architect Kazuyo Sejima, the building contains 10 unique apartments unified by a gridded ground plan and a sequence of overlapping, pitched roofs. Pointing inward and upward, the slanted planes reach their pinnacle at the center of the site. Harmonizing with the architectural vernacular as well as the hilly landscape, they unite the building's disparate parts into a man-made mound of wood, glass, and steel.

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PUBLISHED BY SMALL BUSINESS EXCHANGE, INC. 703 Market St., Ste 1000, San Francisco, CA 94103

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#### **Hunters View Redevelopment Paulett Taggart Architects** San Francisco

Mention "the projects" to San Francisco residents and they are likely to think of long rows of low-rise apartment buildings, painted pink and other pastel hues, terraced along the hills on the southern edge

of the city. Despite its candy-color structures, Hunters View, a development within the city's Bayview Hunters Point neighborhood, was ranked among the worst public-housing projects in the United States, according to a 2007 survey by the U.S. Department of Housing and Urban Development (HUD).

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## **Community Outreach**

# HHS awards \$36.3 million in Affordable Care Act funding to reward and expand quality improvement in health centers

Health and Human Services Secretary Sylvia M. Burwell today announced \$36.3 million in Affordable Care Act funding to 1,113 health centers in all 50 states, the District of Columbia, and seven U.S. Territories to recognize health center quality improvement achievements and invest in ongoing quality improvement activities. The health centers receiving awards today are proven leaders in areas such as chronic disease management, preventive care and the use of Electronic Health Records (EHRs) to report quality data.

"This funding rewards health centers that have a proven track record in clinical quality improvement, which translates to better patient care, and it allows them to expand and improve their systems and infrastructure to bring the highest quality primary care services to the communities they serve," said Secretary Burwell. "With these funds, health centers in all 50 states will continue to provide access to high quality, comprehensive primary and preventive health care to the patients that need it the most."

Health centers receiving these funds are being recognized for high levels of quality performance in one or more of the following four categories.

• Health center quality leaders received awards if they were among the top 30 percent of all health centers that achieved the best overall clinical outcomes, demonstrating their ability to focus on quality in all aspects of their clinical operations; 361 health centers received funding in this category for approximately \$11.2 million dollars.



- National quality leaders received awards for exceeding national clinical benchmarks (Healthy People 2020 objectives and health center national averages) for chronic disease management, preventive care, and perinatal/prenatal care, demonstrating the critical role that health centers play in promoting higher quality health care nationwide; 57 health centers received funding in this category for approximately \$2.5 million dollars.
- Clinical quality improvers received awards if they demonstrated at least a 10 percent improvement in clinical quality measures between 2012 and 2013, showing a significant improvement in the health of the patients they serve; 1,058 health centers received funding in this category for approximately \$17.7 million dollars.

• Electronic Health Record reporters received funding if they used EHRs to report clinical quality measure data on all of their patients, a key transformational step in driving quality improvement for all health center patients across the nation; 332 health centers received funding in this category for approximately \$4.9 million dollars.

"These funds reward and support those health centers that have taken steps to achieve the highest levels of clinical quality performance and improvement," said Health and Resources Administration (HRSA) Administrator Mary K. Wakefield, Ph.D., R.N.

Nearly 1,300 HRSA-supported health centers operate more than 9,200 service delivery sites that provide care to nearly 22 million patients in every state, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, and the Pacific Basin.

For a list of FY 2015 Quality Improvement Awards recipients, visit www.hrsa.gov/about/news/2014tables/qualityimprovement/.

To learn more about the Affordable Care Act and Community Health Centers, visit http://bphc.hrsa.gov/about/healthcenterfactsheet.pdf.

To learn more about HRSA's Community Health Center Program, visit http://bphc.hrsa.gov/about/index.html.

To find a health center in your area, visit http://finda-healthcenter.hrsa.gov.

Source: U.S. Department of Health & Human Services

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## The Myriad Benefits of Diversity in the Workplace

By Kim Abreu

In the age of technology, the world has become smaller. Smartphones and other mobile devices make it possible to interact with customers, vendors or employees on the other side of the world anytime of day or night. As businesses and individual communities have become more globalized, most companies are operating within a diverse marketplace.

You may be doing business with customers and vendors around the world, but even if you're not, chances are that the demographics in your neighborhood are also becoming more diverse.

That's why it's more important than ever before to build a diverse staff for your business: Recruiting and retaining a diverse, inclusive group of employees lets your company reflect the world around you and makes your team better able to develop fresh ideas that will meet the needs of the whole marketplace.

To be profitable in a diverse, globalized marketplace, savvy companies are making efforts to look more like the community around them. If you employ only those who identify with a small portion of the market, you just don't have access to the insights, experiences and worldviews of the full marketplace.

When planning to expand your staff, make an effort to recruit a diverse set of employees to help your company.

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#### AWARDS

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Champion of Diversity

• NAMCSC

Minority Advocate

• 2014 Black History Month Award for Commitment and Service to the African American Community

Minority Advocate

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• San Francisco Human Rights Commission

ISSN 0892-5992 SBE is a certified DBE - CA UCP Firm #5988

## **How to Start a Construction Company**

#### By: Sean Bradley

So goes the popular saying, "It all starts from the ground up." This is especially true when starting a construction company. While you may think it's necessary to be a handyman or to have a natural knack for using tools, neither is entirely true. Your primary focus as the owner is to have a handle on running the business.

Depending on your location's seasonality and local demand, running a construction company can be a very fruitful endeavor. But as with any business venture, starting a construction company will require a lot of time, energy and paperwork. In addition to standard steps, your new business will be held to extra regulatory requirements and market realities unique to the trade. But for those willing to stick with it, the rewards can be great. Let's look at the steps involved in creating the perfect blueprint for starting a construction company.

#### Some Considerations When Starting Up

While running a construction company can be incredibly lucrative, there are some considerations you should entertain before taking the steps to start one. The most pressing ones are those that relate to seasonality and the types of jobs you hope to take.

First and foremost, learn if there are any restrictions in your geographic region on when

construction activity can occur. In some jurisdictions, "construction season" might be more than a passing phrase, as extreme weather conditions can dictate when and where construction activity can take place. It might not be worth having a year-round construction business in an area where you can't work year-round. Check with local authorities in your jurisdiction.

After checking on any seasonal restrictions, consider the type(s) of work you want your company to specialize in. Will most of your jobs be from homeowners looking to build property extensions? Will you bid on government contracts to help build entire offices or even public works infrastructure? Will you need specialization for the jobs you hope to take, such as dealing with hazardous materials? These are important questions, and they will likely have more than one right answer based on the work you want to do. Those answers will also determine if your company will need any additional licensing.

With these considerations in mind, here's what you'll need to do to start your own construction business.

#### Trade Schools and Contractor's Courses

While there's no requirement for you to know how to hammer a nail or cut a floorboard, the best managers at least have a grasp on how this work is completed. Therefore, it is pertinent to do your homework and learn all sides of the business. If you haven't already done so, consider taking various trade-school courses to learn about



plumbing, electrical work or carpentry. Most importantly, sign up for a contractor's course. Thanks to the internet, this is easier than ever. Check out the course catalogs provided by local universities and community colleges, or you can try Contractor School Online and click on the state in which you'll be starting your business.

#### Create a Business Plan

As with starting any business, creating a solid business plan is essential to framing what your company will be. Not only should your business plan include short-term goals, but it should also

include projections for future revenue, market size growth and the strategies you will employ to meet them. Note what type(s) of construction jobs you hope to take on (e.g. residential, industrial, commercial, etc.), and clarify the steps you will take to secure that work. Construction inevitably requires expensive machinery, so include a budget section for tools, equipment and materials, as well as a budget for recurring maintenance costs. Business plans will also help you with obtaining funding, should you need it. **Incorporate, Register and License** 

Continued on page 5

## California Sub-Bid Request Ads

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

Vineyard Road Bridge at Laguna Creek Project County of Sacramento, Contract No.4168, <u>Bid Date: December 18, 2014 at 2:00 pm</u>

We hereby encourage responsible participation of local Disadvantaged Business Enterprises (9% 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: Temporary Fence, SWPPP Preparation, Water Pollution Control, Project Information Sign, Temporary Retaining Wall, Abandon Storm Drain Manhole, Abandon Storm Drain Pipe, Remove Tree, Remove Bollard, Remove Wood Post, Remove Wood Fence, Remove Sidewalk Barricade, Remove Traffic Stripe, Remove Pavement Marker, Remove Roadside Sign, Remove AC Path, Remove Strom Drain Pipe, Remove Storm Drain Inlet, Salvage Vinyl 3-Rail Fence, Salvage Metal Beam Guard Railing, Relocate Irrigation Valve, Relocate 6" Blow Off Valve, Relocate Mailbox, Relocate Vinyl 3-Rail Fence, Relocate Chain Link Fence, Relocate Steel Fence Gate, Cold Plane Asphalt Concrete Pavement, Remove Concrete Driveway, Remove Curb and Gutter, Remove Concrete Edge Band, Remove Concrete Sidewalk, Clear & Grub, Roadway Excavation, Ditch Exaction, Imported Borrow, Gravel Driveway, Erosion Control, Aggregate Base, Slurry Seal, Hot Mix Asphalt, Asphalt Rubber Hot Mix, Place HMA Dike, Headwall with Trash Rack, Roadside Sign, PVC Pipe, Reinforced Concrete Pipe, Drop Inlet, Corrugated Metal Pipe Drainage Inlet, Storm Drain Manhole, Rock Slope Protection, PCC Curb, PCC Driveway, PCC Sidewalk, Fence, Delineator, Removable Bollard, Traffic Stripe, Pavement Marking, Street Lighting, Pedestrian Traffic Signal Modification, Bridge Removal, Structure Excavation, Structure Backfill, CIDH Piles, Structural Concrete, Joint Seal, Rebar, Geocomposite Drain, Minor Concrete, Concrete Barrier, Import Topsoil, Concrete Pavers, Stone Veneer, Metal Finishing, Metal Silhouettes, Precast Medallions, Root Control Barrier, Redwood Headboard, Repair Existing Irrigation and Landscape, Irrigation Controller and Enclosure, Irrigation Sleeve, Irrigation Mainline, Irrigation Lateral, Soil Preparation, Box Trees, Shrubs, Grou

C.C. Myers, Inc. is willing to break down items of work into economically feasible units to encourage DBE 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 on the C.C. Myers, Inc. Sharepoint Site, please contact CCMI for log in information.

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

REQUESTING SUB-QUOTES FROM QUALIFIED DBE SUBCONTRACTORS/ SUPPLIERS FOR:

Milpitas Station Surface Parking and Roadway Contract: C740 (13002F) Owner: Santa Clara Valley Transportation Authority Engineers' Estimate: \$6,000,000. BID DATE: December 17, 2014 @ 2:00 PM

Items of work include but are not limited to: Erosion Control, Fencing, Construction Area Signs, Landscape, Minor Concrete, Striping, Electrical, Underground, Trucking, Survey, Brick Pavers and SWP Plan.

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

#### **Granite Rock Company**

120 Granite Rock Way • San Jose, CA 95136 Phone (408) 574-1400 • Fax (408) 365-9548 Contact: **Paul Brizzolara** Email: estimating@graniterock.com

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Sub-Bids Requested From MBE, WBE, DBE, DVBE, SDBE, ESBE, 8a Subcontractors & Suppliers for:

Friant Quinten Luallen Hydroelectric Powerplant Owner: Friant Power Authority Location: Friant, CA Contract Estimate: \$12-15 Million Bid Date: December 16, 2014 @ 2:00 PM

Trades: Metal Fabrication, Steel Penstock, Waterproofing, Steel Doors, Frames & Hardware, Painting, Coating/Lining Steel Pipe, Cast Bronze Plaque, AC Paving, Pressure Grouting, Concrete Demo, Trucking, Ultrasonic Flowmeters, Instrumentation, Pipe and fittings, pipe support systems, Valves, (gate, ball, globe, check valves), HVAC, Electrical, Fencing, Laboratory Testing, Surveying

#### **SYBLON REID**

P.O. BOX 100 • Folsom, CA 95763

Phone: (916) 351-0457 • Fax: (916) 351-1674

Contact: Karen Reichenberger

If a portion of the work is too large for you to handle, contact us and we will try and break it into smaller portions

Subcontractors and suppliers must be licensed to comduct business in the state of California. Must be able to provide payment and performance bonds provided by approved 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 FTP site for electronic viewing of project.

**4 SMALL BUSINESS EXCHANGE DECEMBER 11, 2014 - DECEMBER 17, 2014** 

## California Sub-Bid Request Ads

REQUEST FOR DRE SUBCONTRACTORS AND SUPPLIERS FOR:

Hwy 160 RHMA, MBGR, Excavation **Sacramento County near Antioch** Caltrans #03-3F6604

BID DATE: December 17, 2014 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Lead Compliance Plan, Construction Area Signs, Traffic Control System, Portable Changeable Message Sign, WPCP, Treated Wood Waste, Cold Plane AC, Clearing & Grubbing, Shoulder Backing, Imported Borrow, Subgrade Enhancement Geotextile Class B2, Erosion Control, Compost, Crack Treatment, Rumble Strip, Data Core, AC Dike, Tack Coat, Delineator, Highway Post Marker, Object Marker, Midwest Guardrail System, Minor Concrete, Striping & Marking, Vegetation Control (Minor Concrete) and Construction Materials

#### O.C. Jones & Sons, Inc.

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

An Equal Opportunity Employer

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

Sub-Bids Requested from qualified DBE Subcontractors and Suppliers For:

**WOODS VALLEY RANCH WRF PHASE 2 EXPANSION Owner: The Valley Center Municipal Water District** Location: Valley Center, CA Bid Date: January 8, 2015 @ 3:00 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@ifshea.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: Demolition, Shoring, AC Paving, Fencing, Ready-Mix Concrete, Reinforcing Steel, Precast Concrete, Masonry, Structural Steel, Steel Roof Deck, Miscellaneous Metals, Waterproofing, Sheet Metal, Metal Roofing, Sealants, Access Hatches, PVC Lining, Painting & Coatings, Signage, Equipment, Electrical & Instrumentation

Plans & Specifications are available from: ARC at http://www.e-arc.com/ca/sorrentomesa. 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 DBE 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.

REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:

**Milpitas Station Surface Parking and Roadway** Contract C740 (13002F) **Santa Clara Valley Transit Authority** BID DATE: December 17, 2014 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Construction Staking, SWPPP, Flagging, Sweeping, Temp. Hydraulic Mulch, Temp. Fence, Construction Area Signs, Clearing & Grubbing, Develop Water Supply, Erosion Control, Irrigation, Import Topsoil, Bio Retention Basin, Roadside Sign, Underground, Rock Slope Protection, Minor Concrete, Detectable Warning Surface, Misc. Iron & Steel, Bollard, Survey Monument, Striping & Marking, Signals & Lighting, Fire Hydrant, Minor Structures, Porous Paving System, Bollards, Underground, Security Infrastructure and Construction Materials

#### O.C. Jones & Sons, Inc.

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

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

## **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

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

#### THE CONSTRUCTION OF HAYWARD MAINTENANCE COMPLEX PROJECT SITE, TRACK AND SYSTEMS BART Contract No. 01RQ-120-2014 bids: December 16, 2014 @ 2pm SUBCONTRACTING GOAL – DBE-25%

Trades include but not limited to: Demolition: Excavation; Earthwork; Slope Protection; CMU; Non-Shrink Grout; Precast, Cast-in-Place, Portland Cement Concrete; Rebar; Concrete Paving; Concrete Forming; Metal Welding; Chain Link Fences & Gates; Shoring & Underpinning; Pavement Markings; Traffic Barriers; Graphics & Signs; Drilled Concrete Piers & Shafts; Concrete Curbs, Gutters & Walks; Hi-Rail Equipment: Trackwork: Electrical Systems: etc.

#### Proven Management, Inc.

712 Sansome Street, San Francisco, CA 94111-1704 Phone: 415-421-9500 • Fax: 415-421-9600

PMI will provide assistance in obtaining necessary bonding, insurance, equipment, supplies, materials o other related services. 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

Gallagher and Burk, Inc. is soliciting for **DBEs** for the following project:

#### 2014 PAVEMENT REHARII ITATION PROGRAM - PROJECT NO. C3074

#### FEDERAL AID PROJECT NO. RSTP-5239 (024)

**OWNER: CITY OF EL CERRITO** 10890 San Pablo Avenue, El Cerrito, CA 94530

#### BID DATE: DECEMBER 16, 2014 @ 2:00 P.M.

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

ADJUST IRON, COLD PLANE, CONSTRUCTION AREA SIGN, CRACK SEALING, ELEC-TRICAL, EMULSION SUPPLIER, MINOR CONCRETE, ROADSIDE SIGNS, STRIPING, TRUCKING, STREET SWEEPING, 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 & Burk, Inc. Gallagher & Burk, Inc. will pay bond premium up to 2%. Subcontractors must possess current insurance and worker's compensation coverage meeting Gallagher & 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 office.

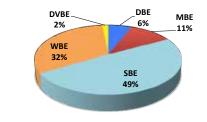
#### Gallagher & Burk, Inc.

344 High Street • Oakland, CA 94601 Phone: (510) 261-0466 • FAX (510) 261-0478 Estimator: Alan McKean

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#### **AUDIENCE PROFILE**





#### **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

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

A three person household can make no more than

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.

#### Visit www.sbeinc.com to download the latest SBE **Newspaper and Newsletter**





## California Sub-Bid Request Ads

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

#### **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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Best Contracting Services, Inc.
Is requesting bids from all LBE, SBE Suppliers, Subcontractors and Truckers for the following Project:

City of Richmond - Recreation Center Roof Replacement Owner: City of Richmond Bid Date: Jan. 8, 2015 at 2:00 P.M.

Trades included but not limited to: Material Supplier, Trucking, Demolition, ACM Removal

To request plans and specs please go to city website: www.ci.richmond.ca.us/bids

Contact: Candys/Tom Ryan with any questions at P: (310) 328-6969, F: (310) 328-9176

E: tryan@bestcontracting.com, cruffin@bestcontracting.com WE ARE AN EQUAL OPPORTUNITY CONTRACTOR

#### **Jesse Jackson pushes Silicon Valley**



Gerald W. Johnson, Small Business Exchange Inc., C.E.O; Rev. Jesse Jackson; Valerie Voorhies, Small Business Exchange, Inc. Outreach and Managing Editor

#### Continued from page 1

[SBE published in December 4 edition the attendance by Jesse Jackson

at Microsoft annual meeting with the commitment by Microsoft to make public the EEO-1 form

The third panel focused on "Supplier Diversity" with panelists from HP, Google, Intel and Verizon. Each company has various procurement programs and processes.

Michael McQuarry, HP, described four focus areas which includes indirect procurement and invited interested vendors to send capability statements directly to him.

HP has a 2nd tier program and a US public program which includes set asides. HP also has a value added retail program (with different certification requirements). Chris Genteel, Google, said that Google has "decentralized buying" and also urged interested suppliers to send information directly. Minnea Moore, Intel, concurred and announced that Intel is looking for "strategic partnerships", inviting businesses to "leverage" her!

Jesse Jackson concluded with a statement on the need for a follow-through mechanism. The latter will be managed by Butch Wing, Rainbow Push Silicon Valley Project Director.

## **How to Start a Construction Company**

#### Continued from page 3

This step can happen concurrently with the drafting of your business plan. To protect both your business and yourself—as well as to appear professional when seeking funding and clientele—you should decide on the type of legal business entity under which your company will form. Hiring an attorney to do this can help with forming a legal structure. Determining what legal structure your business should take (e.g. LLC, corporation, partnership, etc.) will be part of developing your business plan. Once you decide on a structure, you should also have a company name in mind. Make sure you register that name with the county clerk's office or state agency to protect yourself should any trademark issues arise.

After all that is done, you will want to apply for the proper licenses in your state. For instance, in California, the Contractors State License Board is responsible for administering exams and maintaining registrations for applicants. Be sure to check the licensing requirements for any local, state or federal authorities based on the types of jobs you want to work on.

#### **Secure Your Office**

Some construction companies start out at a home office. Although this can keep you afloat, there are two main reasons that it's beneficial to maintain a separate business presence. First, potential clientele might be more willing to do business with someone that operates out of an office space than they would a business in a home office. Sec-

ond, you will need a place for all of your company's tools, equipment and construction vehicles. You may not have these at first, but as your business grows, you will acquire them over time. Having a separate office for your company can allow your construction business proper room to grow.

#### Get Bonded and Insured

Some people are justifiably skeptical about employing construction companies due to horror stories of contractors stealing materials and poorly executing jobs. In spite of this, there are many reputable companies out there, which is what yours should strive to be. A large step to being legitimately reputable is to be properly insured and bonded. In fact, being properly insured and bonded is required in some jurisdictions.

Being bonded shows a customer that a bond company has investigated your business and found that you are trustworthy enough to insure. It's also a requirement for licensing in some states. You should work with a licensed insurance broker to acquire the necessary insurance that your small construction company needs as coverage. Most likely, you will need contractor's liability insurance, workers' compensation and/or builder's risk insurance, which covers buildings under construction. Even if neither is required, becoming properly licensed and bonded can convince otherwise skeptical customers about your commitment to doing a good job.

### Connect With Contractors, Suppliers and Other Trade Business Associates

Your construction company will act as the controller of each job. However, in order to successfully tackle these jobs, you will need to work with other specialists in the construction field. For some jobs, your company might serve as a "prime contractor," or the contractor responsible for completing the project as a whole. In other jobs, especially if you can offer specialized knowledge, your company might be a "subcontractor," or one that works under the prime contractor to complete work that they cannot complete alone. Depending on the size or nature of the job, your company might act as one or the other.

First off, do your research with the Better Business Bureau and your local Chamber of Commerce to make sure you're partnering with reputable associates. Establish relationships with other contractors that you will use to finish jobs and take on jobs you can't handle. Pinpoint who your suppliers will be; open accounts with them, and arrange credit. Other trade business associates/subcontractors include building inspectors, heating, ventilation and air conditioning (HVAC) specialists, electricians, carpenters and wood framers, plumbers, masons, landscapers and cost estimators.

#### Marketing

There are extravagant, costly ways to promote your construction company, such as running television ads, and then there are simple, inexpen-

sive ways, such as placing signs at your job sites. Because construction sites tend to be prominent on any landscape, small construction companies can use that to their advantage while still leveraging traditional, cheaper promotional avenues. In addition to having an eye-catching logo on your prominent signage, make business cards, create image portfolios that include prior jobs, and build a website with pictures and descriptions of those jobs. However you decide to approach advertising, make sure to set aside a marketing budget in your business plan and spend that money accordingly. Don't forget to ask for testimonials, which are great catalysts for word-of-mouth campaigns.

The world of construction is one that few people genuinely understand, and because of this, clients are often taken advantage of. This is why potential clientele raise a questionable brow when approaching a suitor for their construction needs. At the end of the day, integrity and hard work will always have the greatest long-term payoff.

#### Source: docstoc.com



6 SMALL BUSINESS EXCHANGE DECEMBER 11, 2014 - DECEMBER 17, 2014

## Lean In or Lean Together

# Women must continue to lean in harder for top leadership roles, UC Davis study shows



The rewards of corporate leadership accrue faster for men. Not only do women hold just one in nine of the executive and board positions in California's top 400 public companies, an annual University of California, Davis, study shows that the women in top executive roles are not being promoted to the highest levels, and earn less than their male counterparts.

Overall, women hold 11.5 percent of the highest-paid executive positions and board seats in the state's 400 largest public companies — a 0.6 percent increase over last year, according to the

UC Davis Study of California Women Business Leaders. The UC Davis Graduate School of Management has found an essentially flat trend line during the decade it has tracked the representation of women in these key decision-making roles. Together, the 400 companies represent more than \$4.5 trillion in stock market value, up more than 30 percent over last year.

Only two companies, organic food maker Annie's Inc. of Berkeley and upscale kitchen and cookware retailer Williams-Sonoma of San Francisco, have equal numbers of women and men in top executive positions and board seats.

"We cannot grow impatient. Not yet. The 'Lean In' movement has highlighted the need to encourage and assist more women to take a seat at the table," said Ann Huff Stevens, dean of the management school. "Careful and ongoing monitoring of firms' and women's progress can help sustain this momentum. Advocacy groups can provide women with the skills and connections they

need to be prepared for leadership roles. Education on and communication of the facts about the status of women in corporate America are critical."

Among the 400 public companies, the top 25 firms identified in the study with the greatest gender diversity among executives and board members reported annual revenue and net income more than double that of the average company in the study. Only two companies have appeared in the study's Top 25 list for eight consecutive years: AMN Healthcare Services Inc. and bebe stores inc.

Of the 400 companies, only 14 have women CEOs, up marginally from 11 in 2006. Among all highest-paid executives at the companies, the median value of annual compensation for men was nearly \$1.8 million. The median for women trailed by nearly half a million dollars at \$1.3 million, or about 74 percent that of men. The difference appears to represent more women serving in roles with lower compensation levels, rather than women receiving lower compensation in the same role. The positions with the highest median compensation among men and women — such as CEO, division CEO or president, executive director and president — show the lowest percentages of women.

The study is the only one of its kind to focus on gender diversity in the boardrooms and executive suites of corporate California. It was cited in September 2013 in a state resolution passed by the California Legislature calling for more women leaders in public companies, the first such resolution of its kind in the United States.

Senate Concurrent Resolution 62, authored by Sen. Hannah-Beth Jackson, is not binding, but sends a powerful message encouraging public companies to add more women to their corporate boards over the next three years. The UC Davis study shows that the percentage of the 400 largest public companies in California companies in compliance with SCR-62 increased from 12 percent in September 2013 to 16 percent by the end of the latest fiscal year, December 2013.

#### Among the findings in this year's UC Davis study:

- Fewer companies are without women the number of companies that have no women executives and no women board members has dropped to 101, or about a quarter. This figure is a new low, showing more women are being appointed to existing or new board seats and executive positions.
- Although still low overall, the percentage of women directors in California has risen steadily from 8.8 percent in 2006 to a high of 12.4 per-

cent in 2014. A linear projection of the current rate would predict women holding 19.9 percent of California director positions in 2020 and 44.8 percent in 2040.

- A majority of the companies still have no women among their highest-paid executives. The percentage of women who are reported to be highest-paid executives has risen to 9.9 percent in 2014 from 7.8 percent in 2007, the first year those data were collected. Most notable overall: only three additional women are CEOs of large California companies than were in 2006, resulting in a minimal increase from 2.8 percent in 2006 to 3.5 percent in 2014.
- Among counties with at least 20 companies, San Francisco County has the highest percentage of women board directors (17 percent), and Los Angeles County has the fewest (10.7 percent), followed closely by Orange County and Santa Clara County (11 percent). San Mateo County has the highest percentage of highest-paid women executives (16.3 percent), and Los Angeles has the fewest (7.7 percent), followed closely by Santa Clara County (8.1 percent).

The study tracks the members of the boards of directors and the five highest-paid executives for each company as reported to the Securities and Exchange Commission. The study examined filing data available as of Aug. 31, 2014. The 400 companies were selected based on market capitalization.

The study also looked at the race and ethnicity of women and men corporate directors at the 91 public companies that also appeared on the 2014 Fortune 1000 list. Overall, 73 percent of directors are Caucasian men. The ethnic breakdown of women directors is slightly less diverse than that of men directors, with 9.4 percent of women and 12.3 percent of men, respectively, being Asian, African-American, or Hispanic or Latino. The ethnicity data were provided by Microquest Inc.

To publish the study, UC Davis partners with Watermark, a Bay Area-based nonprofit that offers programs for executive women.

Continued on page 8

## **Public Policy**

# California Now Requires Employers to Grant Paid Sick Leave

By Darryl K. Henderson, J.D.

On July 1, 2015, the California Healthy Workplaces, Healthy Families Act of 2014 (Assembly Bill 1522) goes into effect. The law was signed by Governor Jerry Brown on September 10th and makes California the second state in the U.S., behind Connecticut, to require employers to implement paid sick leave benefits for employees.

The California law appears to require all employers across the state, including private-sector and public-sector employers, to implement paid

sick leave, regardless of the size of their workforce. By contrast, the Connecticut law, similar to the federal Family and Medical Leave Act of 1993, as amended (FMLA), applies only to employers with more than 50 employees.

The FMLA applies to employees who have worked with a covered employer for at least 12-months and who have worked for at least 1250 hours within the 12-months immediately preceding the leave. Those covered employees are entitled to up to 12-weeks of unpaid leave, not paid leave, to care for a spouse, child or parent who has a serious health condition, and when the employ-

ee is unable to work because of their own serious health condition. The new California law applies to employees who have worked for 30 or more days within a year, and they will accrue paid sick leave at a rate of no less than 1 hour for every 30 hours worked. Covered employees will be entitled to begin use of accrued sick leave on the 90th day of their employment. Employees covered by collective bargaining agreements, certain employees in the airline industry, and employees covered by the federal Railway Labor Act may be exempted from the new law.

While accrued paid sick leave will carry over in a following year of employment, California employers may limit a covered employee's use of paid sick leave to 24 hours or 3 days in each year of employment.

Employers should begin to prepare as soon as possible for this new California paid sick leave law, in preparation for implementation next summer.

Darryl K. Henderson, J.D. is the president of Keith Consulting Group ("KCG"), a business management consulting firm that delivers advisory and project management services to clients, which is headquartered in Charlotte, North Carolina.

# SBE SERVICES

# **Achieve Results!**



#### **Buyer Seller Database**

Get access to the largest non-public database in the nation! Containing information on over 1.5 million companies with 35 fields of information per entity.



#### **Diversity Outreach**

SBE's nationwide 1.5 million certified businesses provides for targeted outreach utilizing a powerful IBM iSeries platform for complete dated and timed reporting, customized to match client needs.

## What Clients Say About SBE Services

"Small Business Exchange is one of the partners we use for outreach. We solicit their help to meet our goals. SBE's expertise and thorough documentation was especially helpful during the challenge process with the Disadvantaged Business Enterprise Reconsideration Panel upholding our awarded contract."

#### - Skanska USA Civil West California District Inc

"Doing business with SBE has been a pleasure. SBE provides a thorough and effective outreach service. SBE is a great asset to our outreach program."

#### - Atkinson Construction

"Thank you for a great job, very much appreciated by the team"

- Schiavone Construction

The Small Business Exchange has been providing advertising services for the San Francisco Department of Public Works for ten years . . . and has met our specific requirements ... The Department has been more than satisified.

#### - San Francisco DPW

"They are very Committed to helping us meet the necessary requirements of the many different public agencies we deal with, and deliver competent, qualified bidders at the same time. SBE has some very good resources and continues to keep there databases up to date with certified DVBE, DBE, SBE, WBE etc..."

- Robert A Bothman, Inc.



#### **Event Registration**

On-line registration tool capturing client specified information utilizing our data-base and providing daily report updates.



#### **Eblast**

Using our highly desired database, SBE can target people narrowed down to demographics, geography, or any customized list to outreach to by email.



#### **Interactive Voice Response System**

Provides 800 number (DND) for client with IVR, e-response and blog solutions.

#### Women must continue to lean in harder for top leadership roles, UC Davis study shows

Continued from page 6



"What is different this year is that women are not quietly allowing these inequalities to continue without raising our voices both individually and collectively," said Marilyn Nagel, CEO of Watermark. "We are getting true support from male champions who recognize gender balance at the top and in the boardroom is a business imperative. Momentum is gathering, and collectively we are letting companies in California know that we will not be discounted or disregarded."

To download the full study, including industry-by-industry and county-by-county statistics, and the UC Davis database of the 400 companies and executive compensation, visit the UC Davis Graduate School of Management's "Women in Business Leadership" website at http://gsm.ucdavis.edu/women.

## About the UC Davis Graduate School of Management

Dedicated to preparing innovative leaders for global impact, the UC Davis Graduate School of Management is consistently ranked among the premier business schools in the United States and internationally. The school's faculty members are

globally renowned for their teaching excellence

and pioneering research in advancing management thinking and best practices. With prime locations in Northern California's economic hubs, the school provides a bold, innovative approach to management education for Full-Time MBA students and Master of Professional Accountancy students at the UC Davis campus, and Part-Time MBA students in Sacramento and the San Francisco Bay Area. http://www.gsm.ucdavis.edu.

#### About Watermark

Watermark is a Bay Area-based nonprofit that offers programs women in a trusted environment

for executive women in a trusted environment where members come together as business advisers to problem solve, network and grow. Watermark's Board Access Program ensures that our participants have the background and experience to be the best-qualified, and have the connections needed to obtain board seats. http://www.wearewatermark.org.

#### **About UC Davis**

UC Davis is a global community of individuals united to better humanity and our natural world while seeking solutions to some of our most pressing challenges. Located near the California state capital, UC Davis has more than 34,000 students, and the full-time equivalent of 4,100 faculty and other academics and 17,400 staff. The campus has an annual research budget of over \$750 million, a comprehensive health system and about two dozen specialized research centers. The university offers interdisciplinary graduate study and 99 undergraduate majors in four colleges and six professional schools.

Source: http://news.ucdavis.edu

## **Public Legal Notices**

Candlestick Point in San Francisco
Opportunity to Perform
Construction Manager for
Hunters Point Shipyard – Phase 1
during the development of
CANDLESTICK POINT in San Francisco.

Lennar Urban is requesting qualified, interested construction firms to respond to a public request for proposals to perform

Construction Manager for Hunters Point Shipyard – Phase 1 for Candlestick Point Redevelopment

For more information, please visit: http://mission.sfgov.org/OCABidPublication/ BidDetail.aspx?K=8854

The Successor to the San Francisco Redevelopment Agency (SFRA) has established the 50% Small Business Enterprise (SBE) Participation goal for Construction Subcontracting.

Respondents are encouraged to check this website regularly for updates.

Pre-Bid Coordination Meeting and Job Walk:

December 4 at 10:00 AM

Lennar Urban

1 Sansome Street, Suite 3200

San Francisco, CA 94104

Proposals must be submitted by

December 18, 2014 @ 2:00 PM (PST).

Hunters Point Shipyard Phase I in San Francisco Opportunity to Perform

HPS1 – Hillpoint Regional Park & Coleman Bluff Path Construction during the development of Hunters Point Shipyard Phase I in San Francisco.

Lennar Urban is requesting qualified, interested construction firms to respond to a public request for proposals to perform

HPS1 – Hillpoint Regional Park & Coleman Bluff Path Construction for Hunters Point Shipyard Phase I Redevelopment

For more information, please visit:

http://mission.sfgov.org/OCABidPublication/ BidDetail.aspx?K=8939

The Successor to the San Francisco Redevelopment Agency (SFRA) has established the 50% Small Business Enterprise (SBE) Participation goal for Construction Subcontracting.

Respondents are encouraged to check this website regularly for updates.

Pre-Bid Coordination Meeting and Job Walk:

December 19, 2014 @ 10:00 AM HUNTERS POINT SHIPYARD Building 101

101 Horn Ave • San Francisco, CA 94124 Proposals must be submitted by January 7, 2015 @ 2:00 PM (PST).



# AUDIENCE PROFILE Small Business Exchange, Inc. DVBE DBE MBE 11% WBE 32% SBE 49%

## **Fictitious Business Name**

## FICTITIOUS BUSINESS NAME STATEMENT File No. A-0361787-00

Fictitious Business Name(s):

Bay Law Group

Address
4087 17th Street, San Francisco, CA 94114
Full Name of Registrant #1

Dennis Lee

Address of Registrant #1

4087 17th Street, San Francisco, CA 94114

This business is conducted by An

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: Dennis Lee

This statement was filed with the County Clerk of San Francisco County on 11/21/2014.

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: Jeanette Yu
Deputy County Clerk
12/1/2014

12/4/14 + 12/11/14 + 12/18/14 + 12/24/14

## $\frac{\frac{FICTITIOUS\ BUSINESS\ NAME}{STATEMENT}}{File\ No.\ A-0361450-00}$

Fictitious Business Name(s):

Bella Fortuna's Cakes and Sweets, LLC
Address
657 Morse Street,
San Francisco, CA 94112
Full Name of Registrant #1
Bella Fortuna's Cakes and Sweets, LLC
Address of Registrant #1
657 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 11/1/2014

Signed: Corinne A. Brown

This statement was filed with the County Clerk of San Francisco County on 11/10/2014.

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: Brian Heffern
Deputy County Clerk
11/10/2014

11/20/14+11/27/14+12/4/2014+12/11/2014

## FICTITIOUS BUSINESS NAME STATEMENT File No. A-0361531-00

Fictitious Business Name(s):
Jolie Creations
Address
1925 Ellis Street,
San Francisco, CA 94115
Full Name of Registrant #1
Couvrey's Confections, LLC (CA)
Address of Registrant #1
1925 Ellis Street,
San Francisco, CA 94115

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 11/13/2014

Signed: Vanessa Couvre

This statement was filed with the County Clerk of San Francisco County on 11/13/2014.

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: Jeanette Yu
Deputy County Clerk
11/13/2014

11/20/14 + 11/26/14 + 12/4/14 +

Address of Registrant #1

1999 Avenue of the Stars, Suite 2850
Los Angeles, CA 90067

Not Applicable

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

FICTITIOUS BUSINESS NAME

STATEMENT

File No. A-0361691-00

Fictitious Business Name(s):

Address 905 California Street, San Francisco, CA 94108

Full Name of Registrant #1
Pine & Powell Partners, LLC (DE)

**Stanford Court Hotel** 

Signed: Michael Rosenfeld

This statement was filed with the County Clerk of San Francisco County on 11/21/2014.

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: Brian Heffern
Deputy County Clerk
11/21/2014

 $\underline{11/26/14+12/4/14+12/11/14+12/18/14}$ 

## FICTITIOUS BUSINESS NAME STATEMENT File No. A-0361328-00

Fictitious Business Name(s): Golden Giants Company Address 1100 26th Street Apt #112I San Francisco, CA 94107 Full Name of Registrant #1 Subash Kumar Khadka Chhetri Address of Registrant #1 415 Jones Street, Apt #107 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 **10/31/2014** 

Signed: Subash Khadka Chhetri

This statement was filed with the County Clerk of San Francisco County on 11/4/2014.

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
11/4/2014

## FICTITIOUS BUSINESS NAME STATEMENT File No. A-0361024-00

Fictitious Business Name(s):
Square Neat
Address
176 Whipple Avenue,
San Francisco, CA 94112
Full Name of Registrant #1
Edenilson Bran
Address of Registrant #1
15778 Marcella Street,
San Leandro, CA 94578

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: Edenilson Bran

This statement was filed with the County Clerk of San Francisco County on 10/21/2014.

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 10/21/2014

## **Public Legal Notices**



CITY & COUNTY OF SAN FRANCISCO
DEPARTMENT OF PUBLIC WORKS

Contract No. 2350J (ID No. FCE14132) VARIOUS LOCATIONS CURB RAMPS #6

Sealed bids will be received at 1155 Market Street, 4th Floor, San Francisco, California 94103 until 2:30 p.m. on January 7, 2015, after which they will be publicly opened and read. Digital files of Bid Documents, Plan Holders Lists, and Addenda may be downloaded at no cost from the Department of Public Works (DPW) Electronic Bid Documents Download site at www. sfdpw.org/biddocs, or purchased on a CD format from 1155 Market Street, 4th Floor, 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". Please visit the DPW's Contracts, Bid Opportunities and Payments webpage at www. sfdpw.org for more information. Notices regarding Addenda and other bid changes will be distributed by email to Plan Holders.

The Work is located at various intersections throughout San Francisco and consists of curb ramp construction, traffic routing and striping and all associated work. The time allowed for completion is 180 consecutive calendar days. The Engineer's estimate is approximately \$370,000. For more information, contact the Project Manager, Amy Lam at (415) 437-7048.

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

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

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

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

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

Bid discounts may be applied as per SFAC Chapter 14B. Subcontracting goal is 25% LBE. Call James Soncuya at 415-558-4080 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 CMD 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 **December 15**, **2014**; **1:30 p.m.**, at 1680 Mission Street, 4th 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 greater than \$25,000 to include performance and payment bonds for 100% of the contract award.

Class "A" license required to bid.

In accordance with 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.

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

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

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

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

12/11/14

CNS-2697170# SMALL BUSINESS EXCHANGE



CITY & COUNTY OF SAN FRANCISCO
DEPARTMENT OF PURI IC WORKS

Contract No. 2481J
(ID No. FCE14133)
TWIN PEAKS BOULEVARD COLD-IN-PLACE
RECYCLING PAVEMENT RENOVATION

Sealed bids will be received at 1155 Market Street, 4th Floor, San Francisco, California 94103 until 2:30 p.m. on January 14, 2015, after which they will be publicly opened and read. Digital files of Bid Documents, Plan Holders Lists, and Addenda may be downloaded at no cost from the Department of Public Works (DPW) Electronic Bid Documents Download site at www.sfdpw.org/biddocs, or purchased on a CD format from 1155 Market Street, 4th Floor, 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". Please visit the DPW's Contracts, Bid Opportunities and Payments webpage at www.sfdpw.org for more information. Notices regarding Addenda and other bid changes will be distributed by email to Plan Holders.

The Work is cold-in-place recycling pavement renovation, traffic routing, and all associated work along Twin Peaks Boulevard in San Francisco, California. The time allowed for completion is 30 consecutive calendar days. The Engineer's estimate is approximately \$739,680. For more information, contact the Project Manager, Ramon Kong at 415-554-8280.

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

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

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

The Contract will be awarded to the lowest responsible

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

Bid discounts may be applied as per SFAC Chapter 14B. Subcontracting goal is 13% LBE. Call James Soncuya at 558-4080 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 CMD 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 **December 18**, **2014**; **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 greater than \$25,000 to include performance and payment bonds for 100% of the contract award.

Class "A" license required to bid.

In accordance with 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.

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

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

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

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

12/11/14

CNS-2697195# SMALL BUSINESS EXCHANGE



DEPARTMENT OF PURI IC WORKS

NOTICE TO SUBCONTRACTORS
REQUEST FOR QUALIFICATIONS
STRUCTURAL CONCRETE AND
REINFORCEMENT
MOSCONE CONVENTION CENTER
FACILITIES EXPANSION PROJECT
JOB No. 7731A-20-P1A.B.2.3-24
SAN FRANCISCO, CALIFORNIA

The City and County of San Francisco (City) seeks responses to a Request for Qualifications (RFQ) from Trade Subcontractors interested in bidding the Structural Concrete and Reinforcement scope of work on the contract for the Moscone Convention Center Facilities Expansion Project located in San Francisco, California

The City seeks Trade Subcontractors with significant experience in major urban, multi-story civic, institutional or convention center projects which included structural concrete and reinforcement work. Qualified Trade Subcontractors shall have successfully completed projects that are LEED® Gold certified or better.

Trade Subcontractors who are evaluated and deemed pre-qualified to perform work will be invited to submit a bid. Trade Subcontractors who do not submit the pre-qualification information will not be allowed to bid the project.

If the City, at its own discretion, chooses to recommend any of the Structural Concrete and Reinforcement contract work to the Moscone Expansion District for its approval, the Trade Subcontractor will be asked to comply with all City contract requirements, including those of the City's Contract Monitoring Division (CMD).

The estimated date for issuing the Notice to Proceed (NTP) for Phase 1 Construction is April 27, 2015 and Phases 2 and 3 Construction is October 30, 2015.

Trade Subcontractors shall submit and will be evaluated on information with respect to their requisite experience on projects of similar size, scope and complexity. The information shall include general and specific experience, claim and surety history, financials, ability to meet schedule and budget requirements and experience in general management and coordination. Resumes of key personnel who will manage and supervise the construction shall be provided in the RFQ

response

Trade Subcontractors must hold valid contractor licenses and must provide ability to obtain corporate surety (payment & performance) bonds and insurance in order to be eligible for the pre-qualification (RFQ) evaluation. Digital files of the RFQ can be downloaded at no cost from the City's website at www.sfdpw.org/biddocs

Trade Subcontractors shall submit four (4) copies of their RFQ responses no later than 3:00PM on December 22, 2014, to San Francisco Public Works, 818 Mission Street, 4th Floor, San Francisco, CA 94103. Attn: Brook Mebrahtu

The evaluation of the RFQ is solely for the purpose of determining Trade Subcontractors who would be deemed qualified to bid for and perform the work outlined in this RFQ.

The City reserves the right to reject any or all responses to the RFQ and to waive technical errors in any response received.

12/11/14 CNS-2696264# SMALL BUSINESS EXCHANGE



UCLA

**GENERAL NOTICE** 

Please refer to the below-listed website for public notices of prequalification and bidding opportunities at UCLA:

http://www.capitalprograms.ucla.edu/Contracts/ ProjectsCurrentlyBidding

If you would like to register to receive free email notifications of bidding opportunities at UCLA, please refer to the website below:

http://www.capitalprograms.ucla.edu/About/NotificationSubscription



10 SMALL BUSINESS EXCHANGE **DECEMBER 11, 2014 - DECEMBER 17, 2014** 

#### **Most Active Market: Multifamily Residential**

Continued from page 1



#### Songpa Micro Housing SsD Seoul

Living Small In The Big City: Adapting to a changing program, an inventive project in Seoul mixes micro and small apartments with arts-focused functions.

Although they used repetitive units and simple construction in their Songpa Micro Housing in Seoul, Jinhee Park and John Hong of Single Speed Design (SsD) brought variety and style to the 5,500-square-foot project by animating the spaces in between and around the tiny apartments. Wrapped within a striking container of stainless-steel louvers and enhanced with outdoor and shared spaces, the eight residences subvert the monotonous forms of most micro housing. By design—and ultimately by the client's changes to that design—the project shows that this building type can play a flexible role in a city's mix of housing.

More info on each of these housing can be viewed on our website at the link below

www.sbeinc.com/resources/cms.cfm?fuseaction=news. detail&articleID=995&pageID=25

Source: http://archrecord.construction.com

## Deal Reached on \$1.1-Trillion FY15 Spending Bill

#### By Tom Ichniowski

Congressional negotiators have agreed on a \$1.1-trillion spending package that will fund most federal agencies through the rest of fiscal year 2015, and hold major construction programs at or near their 2014 levels.

The huge bill, the product of a bipartisan deal announced late on Dec. 9, includes an omnibus measure to keep all agencies operating, including their construction programs, through next Sept. 30 except the Dept. of Homeland Security.

DHS will run under a continuing resolution, or CR, through February. The spending package thus is being dubbed the "CRomnibus."

Still to come are Senate and House floor votes on the legislation. Those might not occur before a current appropriations measure lapses on Dec. 11, making a short stopgap necessary.

Among important construction accounts, the new bill freezes the federal highway obligation limit at \$40.3 billion, the same as its 2014 mark. It's also the 2015 level set in the current highway-transit authorization law, the Moving Ahead for Progress in the 21st Century Act.

Pete Ruane, American Road & Transportation Builders Association president and CEO, says of the new bill's highway figure, "No one can be satisfied with a static program.

He adds, "On the other hand, given what's going on with the budget overall, I think one has to be satisfied with the fact that there were no big cuts, as there have been several times over the last half-dozen years."

Stephen Sandherr, Associated General Contractors of America CEO, agrees. "At least we're dealing with a baseline...that's not diminished,"

Ruane also says ARTBA is convinced that the new bill's steady funding is a sign that Congress is ready to tackle the larger issue of surface transportation funding by mid-May 2015.

That includes filling a \$16-billion short-term 'hole" in the Highway Trust Fund, which would prevent a severe cut in the highway and transit programs.



In other transportation accounts, the CRomnibus keeps Federal Aviation Administration airport improvement grants at \$3.35 billion, the same as 2014.

But it slices the popular TIGER grant program by 17%, to \$500 million.

Negotiators pared the Army Corps of Engineers civil works program by less than 1%, to \$5.45 billion. "That's a strong number," says John Doyle, special counsel with law and lobbying firm Jones Walker LLC.

Doyle, a former senior Army civil works official, notes that the proposed 2015 level nearly matches an unexpectedly high FY 14 civil works total and comes in the context of tight limits on overall FY15 domestic discretionary funding.

Still, lawmakers sent a message to the Corps by cutting off FY15 money to implement new federal water-resources Principles and Guidelines for evaluating water-resources projects, which the White House issued in 2013. The funding cutoff effectively leaves the 1983 version of the "P&G" in place.

American Associaion of Port Authorities President Kurt Nagle observed that the CRomnibus provides \$1.1 billion for operations and maintenance dredging funded by the Harbor Maintenance Trust Fund, a 10% gain over 2014's ap-

Among other water programs, Environmental Protection Agency aid to clean water state revolving funds (SRFs), which help finance wastewater treatment projects, would stay steady with the 2014 level, at \$1.45 billion.

EPA drinking-water SRFs similarly are frozen at last year's \$907 million.

"I think these numbers are solid," Adam Krantz, National Association of Clean Water Agencies managing director for government and public affairs, said via email. "And we will continue to have to fight for increased spending levels as budgets get debated going forward.'

The General Services Administration's account funding new public-buildings construction got a 1% increase, to \$510 million.

The total includes \$216.8 million to continue work on a new border station at San Ysidro, Calif., and \$144 million for the Dept. of Homeland Security multi-building consolidation project in Washington, D.C.

GSA's repairs and alterations program was sliced 32%, to \$818 million.

The bill slashes Dept. of Defense construction spending by 33%, to \$6.56 billion.

It boosts the Dept. of Veterans affairs major construction projects account 64%, to \$562 million, but cuts VA's minor projects program 31%, to \$495 million.

Source: http://enr.construction.com

## The Myriad Benefits of Diversity in the Workplace

#### Continued from page 2

#### 1. Drive innovation.

In a recent Harvard Business Review article, Sylvia Ann Hewlett, Melinda Marshall and Laura Sherbin identified and highlighted companies with what they called "two-dimensional diversity." The leaders of these businesses had at least three inherent diversity traits and three acquired ones (culled from experience).

"Working in another country can help you appreciate cultural differences, for example, while selling to female consumers can give you gender smarts," the authors wrote.

Using new research, Hewlett and her co-authors found that these firms performed better in business, explaining, "By correlating diversity in leadership with market outcomes as reported by respondents, we learned that companies with 2-D diversity out-innovate and out-perform others.

#### 2. Increase creativity.

Teams that include workers from different backgrounds and experiences can come up with more creative ideas and methods of solving problems.

"The more your network includes individuals from different cultural backgrounds, the more you will be creatively stimulated by different ideas and perspectives," according to research by Harvard Business School professor Roy Y.J. Chua. "Importantly, these ideas do not necessarily come from the network members who are culturally

#### 3. Make recruitment easier.

Competition is fierce for the most talented workers. Research indicates that diversity can help you recruit top talent. In a recent Glassdoor survey, two-thirds of the people polled said that diversity was important to them when evaluating companies and job offers.

No matter whom you're recruiting a position, the data says they're likely to welcome joinining a diverse workforce. In addition, if you make an effort to recruit a wide variety of candidates -- not just those who went to the local college or who match the ethnicity of the rest of your staff -- your company is more likely to hire the best and the brightest in the labor market.

Talent is vital to improving the bottom line in an increasingly competitive economy, so you'll do your company a favor by selecting employees from the largest and most diverse set of candidates. And with a diverse workforce, your candidates will be more likely to accept your job offers. It's a benefi-

#### 4. Avoid high turnover.

According to the Labor Department, more people are quitting their jobs now than they have since 2008, meaning retention should be top of mind for managers. The Glassdoor survey found that 57 percent of people surveyed think their company should be doing more to increase diversity in its workforce.

Most business owners know that when an employee leaves, finding and hiring a replacement can be an extremely expensive process. In many cases, lack of diversity can create an unintentionally hostile environment for those who feel like they

With the current job market bouncing back, many people are now considering their options in a way they haven't in six years. Rather than dealing with turnover rates that could become increasingly high as communities become more inclusive, make a commitment to creating a diverse and discrimination-free work environment at your company.

Successful companies create internal programs, resources and networking groups after listening to employees and supporting efforts they're interested This not only supports diversity but has the added benefit of creating a tighter, more invested community among the workforce.

#### 5. Capture more of the market.

When your workplace is home to a diverse group of individuals from different backgrounds and experiences, your company can more effectively market to all groups of consumers, from a wide range of racial and ethnic backgrounds, men and women, older and younger adults and those who identify as gay, lesbian, bisexual or transgender. Building a diverse workplace can help you increase your company's market share.

Source: http://www.entrepreneur.com

## **Access to Capital**

#### **SMALL & MINORITY BUSINESS**

## The Small-Business Guide to Getting the Cash You Need

#### By Tanya Benedicto Klich

A clothing startup may need production financing to fulfill a large production order from a thriving boutique.

A construction company may need equipment leasing to pay for a new excavator, bulldozer or boom lift for a massive city contract.

A corner restaurant may need a merchant cash advance to survive a winter rut.

Small businesses need loans for different reasons. But before considering the different products available, ask yourself these questions first.

#### **STEP 1: SELF ASSESSMENT**

- 1. "Would I lend my own money to my business?"
- 2. "Do my customers recommend my business to their friends and family?"
- 3. "Do my employees feel engaged, valued and good about coming to work?"
- 4. "Do I have a mentor or experienced entrepreneur at my side?"
- 5. "Are my financials current?"

#### STEP 2: CONQUER CASH-FLOW & FINAN-CIALS FIRST

Once you've finished your assessment, get your paperwork in order.

 To obtain a traditional bank loan, it's important to understand what lenders are looking for. You'll be evaluated on business profitability, cash flow, credit history and collateral.

Inaccurate and incomplete financial records are the leading setbacks for small-business owners in the lending process, according to Ami Kassar of MultiFunding, a loan advisory and brokerage in Pennsylvania that works with small businesses across the country.

It's important to reconcile books and ensure that all money is accounted for by staying current on your payments, invoices, receipts, and tax financials, Kassar says. He adds that it's best to disclose any concerns to the lender up front.

To make sure your financials are current, take time at the end of each week or month to review and update your balance sheets, accounts receivables, current liabilities, and profit and loss statements. As a small business owner, you should be able to discuss these financials, especially when seeking a loan.

If you struggle to find the time, consider hiring an accountant on a part-time basis to assist your financial department either monthly or quarterly.

Aaron Lenhart, risk management consultant at Sageworks, says when pursuing a bank loan, a small-business owner's best bet is to seek relationship-based banking. Start with community banks or local branches that have proven, longstanding connections with the community, Lenhart advises. Make sure they're tapped into the local economy.

#### STEP 3: RESEARCH ALL AVAILABLE OPTIONS

It's possible your business can't qualify for a traditional bank loan. If that's the case, research and review alternative financing and consult with a professional to determine which work best for your small business. Kassar suggests looking to loans issued by the Small Business Administration (SBA) which offers a similar option to a bank loan.

SBA loans usually have more reasonable interest rates, though the application process can be paperwork-intensive.

Many regulations govern this loan program so it is critical to deal with an SBA preferred lender and connect with a representative at a bank with SBA experience.

If you can't obtain a bank or SBA loan, entrepreneurs can resort to alternative lending from institutions like CAN Capital, Merchant Cash and Capital, and OnDeck.

For business owners in need of meeting urgent obligations, merchant cash advances offer cash up front. The lender receives a set percentage of future credit/debit card sales until the loan is repaid.

Unlike banks and the SBA loan program, alternative lenders are unregulated so it's important to not rush this process. Know what lien they're placing on your company, the annual percentage rate (APR) and interest rate (IR). These are often short-term loans of six months with an average APR of 56%.

Lenders like Dealstruck, Funding Circle, Fundation and Lending Club offer amortizations of up to five years and have minimal to no pre-pay penalties.

While Kassar calls alternative lenders the "wild wild west" of lending, advocates like Billy Morrissey, CEO of Merchant Solutions Group, says his industry provided a lifeline to small business during the credit crisis and has continued to gain momentum ever since.

#### Here's a primer on some other options:

- A line of credit is a set amount, similar to a credit card. It's mostly available to well-established businesses.
- Commercial mortgages are for businesses seeking land or buildings. Owners will pay equal monthly payments for a set number of years with the property used as collateral.
- If you're seeking to lower finance charges, consider a debt consolidation loan to refinance current debts or secure a lower interest
- Many service-based businesses turn to accounts receivable financing/factoring, where
  the lenders purchases the borrowers accounts
  receivables with cash up front.
- Crowdfunding for debt can offer 3-5 year amortization periods.
- Leasing equipment from a manufacturer or specialized lender can help you free up capital for other uses.
- In an equipment sales lease back, the lender buys equipment at a percentage of liquidation value and later "resells" equipment back to you once the loan is repaid. This is useful for businesses when the equipment is a primary asset.

#### STEP 4: REALITY CHECK

While the first round of self-assessment questions is rigorous and requires brutal honesty, Kassar says it's best to maintain a cautionary approach. After selecting your loan option, consider how much money you really need because often, it's a lot less than you think.

Also, make sure you get a paying customer and a purchase order in place. Gathering positive referrals and demonstrating growth are essential to becoming bankable.

#### STEP 5: SLEEP ON IT!

Even if you qualify for a loan product, weigh all of your options and understand the terms and conditions. Review all the associated risks such as pre-payment or early termination penalties. Before you sign at the closing table, ask yourself:

- "Will this loan allow me to focus on growing my business and making it more profitable?"
- "Will I stop lying awake at night worrying about cash flow:"
- "Is the expense worth it?"
- "Will this loan address the problem that is actually causing my cash flow problems?"

And last remember that no loan is permanent, so review your debt at least once a year.

Source: http://www.entrepreneur.com

## City First to launch community development investing platform

#### By Mark Holan

Washington-based City First Enterprises is building an online crowdsourcing platform for investors who want to put their money to work in underserved communities.

John Hamilton, president of the nonprofit bank holding company, told me he hopes to go live by July. Then, investors will be able to channel their money toward specific projects or community development financial institutions, or CDFIs, which are regulated by the U.S. Treasury.

"At present, it is extremely difficult for those two groups to get together," Hamilton said. "The

design of this platform is to streamline and make this much easier. A CDFI can borrow money for itself or host projects as investor opportunities."

Online options will help investors target to lowincome housing, daycares, small businesses or other choices; pick specific neighborhoods, cities or states; or adjust the length, return or other terms on their investment.

"It's an electronic way to find and aggregate those projects," Hamilton said.

Though the platform is at least half a year from going live, it got a big investment boost late last month when Promontory Financial Group picked it as a winner in its inaugural Empowerment Awards. The Washington-based financial risk, reg-

ulation and compliance firm says the awards will support and raise awareness of sustainable financial innovations designed to help local communities.

"This kind of work is crucial to improving the economic health of cities and towns across the country," Promontory founder and CEO Gene Ludwig said in a release.

For City First, the award comes with a \$100,000 grant and pro bono consultations. Hamilton said he will use the money for personnel costs associated with the project, which he said has a "low seven-figure budget."

There are about 800 CDFIs nationwide with \$50 billion in assets, Hamilton said. He hopes the crowdfunding platform will attract a several dozen CDFIs,

thousands of investors and hundreds of millions of dollars in investment within a year or two.

As for investors' returns, Hamilton said those who want to put their money toward social good are typically satisfied with average lower yields of 1 percent to 5 percent.

"We want investors to think of it as an alternative to other fixed assets, such as having money in a CD or money market," Hamilton said. "But this is creating positive impact."

Source: http://www.bizjournals.com



## **Events &** Seminars





#### **DECEMBER 15, 2014**

SAN DIEGO CART MEETING

1st reported in SBE: 9/25/14 Location: San Diego, CA Bid Date: 12/15/14 7:30AM

Description last reported in SBE: 09/25/14 <u>Duration:</u> 07:30AM-08:30AM

SBA San Diego, 9325 Sky Park Ct # 300, San Diego, CA,

92123, NCMA President president@ncmasd.org

#### **DECEMBER 16, 2014**

HOW TO ESTIMATE START

1st reported in SBE: 11/20/14 Location: **Hawthorne**, **CA** 

Bid Date: 12/16/14 3:00PM

Description last reported in SBE: 11/20/14 <u>Duration:</u> 03:00PM-05:00PM

SBA Los Angeles, 13430 Hawthorne Blvd, Hawthorne, CA, 90250, Martha Cisneros, (310)973-3177,

Fax (562)938-5030

#### SBDC ORIENTATION

1st reported in SBE: 11/20/14 Location: Long Beach, CA Bid Date: 12/16/14 10:00AM

Description last reported in SBE: 11/20/14

<u>Duration:</u> 10:00AM-12:00PM SBA Los Angeles, Long Beach, CA, (562)938-5020, Fax (562)938-5030

#### ESSENTIAL STEPS FOR WRITING

1st reported in SBE: 11/20/14 <u>Location:</u> Santa Clarita, CA <u>Bid Date:</u> 12/16/14 10:00AM

Description last reported in SBE: 11/20/14 <u>Duration:</u> 10:00AM-01:00PM

SBA Los Angeles, 26455 Rockwell Canyon Rd, Santa Clarita, CA, 91355, Yolanda Rudio, (661)362-5900, Fax (562)938-5030

#### **DECEMBER 17, 2014**

#### NEW CLIENT ORIENTATION

1st reported in SBE: 11/20/14 Location: Santa Clarita, CA Bid Date: 12/17/14 4:30PM

Description last reported in SBE: 11/20/14 <u>Duration:</u> 04:30PM-05:00PM SBA Los Angeles, 26455 Rockwell Canyon Rd,

Santa Clarita, CA, 91355, Ylanda Rudio (661)362-5900, Fax (562)938-5030

#### **DECEMBER 18, 2014**

HOW TO DEVELOP AND IDEA INTO A BUSINESS

Bid Date: 12/18/14 9:00AM

Presented by: SCORE, Counselors to America's Small Business. Are you thinking about starting a new business? SCORE will help you take the right steps in the right order. Learn about the elements involved, including designing your business for your customer, not for yourself.

<u>Duration:</u> 09:00AM-11:00AM

SBA Sacramento, 4990 Stockton Blvd, Sacramento, CA,

#### **DECEMBER 19, 2014** HOW TO SUCCESSFULLY START YOUR NEW

BUSIN 1st reported in SBE: 11/20/14

Location: Lancaster, CA
Bid Date: 12/19/14 10:00AM

Description last reported in SBE: 11/20/14 <u>Duration:</u> 10:00AM-12:00PM

SBA Los Angeles, 44055 Sierra Hwy, Lancaster, CA, 93534, Yolanda Rudio, (661)362-5900,

Fax (562)938-5030

#### GUIDED BUSINESS PLAN

1st reported in SBE: 11/20/14 Location: Los Angeles, CA

Bid Date: 12/19/14 10:00AM

Description last reported in SBE: 11/20/14

Duration: 10:00AM-02:00PM

SBA Los Angeles, 3255 Wilshire Blvd #1501, Los Angeles, CA, 90010, Pacific Coast Regional, (866)301-9989,

Fax (562)938-5030

#### **QUICKBOOKS BOOT CAMP**

1st reported in SBE: 11/20/14

Location: Santa Clarita, CA Bid Date: 12/19/14 10:00AM

Description last reported in SBE: 11/20/14 <u>Duration:</u> 10:00AM-04:30PM

SBA Los Angeles, 26455 Rockwell Canyon Rd, Santa Clarita, CA, 91355, Yolanda Rudio,

(661)362-5900, Fax (562)938-5030



## **Grow Your Business! Subscribe to**

- 1. Bid Category: Procurements in construction, products, services and professional services categories.
- **Location:** Bids are sorted by location (alpha).
- 3. Title: Name of the bid or proposal.
  4. Location: Town or city in which the project is located OR the product is to be delivered.
  5. Bid Date and Time: Date and time bid is
- 6. **Prebid Conference:** Date and time; it will
- be indicated if conference is mandatory. Reference #: Number of the bid or proposal.
  If given, this number should be referenced
- when inquiring about the bid.

  8. Description: SBE maintains but does not publish bid descriptions. When available they are provided through daily email, daily fax, and on our website, www.sbeinc.com.

  9. Duration: The time allotted to complete a
- delivery or project

  10. Estimate: The owner's estimate of the dollar value of the bid or proposal.

  11. Last Addendum Received: The number of the
- 12. Owner: The agency by whom the contract is being released. When available, the name, address, telephone, fax number, contact
- name is included.

  13.Goals/Preferences/Special Subcontracting Requirements: Numerical goal and preference requirements for SBE (Small Business ence requirements for SBE (Small Business Enterprise), MBE (Minority Business Enterprise), WBE (Woman Business Enterprise), DBE (Disadvantaged Business Enterprise), SDBE (Small Disadvantaged Enterprise), SDBE (Small Disadvantaged Business Enterprise), SWBE (Small Woman Business Enterprise), LBE (Local Business Enterprise), DVBE (Disabled Veteran Business Enterprise). Special subcontracting provisions: SBSA-(Small Business Set-Aside), SDBSA-(Small Disadvantaged Business Set-Aside), 8(A)-(Set-Aside for Negotiation or for Bid by U.S. Small Business Administration Certified 8a firms), LSA-(Labor Surplus Area), TACPA-(Target Area Contract Preference Act), Entrp Zon-(Enterprise Zone),

#### • Business Services

#### ALAMEDA COUNTY

- 8 ENGINEERING SERVICES
- Location: ALAMEDA COUNTY, CA
  Date: 2/15/2015 3:00PM
- Ŏ Prebid Conf: 2/5/15 9:00 AM MANDATORY
- Ref#: 09-397
- Engineering services for groundwater monitoring at the Woolworth Rd, Regional Solid
- Waste Facility.

  <u>Duration:</u> 260 working days
- Estimate: \$75,000
- Last Addn Rcvd: 1
- Owner: Department of Transportation Sue Jobe, (916) 456-9956
- Goal: 5% SBE
- Notes: 1.
- SBSA: reqs in writing or fax, 10% bid bond Ğ – Ø**0**
- SIC: 1542 ###
- Docs Avail: Department of Transportation, Building E E-mail: pat\_myers@dot.ca.gov

Fed Aid-(Federal Aid Project), HUBZone-(Historically Underutilized Business Zone). 14.Notes: Reference to notes for federal procurement opportunities. 15.Comments: Additional information

- particular to this solicitation.

  16.SIC: Standard Industry Classification Code.

  17. ### (Symbols): Indicates a change since first reported.

  18.Location of bid documents.

#### Choose an option that meets your needs...

Includes 1 year subscription to SBE

newspaper with bid notices

**4** 2 Includes 1 year subscription to bid notice service by fax

**4** 3

\$200 Includes 1 year subscription to bid notice service by email OR by online access

\* Options include no more than 3 sub-categories persubscription

- I would like to receive bid updates by □Internet (login information will be emailed) □Fax □Email
- · Please choose the general category: ☐ Construction ☐ Business Services □ Professional Services □ Commodities (You will be sent a list of sub-categories
- If choosing fax or email services, list keywords for bid selection:

from which to chose.)

List location(s) of where your company

Company Name

Address\_

City/State/Zip \_

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703 Market Street Suite 1000, San Francisco, CA 94103 Fax your subscription form to (415) 778-6255

☐ Check Enclosed ☐ Charge (circle one) VISA/MC/AMEX

