

SMALL

BUSINESS

EXCHANGE

Vol 30, Edition 51 • MARCH 12, 2015

Voice of Small, Emerging Diversity Owned Businesses Since 1984

• NEWS • INFO • BIDS

Wealth Gap Between Blacks and Whites



Photo credit: <http://wadhwa.com>

“Perhaps no statistic better illustrates the enduring legacy of our country’s shameful history of treating black people as sub-citizens, sub-Americans, and sub-humans than the wealth gap,” the Atlantic’s Ta-Nehisi Coates wrote in his masterful essay, “The Case for Reparations.”

Is Even More Enormous
(and Shameful) Than You Think

By Jordan Weissmann

“Perhaps no statistic better illustrates the enduring legacy of our country’s shameful history of treating black people as sub-citizens, sub-Americans, and sub-humans than the wealth gap,” the Atlantic’s Ta-Nehisi Coates wrote in his masterful essay, “The Case for Reparations.” That gap, enormous and awful as it already was, has been growing since the recession. Last week, the Pew Research Center reported that the median white household was worth \$141,900, 12.9 times more than the typical black household, which was worth just \$11,000. In 2007, the ratio was 10 to one. The divide between white families and Hispanics was similar.

Depressing as those numbers sound, they may actually be a bit too upbeat. Pew is arguably overstating black wealth.

This part gets the tiniest bit technical, but here’s the overarching question to consider: Do you consider your car an asset? Or is it a consumer good? Because if you don’t count it as an asset, the median black household has virtually no “wealth”—which is what a family owns minus all of its debts—to speak of. Pew’s analysis is based on the Federal Reserve’s 2013 Survey of Consumer Finances. And when the central bank tallies up America’s net worth, it adds vehicles, along with some other durable goods, to the asset column, right along with things like houses, stocks, bonds, and savings. According to the Fed, the median vehicle is worth about \$15,800.

In some respects, it makes sense for the government to count cars and trucks toward wealth. After all, if you’re really pressed, you can sell your pickup. Insurance companies consider these things assets that can be insured. They’re worth something in a pinch. But there are also good reasons why we shouldn’t count consumer durables as wealth (for those wondering, Thomas Piketty doesn’t). For starters, families often need them. Most Americans probably can’t survive without a car. Second, they lose value over time. Home prices (often) go up, plus owners save on rent. Stocks appreciate. Bonds pay interest. But every extra mile you drive your car takes a bit off its resale price. It’s a depreciating asset.

What happens when you remove vehicles and other durables from the picture? For minority families, it gets much, much bleaker. According to New York University economist Edward Wolff (whom I cited in a recent post) the median black family, minus cars and the like, is worth just \$1,700 (40 percent have zero or negative wealth).

■ Continued on page 8

Black Owned Hotel Group to open hotel in downtown Oakland

By Black To Business

The Homage Hotel Group is giving you a chance to become a part of making Black History in the Travel and Leisure Industry. Homage is seeking to make a change in the American hotel industry, in which African Americans own less than 1% by opening a new hotel in downtown Oakland, CA. Though the vast majority of black

owned hotels are a franchise of Marriott or Hilton, the Oakland hotel is slated to be independently and black owned.

“Historically, it’s easier to secure funding if the management is done through established hotel management companies like the Hilton, Wyndham or Marriott,” Damon Lawrence, Homage Hotel Group CEO, says. “But Homage seeks to

■ Continued on page 8

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

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Permit No. 820



Damon Lawrence, Homage Hotel Group CEO

Community Outreach

AUBRY STONE: Teach & Train Financial Literacy to Black Youth

By Aubry Stone

At the California Black Chamber of Commerce it is, without question, our duty and honor to teach and train the next generation of African American entrepreneurs the most successful route to financial success personally and in business.

As the new century promised, society has ushered in a new business leader, formed from the age of digital technology and deep roots of ingenuity.

If nothing else, the great recession reminded us we must take things into our own hands and create our own way; and within our community we will survive by providing, quality services and innovative, state of the art products and prospering in the free market.

Our youth can take advantage of the emerging opportunities through our effort to provide financial literacy workshops and seminars. It is imperative that we have candid discussions about how to manage personal and business finance with our youth.

The Black Chamber stands in harmony with a national movement to prepare the next generation for financial stability.

President Barack Obama recently appointed Marc Morial, president of the National Urban League to the president's Advisory Council on Financial Capability for Young Americans.

Their goal is to emphasize financial capability among youth and young adults by building strong partnerships between the education community, private industry and government to coordinate the use of high quality financial literacy programming.

We must begin to teach and train our youth how to manage their money at the beginning stages of their life. At the very least, once they learn how to count, they should learn how to count the money they earn.

Our youth entrepreneurs and financial literacy workshops during the annual African American Leadership Weekend features sound financial practices and habits among young people that will increase their upward mobility.

We dig in to the nuts and bolts of financial management. Our intensive exercises challenge the youth on balancing their accounts, handling credit

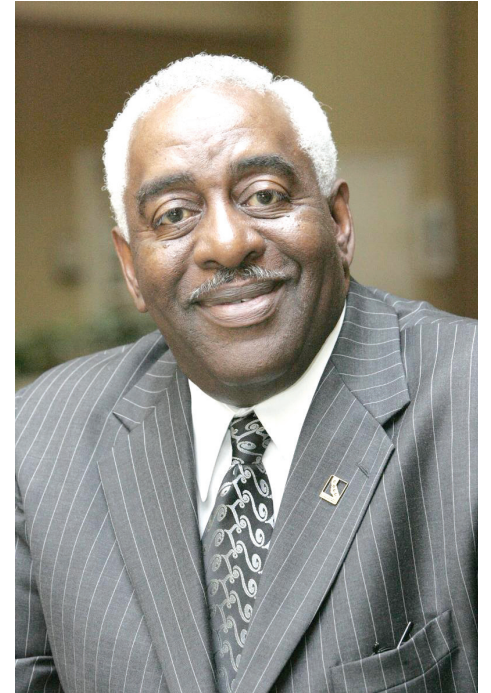
and debt and how they should not spend their financial aid check for college. We implore them to write out a budget, making it clear to them that their financial life can be broken down into categories of bills that must be paid for transportation, food, shelter, clothing, healthcare, entertainment and quite a few others. In addition, we give them tools to explore a variety of ways to enhance their income and live prosperous on their own financial terms.

It is always curious to see a 20 year old, puzzled when their living plan collapses because getting an apartment, maintaining a car, keeping the lights on, eating and buying a shirt and shorts, cost about two times more than his paycheck at the drive through. And he's still trying to find out what FICA is and why is it taking so much money out of his check every week.

While few of us know what a tax deduction really is, it is critical that we introduce these terms to our youth to increase literacy and understanding and improve economic conditions among African Americans and future business leaders of America.

The CBCC will remain in the forefront of this ongoing and continuous effort.

Source:: <http://sacobserver.com>



Aubry Stone, CBCC President

Building Inclusive Diversity: More Than Numbers

By Katherine Archuleta

My passion for building a federal workforce that looks like the America we serve is not just about numbers. It is about the American people benefiting from the talent, the wisdom, the experience, and the insights of people from every community in this great country. We need that diversity at every level and at every decision table.

In August 2011, the President issued an executive order that called for a government-wide coordinated effort to promote diversity and inclusion within the federal workforce. The President's Management Agenda builds on that commitment.

At the Office of Personnel Management, we work every day to help agencies build a workforce that reflects the bright mosaic of the American people. We know we must work equally hard to be sure that once hired, employees feel included and engaged at all levels of government. Although we know there's still much work to do, the data shows us that we are making progress on the President's vision.

For example, four years ago, the President set a goal of hiring 100,000 people with disabilities. I am proud to say that we are more than halfway toward reaching that milestone. In fact, OPM's latest report on the employment of people with disabilities shows that the federal government has hired people with disabilities at a higher rate than

at any time in the past 33 years.

Our data also shows a steady increase in making our Senior Executive Service more diverse. For example, in 2009, women represented just 31 percent of the SES. Today, they make up 34 percent of these senior leadership positions. We're also making progress in improving representation along all racial and ethnic lines.

OPM is expanding the data we collect through the annual Federal Employee Viewpoint Survey to capture information from employees who identify as lesbian, gay, bisexual, and transgender. As more LGBT employees self-identify through this powerful tool, agencies will be better equipped to support this important part of our federal family.

OPM is providing agencies with the tools, strategies, and guidance to help them continue this progress. This week, OPM unveiled the REDI Roadmap, its new Recruitment, Engagement, Diversity, and Inclusion Roadmap, which is designed to make sure that across government, we are using the latest data-driven expertise, digital tools, and collaborative thinking to continue to build, develop, and engage a talented and diverse workforce, now and for years to come.

REDI reflects OPM's commitment to the President's vision of ensuring that all segments of society are represented and feel included at every level of America's workforce. You can learn more about the new REDI Roadmap at www.opm.gov/REDI.

Source: www.whitehouse.gov

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AWARDS

• CITY OF LOS ANGELES

Black Business Association,
Outstanding Entrepreneur
Mayor's Advisory Board,
Outstanding Achievement as a Vendor/Supplier

• COUNTY OF LOS ANGELES

Black Business Association,
Outstanding Entrepreneur

• BAY AREA CONTRACT COMPLIANCE

OFFICERS ASSOCIATION
Champion of Diversity

• NAMCSC

Minority Advocate

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

Minority Advocate

EDITORIAL POLICY—The Small Business Exchange is published weekly. Publication is extended by one day for weeks in which holiday occurs on a Monday.

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The Small Business Exchange is adjudicated as a newspaper of general circulation by the Superior Court of the City and County of San Francisco, State of California, under the date January 29, 1988. Organized 1984.

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• San Francisco Contracts Monitoring Division

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MEMBERSHIP



ISSN 0892-5992

NORTHERN CALIFORNIA
SUB-BID REQUEST AD

Balfour Beatty
Construction

2335 Broadway, Suite #300 • Oakland, CA 94612
(510) 903-2054
Contact: Chet Brians • cbrians@balfourbeattyus.com

PROJECT: Transbay Block 9
LOCATION: San Francisco, CA
BID DUE DATE: March 26, 2015 at 2:00 PM
OCII project and 50% SBE / LBE goal

SCOPE OF WORK: Bid Package Group 1:

- Mechanical Systems – Design/Build
- Plumbing – Design/Build
- Electrical – Design/Build
- Fire Protection – Design/Build
- Curtainwall Systems – Design/Build
- Elevators – Design/Build
- Shoring Systems – Design/Build
- Excavation, Remediation and Demolition
- Dewatering Systems

Proposing Subcontractor/Supplier

You are hereby invited to submit a bid proposal to provide labor, material and equipment as necessary to perform the Work according to the your respective discipline per the corresponding Bid Package(s) listed above for the **Transbay Block 9** located in San Francisco, California. Your bid is to be in based on the Contract Documents, as prepared by SOM, and other Bid Instructions, Contract Appendices, and Attachments.

KEY DATES/INFORMATION

PRE-BID MEETING: March 5, 2015 at 2:00PM
LOCATION: San Francisco Branch Library
Park Meeting Room
1833 Page Street, San Francisco, California
LAST DAY FOR RFI'S: March 18, 2015 at 4:00PM
FINAL ADDENDA: March 20, 2015 at 4:00PM
BID PROPOSALS DUE: March 26, 2015 at 2:00PM

Bid Documents and other pertinent information can also be downloaded directly from Balfour Beatty Construction's **Egnyte** site at the following link:

Link to bid documents:
<https://bbcus.egnyte.com/fl/3wucvVI4z2>

Link to prequalification site:
www.balfourbeattyus.com

Plans and Specs. are also available at Balfour Beatty Construction office.

2015 Small Business Procurement Fair



2015 Small Business
Procurement Fair

All Small and Disabled Veteran
Businesses are invited to attend



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ADMISSION

Jack London Aquatic
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115 Embarcadero
Oakland, CA
510.286.7110

Don't miss the opportunity to meet Caltrans
purchasers and have an opportunity to network
and sell your products!

March 25, 2015

Register @
<http://www.dot.ca.gov/dist4/smallbusiness/>

Vendor Sign-in: 10:00 AM
Procurement: 10:30 AM – 12:30 PM

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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

Some Cities May Soon Make Contractors
Hire Local for Transportation Projects

By Daniel C. Vock

Cities and states will be able to require contractors on federally funded transportation projects to hire local workers for those projects, U.S. Transportation Secretary Anthony Foxx announced Tuesday.

The move, hailed by many mayors as a way to help create jobs, would also allow the localities to require the construction companies to hire veterans or low-income workers.

Federal law currently requires that bids be awarded to the lowest bidder, in most cases.

"We are developing a pilot that will help us learn about how having a more robust hire provision at the federal level would actually work and what some of the challenges actually are. It's been 40 years since this has been tested," Foxx said.

The changes would give the cities and states that participate in the program "maximum flexibility"

to determine who would qualify as local residents, or whether to also include low-income residents or veterans, Foxx said.

But the one-year pilot program only applies to money received from the Federal Highway Administration and the Federal Transit Administration. Federal transportation officials will determine whether the extra requirements "unduly limit competition." If they find the restrictions do not substantially affect competition for bids, they could further loosen restrictions in the future.

Los Angeles Mayor Eric Garcetti praised the move.

"Out here in L.A., if we had no money in, we could get creative and talk about local hires. But as soon as we had a dollar of federal money in, we could not put in there, 'You're going to hire locals,'" he said. "That was taking one of our most important tools away in exchange for a dollar or more from the feds."

Continued on page 6



Construction crews use barges and cranes to repair the Tappan Zee Bridge.

Photo credit: AP/Julie Jacobson

Northern/Central/Southern CA. Sub-Bid Request Ads

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

State Highway in Merced County at and near Snelling from 0.3 Mile North of Oakdale Road to La Grange Road
Caltrans No. 10-0Y9104
Federal Aid Project No. ACSTP-S059(059)E
Engineer Estimate: \$2,260,000 - 45 Working Days
Goal: DBE 14%
Bids: March 18th, 2015 @ 2:00 PM

Requesting Sub-quotes for (including but not limited to): Fabric & Oils, Construction Area Signs, Traffic Control, Raise Iron-Utilities, Cold Plane, Aggregate Base, Asphalt Paving, Grinding, Object Marker, Thermoplastic & Painted Traffic Stripe & Marking, Pavement Marking, SWPPP Planning, Water Truck, Sweeper and Trucker.

Scope of Work: Repair failed areas and construct RHMA resurfacing.

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

Plans and Specs are available to view and copy at our office or the Caltrans website www.dot.ca.gov/hq/esc/oe/. Contact Mark Smith 925-606-2400 mark.smith@rgwconstruction.com for any questions, including bonding, lines of credit, or insurance or equipment or material suppliers. Subcontractors should be prepared to submit payment and performance bonds equal to 100% of their quotation. For bonding and other assistance, please call.

RGW Construction, Inc.
Contractors License A/B 591940
550 Greenville Road • Livermore, CA 94550 • Phone: 925-606-2400 • Fax: 925-961-1925
An Equal Opportunity Employer

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

CARLSBAD WATER RECYCLING FACILITY
PHASE III EXPANSION (DB)
PROJECT NO. 5209

Owner: The Carlsbad Municipal Water District
Location: Carlsbad, CA
Bid Date: April 9, 2015 @ 2:00 P.M.
All Sub-Bids Due: April 2, 2015 @ 2:00 P.M.

J.F. Shea Construction, Inc.
667 Brea Canyon Road, Suite 30 • Walnut, CA 91788-0489
Phone: (909) 595-4397 • Fax: (909) 444-4268
Contact: Lori Olivas, lori.olivas@jfshea.com

J.F. Shea Construction, Inc. is soliciting your participation in the preparation of this bid. We are particularly interested in bids from subcontractors/suppliers for the following work items: Demolition, AC Paving, Hydroseeding, Ready-Mix Concrete, Reinforcing Steel, Masonry, Miscellaneous Metals, Roofing, Painting & Coatings, Welding, Materials Testing / QC Services, Pipe Supply, Valves, Pump Equipment, MF Equipment, Electrical and Instrumentation

Plans and Specifications are available from: The City of Carlsbad is issuing bid documents through ebidboard. The following link will lead you to the free download: <http://www.carlsbadca.gov/services/depts/finance/contracting/default.asp> . Plans may also be viewed at the Dodge Plan Rooms or at our Walnut Office.

J.F. Shea Construction, Inc. is an equal opportunity employer and intends to negotiate in good faith with interested MBE/WBE/SBE/DVBE/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:

Hwy 280 Embankment and Roadway
San Jose - Caltrans #04-1SS524
BID DATE: March 26, 2015 @ 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, Water Pollution Control Program, Sweeping, Asbestos Compliance Plan, Treated Wood Waste, Noise Monitoring, Dust Control Plan (Naturally Occurring Asbestos), Core Concrete, Clearing & Grubbing, Erosion Control, Roadway Excavation (Naturally Occurring Asbestos), Structure Excavation, Soil Densification (High Density Polyurethane), Structure Backfill, Controlled Low-Strength Material, Imported Borrow, Geosynthetic Reinforcement, Prime Coat, Geosynthetic Pavement Interlayer, Tack Coat, Structural Concrete Approach Slab, Minor Concrete, Joint Seal, Underground, Rock Slope Protection, Misc. Iron & Steel, Concrete Barrier, Paving Notch Extension, MBGR, Striping & Marking and Construction Materials

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

REQUEST FOR LBE, SLBE & DVBE SUBCONTRACTORS AND SUPPLIERS FOR:

955 High Street Paving Phase 2
Oakland Unified School District
BID DATE: March 17, 2015 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Demolition, Class 2 Contaminated Disposal, Concrete, Underground, Surveying and Construction Materials

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

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

Seeking MBE, DVBE, DBE, WBE, SBE, SBRA, LSAF, HUB subcontractors and suppliers for AGUA HEDIONDA SEWER LIFT STATION, VISTA/CARLSBAD INTERCEPTOR SEWER REACHES VC11B-VC15 AND RECYCLED WATER LINE; CONTRACT NO. PWS13-40UTIL
Project Owner: City of Carlsbad, CA
Project Location: Carlsbad, CA
Bid Date: Wednesday April 1, 2015

Trades: SWPPP, Dewatering/Sewer Bypassing, Shoring/Shafts/Piling, Landscaping & Irrigation, Fencing, AC Paving/Curbs/Stampcrete, Striping/Pavement Markings, Horizontal Directional Drilling, Microtunneling, Reinforcing Steel, Misc. Metal/Structural Steel, HVAC, Electrical & Instrumentation, Supply of Pipe and Valves, Aggregates, Redi-Mix Concrete.

Plans are available to download on City of Carlsbad Bids & Contracts website

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
An Equal Opportunity Employer

REQUEST FOR CERTIFIED DBE SUBS & SUPPLIERS FOR:


The City of Dixon, CA
Wastewater Treatment Facility Improvements Project
Project 184030042
State Revolving Fund Project
BID DATE: March 26, 2015 at 2:00 PM

We are soliciting quotes for the following items of work Division 2 through 17, including, but not limited to: Demolition, Clear & Grub, Earthwork, Dewatering, Utility Line Marking, Vegetative Erosion Control, Landscaping & Irrigation, AC Paving, Joint Seal Assembly, Epoxies and Floor Grouting, Rebar, Erect Steel Structures, Painting & Staining Concrete, Masonry, Underground Utilities, Fencing & Gates, Metal Railing, Electrical, Instrumentation (including Testing, Calibration and Installation), Minor Concrete, Sawcutting & Core Drilling, Structural Steel, Misc. Metals Fabrication (including Grating, Stair Treads, Floor Plates & Metal Support Framing), Pipe Railing, Abandon Well, Welding, Membrane Waterproofing & Repellants, Interior Doors, Overhead Doors and Hatches, Ready Mix, Concrete Pumping, Pipe (including Copper, RCP, Steel, Stainless, Ductile and Plastic Pipe), Valves, Slide Gates, Flap Gates, Stop Gates, Const. Material Supplies, Misc Metals/Iron & Steel, Trucking, SWPPP Plan, SWPPP Materials, Underground Precast, Street Sweeping, Aggregates Supply (including: Sand, Class 2 Agg Base, Crushed Rock & Rip Rap).

Non-DBE Subs/Suppliers: You will be expected to carry a proportionate percentage of 2nd-tier participation with your quote. 2nd-tier participation will be evaluated with your price.

100% performance and payment bonds will be required for the full amount of the subcontract price. Please contact Flatiron for any assistance to this solicitation, including obtaining bonding, insurance, equipment, materials and/or supplies. Provide subcontractor and supplier quotes as early as possible to enable estimators to perform a thorough evaluation of all quotes received. Quotes can be broken down into comparable packages as reasonably necessary to facilitate participation. Quotes must be valid for the same duration as specified by the Owner for Contract Award. We are signatory to Operating Engineers, Laborers, Ironworkers, Cement Masons, Carpenters and Pile Drivers Unions. Non-signatory subs will be required to sign an agreement for trades covered under our union agreements. Flatiron intends to work cooperatively with all subcontractors and suppliers for all bid items you are licensed and qualified to perform. Bid items can be split to facilitate participation from all certified firms. Flatiron West will reimburse for bond premium up to 2%. Subs must possess current contractors license, insurance and workers compensation coverage meeting our requirements. Waiver of Subrogation is required. Please contact Flatiron for any assistance required by your firm.

Project documents are available for free viewing on ARC Sacramento Planwell (Public Planroom). They may be purchased by contacting ARC at 916-443-1322. Project documents may also be viewed in our office by appointment only. Email: LiSimon@flatironcorp.com for appointment to view plans and specs in our office. Upon email request only, Flatiron will provide electronic docs by Sharefile link. Due to Non-DBE and DBE submittal requirements at bid time, if you intend to bid to us on this project, we will require your quote by no later than Noon on Bid Day.



FLATIRON WEST
2100 Goodyear Rd Benicia, CA 94510
Phone 707-742-6000 Bid Fax 707-746-1603
Email quotes to: FWNCBID@flatironcorp.com
WE ARE AN EQUAL OPPORTUNITY EMPLOYER

Northern & Southern California Sub-Bid Request Ads

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

**SAN FRANCISCO INTERNATIONAL AIRPORT
TAXIWAY Z1 BLAST DEFLECTOR
Contract No. 9354**

OWNER:

CITY AND COUNTY OF SAN FRANCISCO
San Francisco International Airport, 676 N.
McDonnell Road, C, San Francisco, CA 94128

BID DATE: MARCH 24, 2015 @ 2:00 P.M.

We hereby encourage responsible participation of Micro and Small Local Business Enterprises Certified by the City and County of San Francisco, and solicit their subcontractor or materials and/or suppliers quotation for the following types of work including but not limited to:

SOIL STABILIZATION FABRIC, PCC PAVEMENT, PAINT REMOVAL, STRIPING, MINOR CONCRETE STRUCTURES, JET BLAST DEFLECTOR, ELECTRICAL, BARRIER RAIL, CEMENT TREATED BASE, CRUSH AGGREGATE BASE, COLD-MILL ASPHALT CONCRETE, TRUCKING, WATER TRUCKS, STREET SWEEPING.

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

Gallagher & Burk, Inc.

344 High Street • Oakland, CA 94601
Phone: (510) 261-0466 • FAX (510) 261-0478
Estimator: ALAN MCKEAN
Website: www.desilvagates.com

An Equal Opportunity Employer

DeSilva Gates Construction, L.P. is soliciting for DBEs for the following project:

2014 OVERLAY PROJECT

Federal Aid Project No. STPL-5029(033)

OWNER: CITY OF REDWOOD CITY

City Hall, 1017 Middlefield Road, Redwood City, CA

BID DATE: March 17, 2015 @ 3:00 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, LOOP DETECTORS, PAVEMENT REINFORCING FABRIC, MINOR CONCRETE, STRIPING, TRUCKING, WATER TRUCKS, 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 DeSilva Gates Construction. DeSilva Gates Construction will pay bond premium up to 2%. Subcontractors must possess current insurance and worker's compensation coverage meeting DeSilva Gates Construction's requirements. Please call if you need assistance in obtaining bonding, insurance, equipment, materials and/or supplies. Plans and specifications are available for review at our Dublin office.

DeSilva Gates Construction

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

An Equal Opportunity Employer

DeSilva Gates Construction, L.P. is soliciting for DBEs for the following project:

City of Yuba City

**Garden Highway Complete Streets Rehabilitation
Contract No. 13-02**

OWNER: City of Yuba City

Department of Public Works
1201 Civic Center Boulevard
Yuba City, CA 95993

BID DATE: March 11, 2015 @ 10:00 A.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, Electrical, Fabric, Minor Concrete, Striping, Trucking, Water Trucks, Street Sweeping, Class 2 Aggregate Base Material, Hot Mix Asphalt (Type A) Material**

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

DeSilva Gates Construction

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



Proven Management, Inc.

2000 5th Street, Berkeley, CA 94710
Phone: 510-671-0000 • Fax: 510-671-1000

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

R LINE P-377 to P-380 STRUCTURE UPGRADE

BART Contract No. 15PE-120

Bids: March 31, 2015 @ 2pm

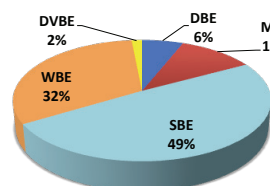
SUBCONTRACTING GOALS - MBE-23% - WBE-12%

Trades include but not limited to: Demolition; Selective Demolition; Preservation & Restoration; Concrete Restoration; Portland Cement & CIP Concrete; Falsework; Concrete Accessories; Non-Shrink Grout; Metal Welding; Metal Fabrications; Traffic Signs; Low & Medium-Voltage Wires & Cables; Electrical; Earthwork; Clearing & Grubbing; Dewatering; Shoring & Underpinning; Excavation Support & Protection; Micropiles; Asphalt Paving; Concrete Curbs, Gutters & Walks; Traffic Stripes; Pavement Markings; Pavement Markers; Chain Link Fences & Gates; Planting; Support & Protection of Utilities

PMI will provide assistance in obtaining necessary bonding, insurance, equipment, supplies, materials or 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.

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**AUDIENCE PROFILE
Small Business Exchange, Inc.**



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CONTACT: ADRIANNE LEWIS

Email: Adrienne@arntzbuilders.com

REQUESTS QUOTATIONS FROM ALL
CERTIFIED DVBE/SBE/DBE/WBE/MBE/LBE
and ALL QUALIFIED SUBCONTRACTORS &
SUPPLIERS
FOR ALL TRADES

FOR THE FOLLOWING PROJECT:

**DANIEL WEBSTER ELEMENTARY SCHOOL
MODERNIZATION**

SFUSD PROJECT NO. 11499

SAN FRANCISCO, CA

BID DATE: March 24, 2015 at 2:00PM

ESTIMATE: \$8,250,000

Trades needed but not limited to: Bracing, Shoring and Underpinning, Site Work, Earthwork, Paving and Underground, Pavemarking, Chainlink Fences and Gates, Landscaping, Site and Structural Concrete, Structural Steel, Steel Decking, Polished Concrete, Shotcrete, Metal Fab, Metal Stairs, Decorative Metal Railings, Rough and Finish Carpentry, Interior Architectural Woodwork, Plastic Paneling, Crystalline Waterproofing, Traffic Coatings, Batt Insulation, Under-Slab Vapor Retarders, Self-Adhering Sheet Wall Membranes, Wall Cladding Support System, Fiber Cement Panels, TPO Roofing, Flexible Flashing, Roof Accessories, Applied Fireproofing, Intumescent Mastic Fireproofing, Firestopping, Joint Sealants, Expansion Control, Doors, Frames and Hardware, Overhead Coiling Doors, Elevator Smoke Door Containment Systems, Glass, Glazing and Aluminum, Skylights, Gypsum Board and Shaft Wall Assemblies, Tiling, Acoustical Ceilings, Resilient Base and Flooring, Resinous Flooring, FRP Panels, Painting, Visual Display Surfaces, Toilet Accessories and Compartments, Bird Control Systems, Signage, Fire Extinguishers and Cabinets, Toilet and Bath Accessories, Entrance Floor Mats and Frames, Fire Suppression Sprinkler System, Hydraulic Elevator, Wheelchair Lifts, HVAC, Plumbing, Electrical and Hazmat.

BONDING, INSURANCE, TECHNICAL ASSISTANCE AVAILABLE. PLANS AVAILABLE IN GC'S PLAN ROOM. SUCCESSFUL SUBCONTRACTORS WILL BE REQUIRED TO SIGN ARNTZ BUILDERS, INC. STANDARD SUBCONTRACT AGREEMENT WHICH INCLUDES ARNTZ BUILDERS, INC. REQUIREMENT THAT SUBCONTRACTORS PROVIDE A 100% FAITHFUL PERFORMANCE AND PAYMENT BOND OF THE SUBCONTRACT PRICE FROM A TREASURY LISTED SURETY COMPANY ACCEPTABLE TO ARNTZ BUILDERS. BOND PREMIUM TO BE INCLUDED IN BID AS A SEPARATE ITEM. SUBCONTRACTORS WILL BE REQUIRED TO PROVIDE A WAIVER OF SUBROGATION ENDORSEMENT TO THEIR WORKERS COMPENSATION INSURANCE.

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AND LABORER'S**

**COLLECTIVE BARGAINING AGREEMENTS
AN EQUAL OPPORTUNITY EMPLOYER**

Roebuck Construction, Inc.

We are requesting bid quotations from all Subcontractors and Suppliers and DVBE Subcontract/Supplier for the following

San Francisco Unified School District

Daniel Weber Elementary School

Modernization, Project No. 11499

Bid Date: March 24, 2015 @ 2:00PM

PLEASE FAX US YOUR BID PROPOSAL
AT LEAST 2 HOURS PRIOR THE BID
OPENING. THANK YOU.

ROEBUCK CONSTRUCTION, INC.

1780 Oakdale Avenue • San Francisco, CA 94124

Estimator: Ruairi Murphy

Tel: 415-255-1506 • Fax: 415-255-1508

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T.B. PENICK & SONS, INC.

IS REQUESTING SUBBIDS FROM
QUALIFIED AND CERTIFIED LOCAL
BUSINESS ENTERPRISES, SUBCONTRACTORS, SUPPLIERS AND SERVICES FOR ALL TRADES PER CONTRACT DOCUMENTS FOR CONSTRUCT OF:

SFUSD

VISITACION VALLEY MIDDLE SCHOOL

MODERNIZATION

450 Raymond Street, San Francisco, CA 94134

Bid Date: March 18, 2015

BID TIME: 2:00 P.M.

SCOPE OF WORK: Survey, Erosion Control, SWPPP/QSP, Earthwork, Demolition, Hazardous Abatement, Site Utilities, AC Paving, Striping & Signage, Site Concrete, Chain Link Fence, Site Furnishings, Restoration of Surfaces, Shotcrete, Concrete, Concrete Rehabilitation, Rebar, Structural Steel, Misc. Metals, Expansion Joint Cover Assemblies, Rough Carpentry, Finish Carpentry / Millwork, Waterproofing/Caulking, Insulation, Building Envelope Underlayment, Thermoplastic Polyolefin/Roofing, Flashing & Sheet Metal, Firestopping, Joint Sealers, Doors/Frames & Hardware, Overhead Doors, Glass & Glazing, Canopies, Portland Cement Plaster, Drywall & Metal Studs, Tile, Acoustical Ceilings, Wood Gymnasium Flooring, Resilient Flooring, Resinous Flooring, Tectum Wall Treatment, Fiberglass Wall Panels, Painting & Coatings, Tackable Wall Panels, Visual Display Boards, Toilet Partitions & Accessories, Signage, Lockers, Fire Extinguishers & Cabinets, Assistive Listening System, Food Service Equipment, Science Equipment, Laboratory Furniture, Entrance Floor Mats & Frames, Manual Window Shades, Electric Window Shades, Fire Sprinklers, Elevator, Wheel Chair Lifts, Emergency Evacuation Chairs, HVAC, Plumbing, Electrical, Low Volt, Final Cleaning, Temp Power and Temp Fencing.

*Project is Prevailing Wage

*Department of Industrial Relations (DIR) registration is required. Please go to <https://efiling.dir.ca.gov/PWCR/> and incorporate your DIR verification to us on March 11, 2012 with your Bid.

FTP Site for ALL bid Documents:

Site: <http://download.tbpenick.com>

Username: vvm5

Password: vvm52

(username and password are case sensitive)

T.B. Penick & Sons, Inc.

15435 Innovation Drive Suite 100

San Diego, CA 92128

Phone: (858) 558-1800 • Fax (858) 373-1455

SMALL BUSINESS EXCHANGE

African American Honor Students 21st Annual Award Ceremony

By: Barry V. Dow, M.Ed

The 21st annual African-American Honor roll ceremony for students of the San Francisco Unified School District was held at the illustrious St. Mary's Cathedral on February 25, 2015. During the 1990's, the honor roll ceremony was sponsored by the San Francisco Unified School District, (SFUSD), but after several complaints from the Chinese community in 2001, the district was

forced to stop sponsoring the honor ceremony. As a result, the San Francisco Alliance of Black Educators and the Black community, have been facilitating the students.

This year over 2000 people came to recognize the scholastic achievement of African-American youth. Several Black community leaders and elected officials, including Rev. Amos C. Brown, president of the NAACP- San Francisco Branch and several executive committee members, Board of Supervisors President, London Breed, District

#10 Supervisor Malia Cohen, School Board member Shamon Walton, SFAACC Vice President, Matthew Thomas, Emily Wade-Thompson, President of the Alliance of Black Educators, several men from the Men's Mentoring Movement and Access Advocates, supported the young scholars.

The honor ceremony was a beautiful exhibition of young African-American scholars. 1000 children from the schools around San Francisco entered the sanctuary. The auditorium was full of excitement and anticipation of this great Afro-

centric Awards Ceremony. The Mission High School ROTC presented colors; the audience sang the Negro National Anthem, "Lift Every Voice And Sing". There were African dancers and drummers, rappers & spoken word performers. Several members of the staff wore African attire in recognition of Black History Month. The evening was a serendipitous experience of culture, academia and pride, which will be the topic of discussion for many of these honor students for years to come.



Some Cities May Soon Make Contractors Hire Local for Transportation Projects

Continued from page 3

Garcetti's predecessor, Antonio Villaraigosa, pushed the federal government four years ago to allow municipalities to include workforce requirements when they asked for bids. Villaraigosa had been looking for a way to rekindle the local economy at a period of high unemployment, and he wanted to make sure local residents got a larger

share of the estimated 166,000 transportation jobs in the region. Villaraigosa raised the issue when he headed the U.S. Conference of Mayors, and the group later endorsed the concept. William Bell, the mayor of Birmingham, Ala., said his city launched apprenticeship programs to train new construction workers after the recession. "It would all be for naught if we did not have the jobs to support those young men and women who go through this

training process," he said. "The changes that have been made in the rules today would allow us to help create those job opportunities for our citizens and to put us on a stronger footing for growth in the future."

Atlanta Mayor Kasim Reed said the new pilot project would help his city be "more bold" in its efforts to employ local residents, especially as the

city leads a \$6 billion effort to upgrade Hartsfield-Jackson Atlanta International Airport.

"To the extent that we can focus on local residents, low-income individuals and, of course, our veterans, cities are going to thrive and our country is going to do better," Reed said.

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

Technology Inclusion

Apple’s Cook agrees with Rev. Jackson: March for diversity not over

By Jon Swartz

The stark lack of diversity in Silicon Valley was on the agenda at Apple’s annual shareholder meeting here Tuesday.

Apple CEO Tim Cook gave the Rev. Jesse Jackson the floor before taking questions from investors, one of whom pressed the technology giant to more forcibly publicize its moves to diversify its board of directors and executive team.

“We urge you to put more people of color in top management ... and look like America,” Jackson said in a statement during the 75-minute meeting.

Cook readily agreed. “Our diversity is increasing ... and I want it to be better — it will get better,” Cook said. “This does not happen overnight. The recruiting process takes time. But rest assured: We get it.”

In an interview with USA TODAY before his remarks, Jackson offered words of praise for Apple, which is donating more than \$50 million to non-profit organizations to increase the ranks of women and minorities in Silicon Valley and the tech industry, dominated by white and Asian men.

As racial tensions mount across the country, “This represents the best about America with all the news that is so painful,” Jackson told USA TODAY. “This grant is a big deal.”

With its donation, Apple will support the Thurgood Marshall College Fund and the National Center for Women and Information Technology to help more women, minorities and veterans find work in tech.

“The fund is not a cost to the company but value added,” said Jackson, who vowed to continue to push tech firms to diversify their predominantly white male boards of directors.

Jackson has met with Cook and other tech leaders in a year-long mission to get them to devote substantial resources to reversing the historic pattern of exclusion in Silicon Valley.

Intel said in January that it would spend \$300 million on increasing diversity. Jackson addressed the need for more action at the shareholder meeting, where the audience loudly applauded him.

“President Obama said in Selma (Ala.) this weekend, ‘the march is not yet over,’” Jackson said

in a statement. “In Silicon Valley, the march for diversity and inclusion is just beginning. Several companies are implementing new diversity and inclusion strategies, most notably Intel’s landmark \$300 million diversity initiative.

“Apple and this thriving Silicon Valley are solving the world’s most challenging and complex problems. Diversity and inclusion is a complex problem — if we put our collective minds to it, we can solve it, too. Tim (Cook), with Apple and your creative leadership, sensitivity and commitment, we know it can be done.”

Jackson has led the diversity charge in Silicon Valley. Last year, he attended shareholder meetings for Google, Hewlett-Packard, Facebook, Verizon and eBay. He hinted in an interview that more tech and biotech firms will make contributions similar to Apple’s and Intel’s.

His RainbowPUSH Coalition is hosting PUSHTech2020, a summit in May to accelerate diversity and inclusion. Intel CEO Brian Krzanich has been tapped to deliver the keynote address.

“This was very encouraging,” Jackson told USA TODAY after the meeting. “I see a forward momentum.”

A day after unfurling the Apple Watch and a new MacBook Pro, Cook took several questions from shareholders on:

- Acquiring electric-car maker Tesla Motors. “We don’t really have a relationship with Tesla,” Cook said. “I’d like Tesla to pick up CarPlay (dashboard technology). Was that a good way of avoiding the question?”
- Its acquisitions. Earlier in his overview to investors, Cook said Apple had acquired 23 companies the last 15 months, but keeps them largely quiet. Last year, it plunked down \$3.2 billion on Beats.
- CarPlay, HomeKit, HealthKit and other technologies. “We want to extend iOS into parts of your life and make it seamless,” Cook said. “We are trying to make your life simpler.”
- Apple’s partnership with IBM. “These companies fit like gloves” with complementary strengths: IBM (services) and Apple (devices).

Organization and Mission

The Rainbow PUSH Coalition (RPC) is a multi-racial, multi-issue, progressive, international membership organization fighting for social change.



Photo Credit: Rainbow PUSH Coalition



Photo Credit: Rainbow PUSH Coalition

RPC was formed in December 1996 by Reverend Jesse L. Jackson, Sr. through the merging of two organizations he founded earlier, People United to Serve Humanity (PUSH, 1971) and the Rainbow Coalition (1984). With headquarters in Chicago and offices in Washington, D.C., Atlanta, Detroit, Houston, Los Angeles, New York, and Oakland, we work to make the American Dream

a reality for all our citizens and advocate for peace and justice around the world. We are dedicated to improving the lives of all people by serving as a voice for the voiceless.

See more at: http://rainbowpush.org/pages/the_organization#sthash.ptRsa5M.dpuf

Source: USA Today

Public Policy

EDD Online/Communication With Small Business



Small Business California will be sponsoring a bill in Sacramento requiring businesses to file their quarterly wage statements online with EDD. It is estimated that only 35% of the businesses in California file online.

As a result of sponsoring this, we were able to get the timeline extended from January 1, 2016 to 2017. We will also be working with EDD in a marketing effort to let small businesses know about this. We are in discussion with the Small Business Development Centers around the state to

help with this outreach.

There will be a hardship provision which allows a small business without the computer capabilities to file online to opt out of the requirement.

The savings to EDD are projected to be 8.4 million, and I really believe that this will be helpful to small businesses as it will reduce the error rate of handwritten filings. It will also prefill information from past filings and the business will get a receipt.

Please answer these questions for me:

- Do you currently file online?
- Do any of you have a payroll service and not file online?
- What is the best ways to reach small businesses around the state?
- What is your preferred method?
- What ideas would you have to make this outreach effort successful?

Source: Small Business California

5 uncomfortable truths about living in San Francisco

By Amanda Machado

1. In terms of income equality, the city is as unequal as Rwanda.

Recently, San Francisco’s Human Services Agency used the Gini Coefficient, a popular formula employed by the World Bank, the CIA, and other groups, to measure how San Francisco’s income inequality compared to other cities and countries. The formula gives a region a score of 0 if every person in its population shares wealth exactly equally. The scores increase towards 1 the more the wealth is held by a smaller portion of people. Using this formula, San Francisco scored a .523, ranking it slightly more unequal than Rwanda (.508) and only slightly more equal than Guatemala (.559). To add more perspective, countries like Sweden and Denmark scored around a .25, cities like Amsterdam, London and Paris all scored around a .32., and the United States as a whole scored a .45.

This income inequality also has a racial component: the average white San Franciscan makes three times more money than the average black resident, 66 percent more than the average Latino resident, and 44 percent more than the average Asian resident.

2. The average price for a year of rent is almost equal to a starting public school teacher’s salary.

A new report from the data company Pricedonomics found that the median rental price of a one-bedroom apartment in San Francisco, as of June 2014, was \$3,120, totaling to a yearly housing price of \$37,440. The average starting salary for a San Francisco Unified School District teacher is \$47,000. The numbers exemplify how the city has become essentially unlivable for teachers, service workers, and other employees with middle-class salaries. Many of these workers come from nonprofit organizations: almost one quarter of non-profits in San Francisco have had to leave the city as a result of higher rent prices. From 2008 to 2012, the Federal Reserve Bank of San Francisco found that the city lost approximately 30,000 workers with incomes of less than \$35,000 a year.

3. Almost a third of the city’s homeless residents identify as LGBTQ.

Though San Francisco may be one of the most gay-friendly cities in the country, recent numbers indicate that the city hasn’t necessarily taken care of its LGBTQ population as much as you’d expect. In the city’s 2013 count of its homeless population, the city for the first time asked information on sexual orientation. The result? 29% of the city’s 6,436 homeless residents identified as LGBTQ, nearly twice the national average. LGBTQ youth who intentionally seek out San Francisco for its LGBTQ resources may partially contribute to the abnormally high number. However, the survey found that many of the city’s homeless LGBTQ residents were not runaway youth, but adults, seniors, and long-time residents, leading many to believe that it’s actually the city’s housing and eviction issues that may be at fault.

According to the Anti-Eviction mapping project, the Castro neighborhood was hit the hardest by the city’s recent flood of evictions: from 1997-2013, 837 units in the area were evicted. As housing in the city evolves, activists worry that

San Francisco may become a city packed with resources, social services, and community centers for an LGBTQ population that can no longer afford to live there.

4. It’s one of the worst cities for African-Americans to economically succeed.

New Geography, a start-up that analyzes cities and quality of life, ranked the country’s major metropolitan areas based on how easily black communities could economically thrive. The ranking looked at four typical measures of middle class economic success for black communities: homeownership, entrepreneurship (measured through self-employment rate), median household income, and the change in the African-American population from 2000 to 2013.

Visit the link below for the full article:
www.sbeinc.com/resources/cms.cfm?fuseaction=news.detail&articleID=1099&pageID=25
Source: Matador Network

Black Owned Hotel Group

Continued from page 1

bring a unique, independent hospitality experience to our guests.”

Damon Lawrence is no stranger to the hospitality industry, with over 8 years of working in motels, luxury 5-star properties, and most recently CEO of Haussootel, a vacation property rental service in Southern California.

The hotels opening and location was inspired by half-Black half-Danish entrepreneur William Leidesdorff Jr., who opened The City Hotel, the first ever hotel in California. “There’s a need in our society as a whole to acknowledge Black culture as part of the larger American story. It’s important to pay homage to pioneers, especially black pioneers, in hospitality,” Lawrence says. “When blacks did not have the option to go elsewhere, it was black hotels and other black businesses that served them. It’s unfortunate that now we have endless opportunities of places to go, but the option of supporting local, black owned businesses is no longer there.”

The Homage Group is currently making offers on several downtown Oakland properties. They are seeking to provide guest with an invaluable experience. Patrons can expect to enjoy pieces of African American culture thorough music, art, cuisine, and even history at it’s properties.

The Homage Hotel Group is raising the seed-round of capital until March 4, 2015, in order to secure the financing needed to open the downtown Oakland, CA. location. Make Black History by contributing to the campaign here: Indiegogo - <https://www.indiegogo.com/projects/homage-hotels>

Source: Black to Business

The Wealth Gap Between Blacks and Whites

Continued from page 1

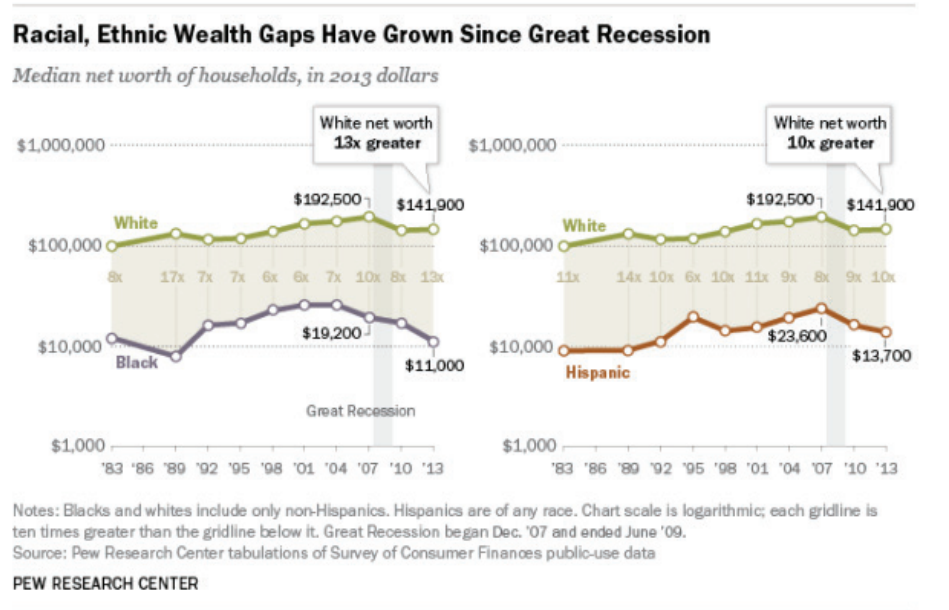
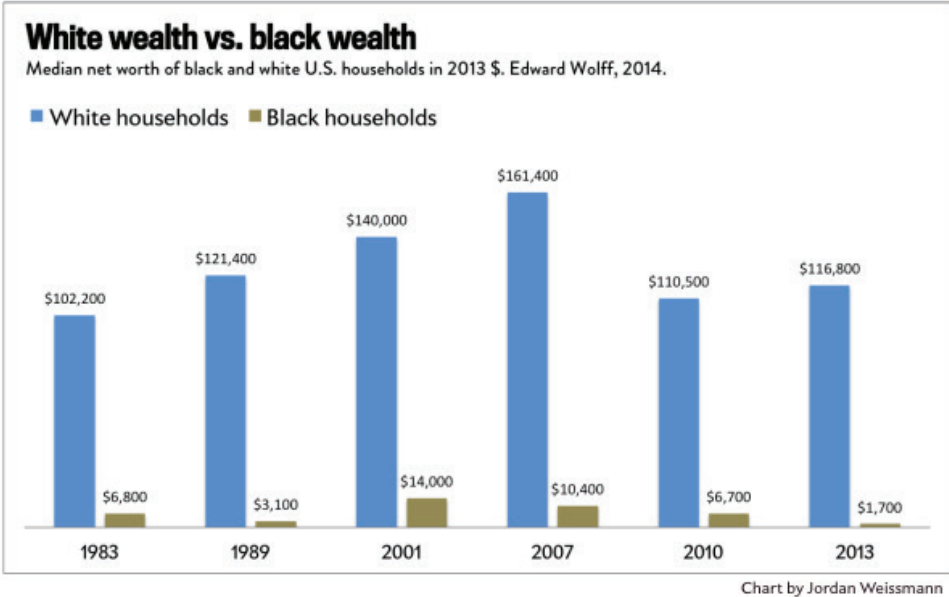
The median white family is worth, roughly, 69 times more.

This doesn’t fundamentally change the story Pew is telling about the racial wealth divide. It just shows that the median black household lives even closer to the edge than the official numbers might suggest. The reasons why have to do with far more than relative poverty (as Matt Bruenig has written at Demos, white households are worth far more than black households even when they have similar incomes). Because of racist policies like redlining, midcentury black families were regularly cut off from the housing market, forced into predatory lending arrangements when they did buy, and settled in neighborhoods that were eventually decimated by white flight and urban decay. For the American middle class, homeownership is wealth, and without it, blacks weren’t able to save and build assets to pass on to the next generation. In more recent years, subprime lenders specifically targeted minority communities with the risky loans that later led to the foreclosure crisis.

The story is complicated. But the upshot is simple: When it comes to finances, the U.S. has left the typical black household with just about nothing.

**Correction, Dec. 15, 2014: Based on an interview with Pew, this article incorrectly stated that the Survey of Consumer Finances counts common household furniture and appliances as assets. It does not.*

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



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

Public Legal Notices

UCLA

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>



CALIFORNIA LOTTERY Request for Proposal #50026 Digital Agency Services

The California Lottery (Lottery) is releasing this Request for Proposal (RFP) #50026 to invite proposals from qualified firms to provide strategic and tactical consulting, web and mobile support and development, and cross-channel digital communication services in order to achieve the goals and objectives of the Lottery's Digital Program.

The RFP is available to download on the Lottery website at www.calottery.com under "Vendors". **The Lottery will not distribute paper copies of the RFP.**

CNS#2724509

Candlestick Retail Center in San Francisco Opportunity to Perform

CP-02, CP-03, CP-04 – Demolition, Mass Grading, and Surcharge at the Candlestick Retail Center Project in San Francisco. Lennar Urban is requesting qualified, interested consulting firms to respond to a public request for proposals to perform Demolition, Mass Grading, & Surcharge For

Candlestick Retail Center Project

For more information, please visit:
<http://mission.sfgov.org/OCABidPublication/BidDetail.aspx?K=9237>

The Successor to the San Francisco Redevelopment Agency (SFRA) has established the 50% Small Business Enterprise (SBE) Participation goal for Consultants. Respondents are encouraged to check this website regularly for updates.

Pre-Bid Coordination Meeting and Job Walk:

March 24, 2015 @ 10:00 AM
Building 101
101 Horne Ave.
San Francisco, CA 94104

Proposals must be submitted by
April 9, 2015 @ 2:00 PM (PST).

NORTHERN CALIFORNIA SUB-BID REQUEST ADS

Shimmick Construction Company, Inc. DBE Subcontractor/Supplier Bids Requested For: San Francisco Bay Area Rapid Transit District Construction of Hayward Maintenance Complex Project Maintenance Facilities

Contract No. 01RQ-110

Bid Date: March 31, 2015 until 2:00PM

Fax all quotes to 510-777-5099

Requesting certified DBE Subcontractor and Supplier Quotes on Petroleum, Sand/Gravel/ Asphalt, Concrete, Reinforcing Bar Section, Steel, Doors & Frames, Lumber, Paint, Pipe, Fencing, Electrical & Signals, Construction Staking, Roadway & Structure Excavation, Structure Backfill, Seal Coat, Asphalt Concrete, Portland Cement & Concrete Pavement, Minor Concrete Structure, Steel Structures, Clean & Paint Steel, Railroad Work, Plastic Pipe, Fencing, Thermoplastic Traffic Stripe & Marking, Trucker, Building Construction, Small Structures, Drywall, Crane Work, Roofing, Plumbing, Painting Structures, Heating & AC, Insulation, Elevator, Demolition

Contract Documents may be purchased from the District Secretary's Office, San Francisco Bay Area Rapid Transit District, in person on the 23rd Floor at 300 Lakeside Drive, Oakland, CA 94612 or by mail at P.O. Box 12688, Oakland, CA 94604-2688 or are available for viewing by appointment only at Shimmick Construction's Office: 8201 Edgewater Drive, Suite 202, Oakland, CA 94621.

Subcontractors and Suppliers interested in this project may contact Jeremiah Kent by phone at (510) 777-5074.

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

Shimmick Construction Company Inc.

8201 Edgewater Drive, Suite 202

Oakland, CA 94621

Phone (510) 777-5000 • Fax (510) 777-5099

An Equal Opportunity Employer

Bid Requests from Certified SBE Subcontractors and Suppliers for the following Design-Build Trades:
Mechanical, Electrical, Plumbing, Fire Sprinkler, Solar Hot Water System, and Exterior Building Maintenance Systems.

TRANSBAY BLOCK 7 (DESIGN-BUILD TRADES)

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

Transbay Block 7

255 Fremont Street

San Francisco, CA 94105

Bid Date: 4/10/15 @ 2 PM

Voluntary Pre-bid Meeting on 3/24/15 at 11:00 AM at Cahill Contractors, 425 California Street, Suite 2200, San Francisco, CA 94104.

There will not be a job walk.

CAHILL CONTRACTORS, INC.

Contact: Julie Park

estimating@cahill-sf.com, (415) 986-0600



HENSEL PHELPS

Plan. Build. Manage.

WE ARE REQUESTING BIDS FROM SUBCONTRACTORS

East County Hall of Justice

Dublin, CA

Bid Package #5: Expansion Joints, Acoustical, Painting, Tile, Resilient Flooring, Carpeting, Vapor Emissions, Resinous & Elastomeric Flooring, Site Concrete, Fencing & Gates, Landscape & Irrigation, Flashing & Sheet Metal, Signage

Bid Package #5 Bid Date: April 24, 2015 @ 2:00 PM

The Project involves the construction of a new complex of buildings on a 20-acre site in the northeastern part of Dublin. The buildings will include a new 5-story Courthouse Building containing 13 criminal courtrooms and associated support spaces and facilities (a total of approximately 146,000 GSF); a new 2-story County Building providing space for the Public Defender, District Attorney, and Probation Department (approximately 42,000 GSF); and a central lobby/security screening entrance area connecting the two main building elements.

The "Instructions to Bidders" will contain all information regarding bid forms, plans, specifications, time and location bids are to be submitted. Bid Documents will be available electronically upon request via ISQFT.com and posted on the Bay Area Builders Exchange starting on 03/30/2015. Please submit requests to Jose Martinez at JMartinez@henselphelps.com.

Project is subject to a Project Labor Agreement. Hensel Phelps is signatory to the Carpenters, Laborers and Cement Finishers.

Successful Bidders will be required to furnish 100% Payment and Performance Bonds for all subcontracts exceeding \$50,000. Subcontracts shall be executed on Hensel Phelps Construction Co. standard subcontract or purchase agreement forms, copies of which will be included with the bid documents. Workers' Compensation Waiver of Subrogation will be required of all Subcontractors.

WE ARE AN EQUAL OPPORTUNITY EMPLOYER

HENSEL PHELPS CONSTRUCTION CO.

226 Airport Parkway, Suite 150 • San Jose, California 95110

PH. (408) 452-1800; Fax (408) 452-1855

SKANSKA

Sub-Bids Requested From Qualified D/S/LBE Subcontractors & Suppliers

Transbay Transit Center – Tenant Improvements
Transbay Joint Powers Authority/ Webcor Obayashi Joint Venture
Contract No.: Bid Build – 08-04-CMGC-000, pkg. no. TG16.0

DBE/SBE/LBE Goal: 19%

Subcontractor Quote Due Date: April 15, 2015 - 12:00PM

Skanska is interested in soliciting in Good Faith all subcontractors as well as certified D/L/SBE companies for this project. All interested subcontractors, please indicate all lower tier D/L/SBE participation offered on your quotation as it will be evaluated with your price. Please call if we can assist you in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies. Skanska will also review breaking out scope packages and adjusting schedules to help permit maximum participation.

Quotes requested for contractors, suppliers and service providers include, but are not limited to:

Subcontracting: Concrete masonry units, metal framing, drywall, building insulation, penetration fire-stopping, toilet accessories, miscellaneous metals for own work, bird deterrent, ballistic resistant panels, acoustic ceiling tiles, acoustic wall treatments, tile, tile carpeting, resilient base, painting, site paints, high performance coatings, doors, frames, hardware, low voltage wiring for own scope of work, interior architectural woodwork, countertops, prefabricated buildings, photo-luminescent exit accessories (PLEA), and final cleaning on complex projects.

Instructions for bidders: For information on plans and specs and/or receive an Invitation to Bid, please submit your information to lindsay.corotis@skanska.com. Plans and Specs are also available at several locations throughout California. For project documents, visit <http://transbaycenter.org/rfp/interiorsfinishes>. For any questions, contact Skanska at (510) 285-1885 or email to lindsay.corotis@skanska.com

Subcontracting Requirements:

Skanska's insurance requirements are Commercial General Liability (GL): \$1M ea. occ., \$1M personal injury, \$2M products & completed operations agg. and general agg.; \$1M Auto Liability; \$5M Excess/Umbrella and \$1M Workers Comp. Endorsements and waivers required are the Additional Insured End., Primary Wording End., and a Waiver of Subrogation (GL & WC). Other insurance requirements may be necessary per scope. Subcontractors may be required to furnish performance and payment bonds in the full amount of their subcontract by an admitted surety and subject to approval by the Owner for contract award. Conditions or exceptions in Subcontractor's quote are expressly rejected unless accepted in writing.

There is a PLA agreement for this job. It can be found at:

<http://transbaycenter.org/tjpa/doing-business-with-the-tjpa/project-labor-agreement>. Skanska is signatory to the Laborers and Carpenters Unions. Subcontractors must provide weekly, one original and one copy of all certified payrolls, including non-performance and fringe benefit statements if required by law or by the Prime Contract. Subcontractor scope (including any conditions or exceptions) is required 24 hours prior to bid deadline to allow proper evaluation.

Skanska is an Equal Opportunity Employer

Skanska Ph: (510) 285-1885; Fax: (510) 285-1801

Email: lindsay.corotis@skanska.com

SMALL BUSINESS EXCHANGE

Fictitious Business Name

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0363076-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0363212-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0363402-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0363469-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0363473-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0363027-00
Fictitious Business Name(s): Bay Area Financial & Education Consultants Address 2035 Judah Street, San Francisco, CA 94122 Full Name of Registrant #1 Stephanie Ho Address of Registrant #1 2035 Judah Street, San Francisco, CA 94122	Fictitious Business Name(s): Forgery Address 1525 Mission Street, San Francisco, CA 94103 Full Name of Registrant #1 Soma Lounge (CA) Address of Registrant #1 3201 Fillmore Street, San Francisco, CA 94123	Fictitious Business Name(s): Mia Maturen, MFT Address 459 Fulton Street, Suite 103 San Francisco, CA 94102 Full Name of Registrant #1 Mia Maturen Address of Registrant #1 459 Fulton Street, Suite 103 San Francisco, CA 94102	Fictitious Business Name(s): Promoting Tangible Progress Address 548 Market Street, #45173, San Francisco, CA 94104-5401 Full Name of Registrant #1 Douglas C. Griffin Address of Registrant #1 4133 Penniman Avenue, Oakland, CA 94619	Fictitious Business Name(s): Creative IQ Art Studio Address 3423 Balboa Street, San Francisco, CA 94121 Full Name of Registrant #1 Suzanne P. Ferras Address of Registrant #1 2347 31st Avenue, San Francisco, CA 94116	Fictitious Business Name(s): NOISE Address 3423 Balboa Street, San Francisco, CA 94121 Full Name of Registrant #1 Daniel Brown Address of Registrant #1 3405 Anza Street, San Francisco, CA 94121
This business is conducted by An Individual . The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 2/13/2015	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 2/23/2015	This business is conducted by An Individual . The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 2/25/2015	This business is conducted by An Individual . The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 3/1/2015	This business is conducted by An Individual . The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 3/1/2015	This business is conducted by An Individual . The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 2/7/2015
Signed: Stephanie Ho	Signed: Jeremy Scherer	Signed: Mia Maturen	Signed: Douglas C. Griffin	Signed: Suzanne P. Ferras	Signed: Daniel Brown
This statement was filed with the County Clerk of San Francisco County on 2/13/2015	This statement was filed with the County Clerk of San Francisco County on 2/23/2015	This statement was filed with the County Clerk of San Francisco County on 3/3/2015	This statement was filed with the County Clerk of San Francisco County on 3/5/2015	This statement was filed with the County Clerk of San Francisco County on 3/5/2015	This statement was filed with the County Clerk of San Francisco County on 2/11/2015
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	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	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	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	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	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 2/13/2015	Filed: Jennifer Wong Deputy County Clerk 2/23/2015	Filed: Maribel Jaldon Deputy County Clerk 2/13/2015	Filed: Guillermo Sandoval Deputy County Clerk 3/5/2015	Filed: Guillermo Sandoval Deputy County Clerk 3/5/2015	Filed: Jennifer Wong Deputy County Clerk 2/11/2015
<u>3/5/2015 + 3/12/2015 + 3/19/2015 + 3/26/2015</u>	<u>2/26/2015 + 3/5/2015 + 3/12/2015 + 3/19/2015</u>	<u>3/5/2015 + 3/12/2015 + 3/19/2015 + 3/26/2015</u>	<u>3/12/2015 + 3/19/2015 + 3/26/2015 + 4/2/2015</u>	<u>3/12/2015 + 3/19/2015 + 3/26/2015 + 4/2/2015</u>	<u>3/12/2015 + 3/19/2015 + 3/26/2015 + 4/2/2015</u>

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0362938-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0362867-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0362368-00
Fictitious Business Name(s): Gamelink Address 537 Stevenson Street San Francisco, CA 94103 Full Name of Registrant #1 Eline LP (CA) Address of Registrant #1 537 Stevenson Street San Francisco, CA 94103	Fictitious Business Name(s): Vivian J Richardson Group Address 1479 Quesada Avenue, San Francisco, CA 94124 Full Name of Registrant #1 Vivian J Richardson Address of Registrant #1 1479 Quesada Avenue, San Francisco, CA 94124	Fictitious Business Name(s): Heritage Bagco Address 28 2nd Street 3rd Floor, San Francisco, CA 9415 Full Name of Registrant #1 Marina Cheung Yiu Address of Registrant #1 33 Lycett Circle, Daly City, CA 94015
This business is conducted by A Limited Partnership . The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 5/7/2014	This business is conducted by An Individual . The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 1/5/2015	This business is conducted by An Individual . The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 1/8/2015
Signed: Ilan Bunimovitz	Signed: Vivian J Richardson	Signed: Marina Cheung Yiu
This statement was filed with the County Clerk of San Francisco County on 2/6/2015	This statement was filed with the County Clerk of San Francisco County on 2/3/2015	This statement was filed with the County Clerk of San Francisco County on 1/8/2015
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	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	Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law
Filed: Maribel Jaldon Deputy County Clerk 2/6/2015	Filed: Susanna Chin Deputy County Clerk 2/3/2015	Filed: Jennifer Wong Deputy County Clerk 1/8/2015
<u>2/12/15 + 2/19/15 + 2/26/15 + 3/5/15</u>	<u>2/12/15 + 2/19/15 + 2/26/15 + 3/5/15</u>	<u>2/12/15 + 2/19/15 + 2/26/15 + 3/5/15</u>

ABANDONMENT OF FICTITIOUS BUSINESS
STATEMENT OF ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME
File No. A-0359793-00
The registrant(s) listed below have abandoned the use of the fictitious business name(s):
1.) Gamelink LLC Located at 537 Stevenson Street, San Francisco, CA 94103
This fictitious business name was filed in the County of San Francisco on 8/5/2014 under file #A-0359793-00 .
Name and address of Registrants (as shown on previous statement)
Full Name of Registrant #1 Ilan Bunimovitz 537 Stevenson Street, San Francisco, CA 94103
This business was conducted by a A LIMITED LIABILITY COMPANY .
Signed: Ilan Bunimovitz
This statement was filed with the County Clerk of San Francisco County on 2/6/2015
Filed: Maribel Jaldon Deputy County Clerk 2/6/2015
<u>2/12/15 + 2/19/15 + 2/26/15 + 3/5/15</u>

CHANGE OF NAME
CHANGE OF NAME
ORDER TO SHOW CAUSE FOR CHANGE OF NAME CASE NO. CNC 15-550964
PETITIONER OR ATTORNEY Maria V. Creascova 1915 Green Street #201 San Francisco, CA 94123
TO ALL INTERESTED PERSONS: 1. Petitioner Maria V. Creascova for a decree changing names as follows:
Maria V. Creascova changed to Mari Creascova Greene
2. THE COURT ORDERS that all persons interested in this matter shall appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted.
NOTICE OF HEARING Date: May 5, 2015 Time: 9:00 AM Room: 514
3. A copy of this Order to Show Cause shall be published in Small Business Exchange , at least once each week for four successive weeks prior to the date set for hearing on the petition in the Small Business Exchange newspaper of general circulation, printed in this county.
SUPERIOR COURT OF CALIFORNIA, COUNTY OF SAN FRANCISCO 400 MCALLISTER STREET SAN FRANCISCO, CA 94102
MARY ANN MORAN, Clerk DATED - February 25, 2015
<u>3/5/2015 + 3/12/2015 + 3/19/2015 + 3/26/2015</u>

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SMALL & MINORITY BUSINESS

Don't Qualify for Conventional Business Loan? Understand Your Options

By By Caron Beesley

If you're looking to start or grow your business, unless you're fortunate enough to have a reserve of savings or a benevolent angel investor, then you're going to need a business loan.

So where do you start?

According to credit expert and SBA guest blogger, Marco Carbajo, a recent study found that over 63 percent of business owners target banks as their first source of funding. Unfortunately, the success among these respondents of actually getting a business loan was a low 27 percent.

The challenge of obtaining loans on Main Street

For a start, lending requirements are much tighter now than they were before the financial crisis and small businesses, particularly start-ups, are still considered a risky bet by many lenders. Likewise, many larger banks don't even offer small business loans as part of their portfolio – they simply aren't profitable enough.

Furthermore, while borrowing and lending conditions have recovered in recent years, data from the SBA Office of Advocacy Download Adobe Reader to read this link content suggests that the improvement has been more gradual for smaller firms. In 2013, the dollar value of small business borrowing was down despite the fact that bankers reported easing their standards and terms on commercial loans to businesses of all sizes.

Yet, despite the harsh realities of securing conventional credit, there are several alternative options for start-ups and growing small businesses, even those with bad credit. Let's take a look:

SBA loan programs

While banks may look upon small businesses as a high risk investment, that doesn't mean they have nothing to offer small businesses. Many participate in SBA's lending programs. The SBA doesn't make loans directly to small businesses looking to start or grow; instead, it guarantees a percentage of the loan, reducing the risk to its lending partners and making it easier for business owners to get the financing they need.

SBA loans are experiencing unprecedented growth right now (by the end of the 2014 fiscal year, SBA had increased the number of loans made through its flagship 7(a) program by 12 percent and 7.4 percent in dollar amount over the previous year).

Small businesses can apply for these loans through their bank or authorized SBA lender. Read more about these loans, how the funds can be used and how to apply in: SBA Loans Explained – A 101 for Small Business Owners.

Business line of credit

If you need short-term working capital, a business line of credit is another option. Unlike a business loan, you can apply for a line of credit before you need it and use it only when you need it. Repayments are only made as and when money is borrowed. Lines of credit can be used to fund inventory, purchasing new equipment, overcoming cash flow issues, etc. Of course, there are drawbacks – accumulated debt being one of them. Since there is no fixed payment requirement, businesses can be tempted to pay off only the minimum each month, much like a credit card.



Credit unions

Credit unions are very attractive options for small business owners. These member-owned, not-for-profit financial cooperatives offer a range of savings, credit and financial services that emphasize affordability. They also offer higher savings rates and lower loan rates than traditional banks. In fact, lending by credit unions is outpacing banks by almost double. Credit unions offer their own term loans (many with flexible repayment schedules and the opportunity to pay down loans ahead of time without penalties), lines of credit, as well as SBA loan programs.

Got bad credit? Try alternative funding programs

If you're struggling with bad personal credit, many banks will take into consideration other factors such as bank history, credit card sales, credit partners, and other data sources, explains Marco Carbajo in Is Bad Credit Stopping you from Getting Business Loans?

Revenue-based loans, merchant cash advances, using a business partner as a credit partner to get lines of credit in the form of business credit cards – are all viable options for overcoming a personal credit challenge.

Source: U.S. SBA

How to Improve Your Chances of Getting a Loan With a Bulletproof P&L Statement



One of the three essential financial statements for your small business – a profit and loss (P&L) statement – is useful for analytical purposes, but it can also tell any possible investors whether you have a strong, viable operation.

If you're applying for an SBA loan program, a P&L statement with forward projections and historical data is a must-have. Small businesses are inherently a high-risk investment for lenders, so the more you can do to prove the integrity of your business and your data, the greater your chances of securing a loan.

In fact, alongside impeccable credit, a solid business plan, a strong personal resume and a strategic marketing plan, a P&L statement (also known as the income statement) is one of the top five small business loan requirements, according to Kabbage.

Here are five things you can do to bulletproof your P&L statement and be on your way to securing the financing you need:

1. Understand what your P&L statement can do for your business

Your P&L statement is a summary of the profit and losses that your business has incurred during a particular time period. Basically, it's revenue in, less expenses incurred (cost of goods sold, OPEX, and depreciation).

In addition to showing how profitable your business is, your P&L statement also sheds insight on what money is left in the business to pay your salary, clear debts, fund growth or hire an employee. It won't, however, show if you have enough cash to pay your bills. (Refer to your cash flow statement for those details.) In a nutshell, it's your financial health report card.

2. Take advantage of available tools

Getting started with a P&L statement isn't the

easiest thing in the world. If you need help, download SCORE's profit and loss statement template (.xls). This includes all the necessary calculations to help you forecast net profit. To streamline the process completely (and ensure reliable data), consider cloud accounting tools. Because they automatically feed in data from other reports, cloud software eliminates the hassle of data entry, synchronization and maintenance.

3. Set profitability goals

How much profit do you want to realize from one month or quarter to the next? Use your P&L statement to track performance against those goals and use the data to glean insights. For example, if revenues were down one month, is there something you can do from a marketing perspective to generate more sales? If expenses are running high, make sure you understand why and plan accordingly.

4. Set projections

Your lender (and the SBA) will want to see your projections for future profits and losses, plus a business plan that explains how you intend to make your numbers. Plan on projecting out a minimum of one year into the future. Three years, however, is ideal because it shows the impact that external financing will have on revenues and prof-

its. For year one, have a clear sense of your monthly projections; for the remaining years, it's usually okay to focus on quarterly targets.

5. Review it regularly

At a minimum, review your P&L statement on a monthly basis. It is a good idea to get into the habit of checking everything on a weekly basis, so you can stay on track and make necessary adjustments to your business plans. Consider hiring and accountant to keep an eye on your key financial statements; the benefits will almost outweigh any fees. Things to look out for include:

- Increasing sales, but declining profit. This is a sign that something is wrong. Are your costs too high? What about your margins?
- Stationary sales. Look for opportunities for growth in new markets, product lines or lead generation campaigns.
- Increases in overhead (utilities, rent, insurance, etc.). Look for ways to keep costs low by shopping around.
- Increases in the cost of goods sold (COGS). Find out why.

Source: U.S. SBA



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