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SMALL BUSINESS

EXCHANGE

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Voice of Small, Emerging Diversity Owned Businesses Since 1984

• NEWS • INFO • BIDS

Five Construction Teams Qualified to Bid on Next 22 Miles of the High-Speed Rail in Central Valley



Meeting qualifications are the following teams in alphabetical order:

California Rail Builders:
Ferrovial Agroman US Corp.

Central Valley Connection Builders:
FCC Construccion S.A. and
Corsan-Corviam Construccion S.A.

Dragados/Flatiron Joint Venture:
Dragados USA, Inc. and
Flatiron West Inc.

**Salini Impregilo/Security Paving
Joint Venture:**

Salini Impregilo S.p.A. and
Security Paving Company, Inc.

**Tutor Perini/Zachry/Parsons
a Joint Venture:**
Tutor Perini Corporation, Zachry
Construction Corporation and Parsons
Transportation Group Inc.

The California High-Speed Rail Authority (Authority) announced that five world-class construction teams with international experience in developing high-speed rail programs are qualified to bid on Construction Package 4 (CP4) - the next 22-mile phase of construction through the counties of Tulare and Kern and the cities of Wasco and Shafter.

"These five teams represent some of the best in the business for delivering California's high-speed rail program," said Authority CEO Jeff Morales. "The amount of interest we receive about the high-speed rail program indicates a competitive market and interest from respected industry leaders who want to be a part of construction and delivery of the first high-speed rail system in the nation."

The announcement represents the completion of the first part of a two-phase procurement process for CP 4. In November 2014, the Authority issued a Request for Qualifications for CP 4. In March, five teams submitted Statements of Qualifications that underwent an extensive review process lead by Authority staff. That process established the list of qualified teams based on experience, technical competency, project understanding, ability to perform and other factors. These five firms are now

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Most Americans Believe Cities Are On The Right Track; Economic Forecast Confirms

Most Americans believe their city is on the right track and give high marks to local governments for fostering economic growth, creating jobs and providing basic public services, the inaugural edition of a U.S. Conference of Mayors/Zogby poll has found. USCM President and Sacramento (CA) Mayor Kevin Johnson released the poll today during his State of the Cities speech, delivered for the first time in USCM history before nearly 300 of the nation's mayors at the 83rd annual winter meeting.

Confirming Americans' views on the state of their cities was an economic forecast, also released today by USCM. The forecast, prepared by IHS Global Insight, projects that all of the nation's 363 metro areas will see job growth in 2015, the first year this milestone has been reached since the recovery. Forecast data also show that at the start of 2015, 164 metros (45%) had returned to their previous, pre-recession, peak levels of employment. By year-end 2015, 199 metros (55%) will have re-gained their peak number of jobs. For a listing of all 363 metro areas and their job

growth projections, see here: <http://usmayors.org/83rdWinterMeeting/media/012115-report-ZogbyReport.pdf>

In his State of the Cities speech, Mayor Johnson noted that mayors have been on the "front lines of every challenge," including pulling cities out of the Great Recession with little help from Washington. On the heels of President Obama's State of the Union, Mayor Johnson called for a new "federalist compact" to tackle "powerful forces transforming" our country.

"The polling numbers released today clearly show Americans trust their cities and trust their mayors (but) powerful forces are transforming (us) Globalization is pitting American workers against the world Income inequality is eroding the middle class Major demographic changes are bringing very different cultures into closer contact, while Baby Boomers are entering retirement age.

"Being a mayor is no longer just about making sure the trash is picked up Cities simply cannot be expected to be passive players.... These dynamics need to be turned on their head. We need a new

federalist compact that recognizes the areas that require federal and state attention while leveraging what truly drives the prosperity in the nation—our cities and metropolitan areas."

For a copy of Mayor Johnson's speech, please visit www.usmayors.org.

John Zogby, founder of the Zogby poll, commented on his polling about government: "We are seeing a shift in trust away from

Washington D.C. and toward local leaders, local talent and local businesses. Americans are well into the process of reassessing their relationship with government at all levels, but clearly they place more trust in city and local governments."

The U.S. Conference of Mayors commissioned Zogby Analytics to conduct a survey of 2,425 voters nationwide (December 19th-22nd) to examine perceptions of their governments on the federal, state and local levels and to offer an evaluation of performance and insights on policy. The poll has a 2% margin of error.

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Community Outreach

Boots to Business Program Trains Hundreds of Transitioning Service Members in the Bay Area

Administrator Maria Contreras-Sweet, the leader of the U.S. Small Business Administration (SBA), announced that the agency's Boots to Business program has now nationally trained 25,000 transitioning service members. For two years, Boots to Business—the entrepreneurship track of the Department of Defense's Transition Assistance Program (TAP)—has provided entrepreneurship and business planning training to members of America's armed forces who are transitioning to civilian life, giving them the tools to start their own successful companies.

In the San Francisco Bay Area, SBA has trained hundreds of transitioning service members over the last two years at quarterly workshops. The SBA couldn't provide this service without the help of host Travis Air Force Base and numerous local resource partners including SCORE, Solano Small Business Development Center (SBDC), and the Veterans Business Outreach Center (VBOC). Local mission-based lenders OBDC Small Business Finance and Travis Credit Union have also provided volunteers to present and answer questions about access to capital for starting or growing a business.

"We know veterans have the courage and the determination to become great entrepreneurs, and



the United States is investing in them," said SBA Administrator Maria Contreras-Sweet. "Boots to Business helps our service members and their

spouses explore careers in entrepreneurship by showing them how to apply their military skills to start and grow their business."

Boots to Business is now available on more than 165 military installations worldwide. The train-

Continued on page 6

Public Policy

Former Los Angeles Mayor Administrator Yolanda H. Allen has joined International Black Women's Public Policy Institute (IBWPPI)



International Black Women's Public Policy Institute is pleased to announce that Yolanda Hutchinson Allen has joined our executive team as the Director of Research and Development. She

comes with over 16 years of leadership experience in building, managing and strengthening the effectiveness of teams, processes, services and operations for healthcare, non-profit and public sector organizations.

"Yolanda is a tremendous leader who brings a wealth of knowledge on how to help position this organization to be one of many voices speaking to pressing issues faced by black women around the world," said Barbara Perkins, President of IBWPPI.

Allen began her career with the City of Los Angeles where she served in numerous leadership positions, including the Director of Administration

for Mayor Antonio Villaraigosa; Director of Constituent Services for City Councilmember Bernard C. Parks; Legislative Deputy for Councilmember Dennis Zine; and, Planning and Economic Development Deputy for City Councilmember Michael Feuer.

Allen received a Bachelor's Degree in Speech Communications from Iowa State University in Ames, Iowa and a Master's Degree in Social and Political Ethics from The Claremont School of Theology in Claremont, California. She is currently pursuing a Master's Degree in Public Policy and Administration from West Chester University of Pennsylvania. Yolanda Allen is also a member of Delta Sigma Theta, Inc.

About IBWPPI

Our vision is to connect and advocate for Black women globally through acts of kindness and public policy. Our Mission is to work in the US and internationally to convene hearings and discussions to evaluate the impact of current public policies and to initiate new policies that address the major threats to the well-being of Black women and our families.

For more information email to: cbcommunications@gmail.com or call 510-813-2122.

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AWARDS

- CITY OF LOS ANGELES
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Mayor's Advisory Board,
Outstanding Achievement as a Vendor/Supplier
- COUNTY OF LOS ANGELES
Black Business Association,
Outstanding Entrepreneur

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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

CALIFORNIA CERTIFICATIONS



- CPUC Clearing House
- San Francisco Contracts Monitoring Division

SBE is a certified DBE - CA UCP Firm #5988

MEMBERSHIP



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How to Start a Small Construction or General Contracting Business

By Caron_Beesley

The construction business is booming once more.

In fact, the residential building construction industry was the number one fastest-growth industries for small businesses in recent years (source: Sageworks) thanks an increase in housing demand, lending activity and real estate values.

In addition, six of the 10 fastest-growing industries among small businesses are tied to construction – including contractors, real estate agents and architects.

The commercial construction market is also experiencing a rebound. IBISWorld predicts that the next five years will see a period of robust growth for commercial construction companies. Demand for more business office space and the resurgence of disposable incomes will also raise the demand for retail buildings.

If you're interested in making the move into the construction, now is the time. Here are eight considerations and resources that can help you get started.

10 steps to starting (any) business

Start by familiarizing yourself with the basic steps involved in planning and forming any kind of business, including planning your business strategy, incorporating and registering with the right government agencies. These 10 Steps to Starting a Business should cover all you need to know.



Photo credit: <http://www.bahbitli.com>

Get help and be mentored

You don't have to go it alone; small business assistance programs such as SCORE Mentors or your local Small Business Development Center or Women's Business Centers can help you under-

stand the ins and outs of the planning process and offer tips for getting started. SCORE can even pair you with a mentor from the construction industry, at no cost. If you are a veteran, contact your local Veterans Business Outreach Center. They offer workshops, mentorship and financing advice.

If you need help writing a business plan, check out SBA's step-by-step online business planning tool.

■ Continued on page 12

Northern and Southern CA. Sub-Bid Request Ads



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

Traffic Control, SWPPP, Hazardous Waste Haul/Trucking, Fencing, Paving, Potholing, Pipeline Testing, Shoring, PVC & CMLC Pipe, Ready Mix Concrete & Aggregates, Striping, Pipe Jacking

**Chino Desalter Phase 3 Expansion
Chino Creek Well Fields 1 and II
Raw Water Intertie Pipeline Project**

Located in Eastvale and Ontario, CA

Chino Basin Desalter Authority
Specification No. CDAEXP3-12-06

BID DATE April 29, 2015 @ 2:00 p.m.

Sub & Vendor Bids Due Prior

Sukut Construction, LLC

4010 W. Chandler Avenue, Santa Ana, CA 92704

Contact: Robbie Zwick

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

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

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

Sukut Construction, LLC
An Equal Opportunity Employer

C.C. MYERS, INC. IS REQUESTING BIDS FROM QUALIFIED DBE SUBCONTRACTORS AND SUPPLIERS FOR THE FOLLOWING PROJECT:

Riverfront Reconnection Project

City of Sacramento, Department of Public Works, Project No. T15998100

Engineer Est. \$10,104,690, No. of Working Days: 260

Bid Date: May 6, 2015 at 2:00 pm

We hereby encourage responsible participation of local Disadvantaged Business Enterprises (10% Goal), and solicit their subcontractor or material quotation for the following types of work. This is a highway project with typical items of work associated, but not limited to: Preconstruction Photographs, Iron Pipe, Landscaping, Construction Area Signs, Traffic Control System, Temporary Traffic Stripe, Temporary Pavement Marker, Portable Changeable Message Sign, Temporary Crash Cushion, SWPPP, Temp Erosion Control, Temp Drainage Inlet Protection, Temp Reinforced Silt Fence, Temporary Fencing, Temp Construction Entrance, Street Sweeping, Temp Concrete Washout, Abandon Pipeline, Remove Asphalt Concrete Surfacing and Base, Relocate Sign, Remove Sign Structure, Adjust Valve Cover, Inlet, and Manhole Pull Box to Grade, Pavement Planning, Remove Concrete Seal Slab, Remove Concrete Sidewalk, Remove Concrete Barrier Rail, Prep Concrete Bridge Deck Surface, Furnish Polyester Concrete, Place Polyester Concrete Overlay, Treat Bridge Deck, Remove Chip Seal, Bridge Removal, Clear & Grub, Roadway Excavation, Structural Excavation, Structure Backfill, Irrigation Service, Aggregate Base, Microsurfacing, Asphalt Concrete, Grind Existing Bridge Deck, Temp Support, Permanent Steel Casing, CIDH Piling, CIP Concrete, Structural Concrete, Architectural Treatment, Drill And Bond Dowel, Retaining Wall, Sound Wall, Joint Seal Assembly, Rebar, Furnish and Install Sign Structure, Roadside Signs, Reinforced Concrete Pipe, Stamped Concrete, Misc. Concrete, Misc. Metal, Object Marker, Pedestrian Railing, Hand Railing, Tubular Hand Railing, Precast Planters, Traffic Signal Installation and Modification, Street Lights, Emergency Vehicle Detection System, Modify Traffic Operation System, Modify Lighting and Sign Illumination, Construction Rentals and Supplies, Trucking.

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 from C.C. Myers, Inc.'s Sharepoint site, please contact us 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

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

DeSilva Gates Construction, L.P. is soliciting for M/WBEs for the following project:
RESURFACING OF PORTIONS OF VARIOUS ROADWAYS IN THE CASTRO VALLEY AREA OF ALAMEDA COUNTY, Specification No. 2284

OWNER: COUNTY OF ALAMEDA
951 Turner Court, Room 300, Hayward, CA 94545
BID DATE: MAY 7, 2015 @ 2:00 P.M.

We hereby encourage responsible participation of local Minority/Woman-Owned 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, CRACK SEALING, ELECTRICAL, FABRIC, STRIPING, SURVEY/STAKING, 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: STEVE LIPPIS
Website: www.desilvagates.com

An Equal Opportunity Employer

Gallagher and Burk, Inc. is soliciting for SBEs for the following project:
POTRERO AVENUE ROADWAY IMPROVEMENTS, Contract No. 2127J

OWNER:
CITY AND COUNTY OF SAN FRANCISCO
1155 Market Street, 4th Floor
San Francisco, CA 94103

BID DATE: APRIL 29, 2015 @ 2:30 P.M.

We hereby encourage responsible participation of local Small 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, ELECTRICAL, LANDSCAPING AND IRRIGATION, MINOR CONCRETE, OVERHEAD CONTACT AND TRACTION POWER, RAILROAD TRACK REMOVAL, STRIPING, UNDERGROUND, 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 Gallagher and Burk, Inc. Gallagher and Burk, Inc. will pay bond premium up to 2%. Subcontractors must possess current insurance and worker's compensation coverage meeting Gallagher and Burk, Inc.'s requirements. Please call if you need assistance in obtaining bonding, insurance, equipment, materials and/or supplies. Plans and specifications are available for review at our Dublin office.

Gallagher & Burk, Inc.

344 High Street • Oakland, CA 94601
Phone: (510) 261-0466 • FAX (510) 261-0478
Estimator: STEVE LIPPIS
Website: www.gallagherandburk.com

An Equal Opportunity Employer

DeSilva Gates Construction, L.P. is soliciting for DBEs for the following project:
CALTRANS ROUTE 780 - CONSTRUCTION ON STATE HIGHWAY IN SOLANO COUNTY IN BENICIA AND VALLEJO FROM PARK ROAD UNDERCROSSING TO LEMON STREET, Contract No. 04-2J2804, Federal Aid Project ACNHPI-780-2(366)E

OWNER: STATE OF CALIFORNIA
DEPARTMENT OF TRANSPORTATION
1727 30th Street, Bidders' Exchange, MS 26,
Sacramento, CA 95816
BID DATE: April 28, 2015 @ 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: **AC DIKE, CLEARING AND GRUBBING, CONSTRUCTION AREA SIGN, CRACK SEALING, ELECTRICAL, LEAD COMPLIANCE PLAN, MINOR CONCRETE STRUCTURE, PREPAVING PROFILOGRAPH, PREPAVING INERTIAL PROFILER, PREPAVING GRINDING DAY, STRIPING, TRUCKING, WATER TRUCKS, STREET SWEEPING, HOT MIX ASPHALT (TYPE A) MATERIAL, RUBBERIZED HMA (GAP GRADE) 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

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Bid Requests from Certified SBE Subcontractors and Suppliers for the following trades:
EARTHWORK/SITECLEARING/DEMO, SITE UTILITIES, STRUCTURAL CONCRETE, STRUCTURAL STEEL/MISC. METALS/& METAL STAIRS (up to podium), WATERPROOFING (below grade), ELEVATORS, AUTO LIFTS

Hunter's Point Block 52 - Building 5 (Early Trades)

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

**Hunter's Point Shipyard
11 Jerrold Avenue
San Francisco, CA 94124
Bid Date: 5/1/15 @ 2 PM**

Voluntary Pre-bid Meeting & Job Walk on 4/16/15 at 10:00 AM at HP Shipyard Auditorium - Bldg 101, 101 Horne Ave. (Take Innes St south to end, left on Donahue, right on Galvez. Pass the guard station and bear left along Robinson. Bdg 101 will be to your right along on Horne Ave).

CAHILL CONTRACTORS, INC.
Contact: Julie Park
estimating@cahill-sf.com, (415) 986-0600

GRANITE CONSTRUCTION COMPANY is seeking SBEs Qualified Sub-Contractors on the following Project

Project Owner:
Santa Clara Water District Estimate # 15072SC
LOWER BERRYESSA CREEK FLOOD PROTECTION PROJECT - Phase 1
Lead Estimator: Fred Ackerman
Phone 408-327-7053
Bid Date 5-13-15 12:00 PM
Please Fax Quotes to 408-327-7090

Granite Construction Company (Granite) is requesting quotes from all qualified subcontractors and suppliers including certified SBE firms for the following items of work, including but not limited to: **STEEL, LUMBER & TIMBER, REINFORCING STEEL, CONSTRUCTION AREA SIGNS, TRAFFIC CONTROL SYSTEM, CLEARING & GRUBBING, DEVELOP WATER SUPPLY, GRADING, STRUCTURE EXCAVATION, STRUCTURE BACKFILL, IMPORTED BORROW, HIGHWAY PLANTING, SWPPP PLANNING, CAST-IN-DRILLED HOLE CONCRETE PILING, TRUCKER BROKER, BIOLOGIST SERVICES**

GRANITE CONSTRUCTION COMPANY

Estimating Assistant: Teresa Rothney
Tel: (408)327-7013 / Fax: (408)327-7090

Granite Construction Company (Granite) is signatory to Operating Engineers, Laborers, Teamsters, Cement Masons and Carpenters unions. No bid shall be accepted nor any subcontract entered into without proof of the Subcontractor's current registration to perform public work pursuant to Section 1725.5. 100% performance and payment bonds may be required for the full amount of subcontract price. Granite will pay for bond premium up to 1.5%. Subcontractors must possess a current contractor's license, insurance and worker's compensation coverage meeting Granite's requirements and will be required to sign the standard Granite Subcontract Agreement. A copy of the insurance requirements and agreement can be obtained by contacting the estimator. Plans and specifications are available for viewing at our office located at 715 Comstock St., Santa Clara, CA., 95054 or OUR FTP SITE <https://app.box.com/s/8a1k2bfkztivs5ujzvcuij6qjyofxr> Please call if you need assistance in obtaining bonding, insurance, equipment, materials and/or supplies. Granite intends to work cooperatively with all qualified firms seeking work on this project. Granite is an equal opportunity employer. Portions of work can be made available upon request prior to bid date. Please call if any assistance is needed.

Mission Bay Development Group, LLC is actively seeking SBE General Contractors for the upcoming
Mission Bay Owens, 16th, and Mariposa Street Public Improvements Project.

The Project is administered by the SFMTA and the FTA. Federal Grant requirements will apply.

Work scope includes **Grading, Curb & Gutter, Roadbase, AC, Landscape, Irrigation, Streetlights, and Traffic Signals.**

This project carries a 100% SBE participation requirement. Bid documents will be distributed to each interested General Contractor.

Please contact **Cathy Serrano of Townsend Management, Inc.,** at (415) 355-6644 to pick up a set at the Mission Bay Office, 410 China Basin Street, San Francisco, CA 94158

REQUESTING BIDS FROM DBE/MBE/WBE/DVBE/SBE/LBE/OBE Subcontractors and Vendors

Project: 2015 Asphalt Rubber Cape Seal, East Richmond Heights & Shadow Creek Area
Owner: County of Contra Costa
Bid Date: 5/12/2015

Please submit quotes at least one day prior to bid

American Pavement Systems, Inc. (APSI) is requesting bids for above referenced project from the following trades and suppliers:

TRUCKING - CONSTRUCTION AREA SIGNS - TRAFFIC CONTROL SYSTEM - BMP INSTALLATION - LEAD COMPLIANCE PLAN - PCMS BOARDS - SLURRY SEAL - STRIPING - PAVEMENT MARKINGS - WEED ABATEMENT - SWEEPING or any other item of work or material you are qualified to perform or furnish.

For questions regarding the project, contact David Pimley at American Pavement Systems, Inc. via email to dpimley@americanpavementsystems.com or call 209.275.7031. If interested in bidding this project, APSI is willing to assist all qualified subcontractors/suppliers in obtaining bonding, required insurance, materials, equipment, supplies or lines of credit if requested. Quotations must be valid for same duration as specified by Owner for contract award. APSI IS SIGNATORY TO OPERATING ENGINEERS. All contractors must be registered with Dept. of Industrial Relations.

Plans and specifications can be viewed at our office in Modesto (by appointment only), or can be obtained at the Contra Costa County Public Works Dept, 255 Glacier Drive, Martinez, CA 94553 or are available for purchase at <http://www.cccounty.us/pwprojects>.

APSI is committed to working with qualified DBE/MBE/WBE/OBE subcontractors and suppliers who respond, and will analyze and consider each quote submitted. Delivery schedules will be accommodated and categories of work broken down into economically feasible units to facilitate maximum participation. Please include any certification from you may have when submitting bids. Self Certification is not acceptable.

Mission Bay Development Group, LLC is actively seeking a General Contractor for the upcoming
Blocks 11-12 Channel Street Surface Improvements Project.

Proposed scope of work for this phase of the project includes but is not limited to demolition, grading, curb and gutter, concrete road base and asphalt paving, sidewalks, landscaping, irrigation, signage, striping, street furnishings

MBE, WBE, SBE and LBE participation is strongly encouraged. Bid documents will be distributed to each interested General Contractor.

Please contact
Shaula Kumaishi of Alta Engineering Group at (415) 355-6627 to pick up a set at the Mission Bay Office, 410 China Basin Street, San Francisco, CA 94158.

Visit SBE Website @ www.sbeinc.com



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

REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:

Hwy 780 Paving – Benicia/Vallejo

Caltrans #04-2J2804

BID DATE: April 28, 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, Cold Plane AC, Clearing & Grubbing, Crack Treatment, Prepaving Profilograph, Prepaving Inertial Profiler, AC Dike, Data Core, Tack Coat, Minor Concrete, Misc. Iron & Steel, Striping & Marking, Electrical 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.

REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:

Richmond Transit Village Phase 2

Nevin Avenue Improvements, BART – 19th Street

City of Richmond

BID DATE: May 7, 2015 @ 3:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Construction Staking, Traffic Control, Temp. Pedestrian Access and Signs, Stormwater Pollution Control, Clearing & Grubbing, Concrete, Tree Removal, Electrical, Geotextile Fabric, Retaining Wall, Elevator Tower Structure & Enclosure, Fire Alarm, HVAC, Fire Protection System, CCTV Systems, Shelter Structure, Signs, Traffic Control Signs, Underground, Minor Concrete, Detectable Warning Surface, Striping & Marking, Handrail, Guardrail, Planting & Irrigation, Bike Rack, Trash Receptacle, Pedestrian Pavers, Fencing, Site Security, 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

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

RGW Construction Inc. is seeking all qualified White Women/White Men/Ethnic Minority(both men & women) for the following project:

Diablo Vista Pumping Plant and Leland Rate Control Station Replacement Lafayette

EBMUD Specification 2077

Engineer Estimate: \$9,500,000 – 690 Calendar Days

Outreach Goal: White Men 25% / White Women 9% /Ethnic Minority (both women & men) 25%

Bids: May 6th, 2015 @ 1:30 PM

Requesting Sub-quotes for (including but not limited to): Construction Area Signs, Traffic Control, Landscaping, Irrigation, Aggregate Base, Asphalt Paving, Structural Concrete, Rebar, Structural Steel, Concrete Curb & Sidewalk Misc., Fencing, Painting /Coatings, Electrical/Instrumentation, Pipeline, Windows & Doors, Misc. Metal, Overhead Crane, Metal Decking, Metal Roofing, Pumps and Fabricated Steel Pipe.

Scope of Work: Construct above ground reinforced concrete structure which includes Diablo Vista Pumping Plant and Leland Rate Control Station. Furnish & install vertical turbine pumps & motors, site improvements, mortar lined and coated steel pipeline and new parking lot.

RGW is willing to breakout any portion of work to encourage WW/WM/EM participation. Contact us for a specific item list.

Plans and Specs are available to view and copy at our office or online at <http://www.ebmud.com/current-construction-bids>. Hardcopy sets available at no cost by calling 510-287-1040. RGW Estimator is Fraser Bradford 925-606-2400. Contact Fraser at fraser.bradford@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

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

State Highway in Santa Clara County and Merced Counties about 16.0 Miles West of Los Banos from 0.1 Mile from 0.1 Mile East of Fifield Road 0.1 Mile West of Vista Point

Contract No. 10-OW1404

Federal Aid Project No. ACHSNHPG-P152(085)E

Engineer Estimate: \$3,820,000 - 70 Working Days

Goal: DBE 9%

Bids: May 5th, 2015 @ 2:00 PM

Requesting Sub-quotes for (including but not limited to): Construction Area Signs, Landscaping, Hydroseeding, Erosion Control, Grinding, CIDH Piles, Sign Structure, Signs Roadside, Rock Slope Protection, Concrete Curb & Sidewalk-Misc, Fencing, Object Marker, MBGR, Concrete Barrier, Thermoplastic & Painted Traffic Stripe & Marking, Pavement Marking, Trucker, Crash Cushions Systems

Scope of Work: Reconstruct shoulders and construct median barrier.

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 Bosio 925-606-2400 mark.bosio@rgwconstruction.com for any questions, including bonding, lines of credit, or insurance or equipment or material suppliers. Subcontractors should be prepared to submit payment and performance bonds equal to 100% of their quotation. For bonding and other assistance, please call.

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REQUEST FOR QUALIFIED/CERTIFIED SBE/MICRO BUSINESS SUBCONTRACTORS AND SUPPLIERS

Santa Clara Valley Water District

Project No. 40174004, Contract No. C0604

Lower Berryessa Creek Flood Protection, Phase 1

Milpitas, CA

Bid Date: May 13th, 2015 at 2:00 PM

SBE Goal 30%

Flatiron West Inc requests SBE/Micro subcontractor and supplier participation for the following Items of work, but not limited to:

CAS/Roadway Signs, Demolition, Clear & Grub, Erosion Control, Landscaping/Irrigation, CIDH, Minor Concrete, Articulated Concrete Blocks (precast), Rebar, Hydroseeding, Fencing, Aggregates (Top Soil, Drain Rock, Class 2AB & Decomposed Granite), Ready Mix, Concrete Pumping, Trucking, SWPPP Plan, SWPPP Materials, Geotextile Materials, Formliner, Street Sweeping, Traffic Control, Vibration & Noise Monitoring, Surveying and QC Testing.

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

Performance & Payment Bonds by admitted surety, naming prime contractor as the obligee, in full amount of the subcontractor's bid, subject to approval by Flatiron required. Bonding & Insurance assistance is available. Flatiron will pay bond premium up to 2.0%. Worker's Compensation Waiver of Subrogation required. Please contact Flatiron for bonding and insurance requirements, or if any other assistance is needed to facilitate your participation on this project. Quotations must be valid for same duration as specified by owner for contract award. Plans and specs are available for free download via an FTP transfer directly from the Santa Clara Valley Water District upon completion of an email request to: scvwdplanroom@valleywater.org Plans and Specs are also available for viewing in Flatiron's Benicia office. Please call for an appointment to view in our office or locating online. Please contact Lillian Simon at LiSimon@FlatironCorp.com Please fax your Quotes to our bid fax at 707-746-1603.



FLATIRON WEST

2100 Goodyear Rd. • Benicia, CA 94510
Phone (707) 742-6000 • Fax (707) 746-1603

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Five Construction Teams Qualified to Bid

Continued from page 1

eligible to submit formal proposals. The Authority anticipates releasing a Request for Proposal in the coming weeks.

Work on CP 4 will extend approximately 22-miles through the Central Valley beginning one mile north of the Tulare/Kern County line to Poplar Avenue north of Bakersfield with an estimated cost of \$400 to \$500 million. This contract contains the Authority's 30 percent Small Business participation goals and the Community Benefits agreement, which is designed to target disadvantaged workers and provide them with job and training opportunities.

The selected design-build firm will be responsible for all work required to design and construct the CP 4. The work will include construction of at-grade, retained fill and aerial sections of the alignment, relocation of four miles of existing Burlington Northern Santa Fe (BNSF) tracks, construction of waterway and wildlife crossings and roadway reconstructions, relocations and closures. This phase of construction received state and federal environmental clearances in 2014.

Source: California High-Speed Rail

Looking for
Subcontractors, Vendors,
and Suppliers?

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



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

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

Sub-Bids Requested from qualified MBE/WBE/SBE Subcontractors and Suppliers For:
DIABLO VISTA PUMPING PLANT AND LELAND RATE CONTROL STATION REPLACEMENT

SPECIFICATIONS 2077

Owner: East Bay Municipal Utility District
Location: Lafayette, CA
Bid Date: May 6, 2015 @ 1:30 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, Traffic Control, Hazardous Materials Removal, Dewatering, Drain Rock Materials, Base, Geosynthetic Filter Fabric, AC Paving, DG Paving, Welded Wire Fencing & Gates, Landscaping, Ready-Mix Concrete, Reinforcing Steel, Precast Concrete, Misc. Metals, Structural Steel, Steel Decking, FRP Fabrications, Waterproofing, Roof & Deck Insulation, Preformed Metal Roof Panels, Sheet Metal, Sealants, Roof Hatches, Doors/Frames/Hardware, Aluminum Storefronts, Glazing, Louvers, Acoustical Panels, Painting & Coatings, Fire Protection Specialties, Shop Furniture, Equipment, HVAC, Electrical & Instrumentation, and Overhead Bridge Crane

Plans and Specifications are available from: East Bay Municipal Utility District's website at <https://www.ebmud.com/construction-bid-opportunities> - free download available. 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 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:

Contra Costa County Public Works Dept.
255 Glacier Drive, Martinez, CA

Project: Marsh Creek Road Safety Improvements
Project No.: 0662-6R4025-15
Fed. Project No.: HRRRL-5928(095)

Working Days: 80

Engineer's Est.: \$1,385,000 Alternate No. 1: \$260,000

BID DATE: May 12, 2015 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Quality Control Plan, Temp. Fence, Water Pollution Control, SWPPP, Construction Area Signs, Traffic Control System, Temp. III Barricade, Portable Changeable Message Sign, Cold Plane AC, Clearing & Grubbing, Structure Backfill, Erosion Control, Minor Concrete Structure, Structural Concrete, Pipe Post Retaining Wall, Steel Crib Wall, 4" Waterline Relocation, Rock Slope Protection, Minor Concrete, Fencing, Monument, Delineator, Midwest Guardrail System, Striping and Construction Materials

O.C. Jones & Sons, Inc.

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

Contact: Jean Sicard

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100% Performance & Payment Bonds may be required. Worker's Compensation Waiver of Subrogation required. Please call OCJ for assistance with bonding, insurance, necessary equipment, material and/or supplies. OCJ is willing to breakout any portion of work to encourage DBE participation. Plans & Specs are available for viewing at our office or at the Contra Costa County Public Works Dept. 255 Glacier Dr., Martinez, CA (925) 313-2000, and are available online at www.cccounty.us/pwprojects.

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

Marsh Creek Road Safety Improvements- Between Brentwood & Clayton
Contra Costa County Project No. 0662-6R4025-15
Federal Aid Project No. HRRRL-5928(095)
Engineer Estimate: \$1,385,000 - 80 Working Days
Goal: DBE 19%

Bids: May 12th, 2015 @ 2:00 PM

Requesting Sub-quotes for (including but not limited to): Construction Area Signs, Traffic Control, Cold Plane, Clear & Grub, Roadway Excavation, Structure Excavation/backfill, Erosion Control, Aggregate Base, Asphalt Paving, Structural Concrete, Signs Roadside, Rock Slope Protection, Concrete Curb & Sidewalk-Misc., Fencing, MBGR, Thermoplastic Traffic Stripe & Marking, Message Signs, Lighting & Sign Illumination, SWPPP, Trucker and Storm Drain (underground).

Scope of Work: Realign existing curve, construct detour road, drainage ditches, driveway culverts, signing, striping and utility coordination to relocate waterline and other utilities.

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 from Contra Costa County Public Works online plan room: www.cccounty.us/pwprojects/. Contact Estimator at 925-606-2400 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

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Sub Bids Requested From Qualified
DBE Subcontractors & Suppliers for

City of Sacramento

Riverfront Reconnection Project

Location: Sacramento, CA

Project No.: T15998100 / STPCML-5002(177)

Bid Date: May 6, 2015 @ 2:00 PM

McGuire and Hester is seeking qualified subcontractors in the following trades: trucking; landscaping; construction area signs; striping & signage; erosion control; clearing & demolition; polyester concrete; concrete; chip seal; microsurfacing; CIDH; masonry; rebar; highway signs; concrete flatwork; misc. metals; concrete barrier; streetprint; electrical; track construction; and sawcutting.

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

McGuire and Hester

9009 Railroad Avenue • Oakland, CA 94603

Phone: (510) 632-7676 • Fax: (510) 562-5209

Contact: Sean Moss

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

Berryessa Station Campus Area
and Roadways

Contract: C742 (15002F)

Owner: Santa Clara Valley

Transportation Authority

Engineers' Estimate: \$26,000,000.

BID DATE: May 6, 2015 @ 2:00 PM

Items of work include but are not limited to: Survey, Scheduling, Traffic Control, PCMS, SWPPP, Erosion Control, QCQA Program & Testing, Fencing, Construction Area Signs, Demolition, Clearing & Grubbing, Cold Plane AC, Topsoil, Lime Treatment, Asphaltic Emulsions, Lean Concrete Base, Concrete Pavement, CIDH Piling, Masonry Blocks, Concrete Sound Wall, Gabion Wall, Signs, Landscape, Rock Slope Protection, Minor Concrete, Misc. Iron & Steel, Bollards, Ornamental Steel Fence, Striping & Marking, Wheel Stops, Misc. Pipes, Fire Hydrants, Underground Utilities, Site Furniture, Traffic Signals & Lighting, Buildings, Bus Shelter, & Trucking.

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

120 Granite Rock Way, San Jose, CA 95136

Phone (408) 574-1400 Fax (408) 365-9548

Contact: Bob Williams

Email: estimating@graniterock.com

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Sub Bids Requested From Qualified
SBE Subcontractors & Suppliers for

Mission Bay Development Group
Channel Street Surface Improvements

Location: San Francisco, CA

Bid Date: April 30, 2015 @ 2:00 PM

McGuire and Hester is seeking qualified subcontractors in the following trades: earthwork; PCC concrete; asphalt concrete; underground utilities; landscape & irrigation; demolition; striping & signs; electrical; and site furnishings.

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

McGuire and Hester

9009 Railroad Avenue • Oakland, CA 94603

Phone: (510) 632-7676 • Fax: (510) 562-5209

Contact: Randy Somerdag

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Sub-Bids Requested From Qualified
MBE & WBE Subcontractors & Suppliers

EBMUD

Hydraulic Modeling and Calibration Services,
RFP No. INF 001

Location: East Bay Municipal
Utility District Service Area

Bid Date: 5/7/2015

Seeking the following services:

Hydrologic and Hydraulic Modeling;
I/I Analysis; Continuous Simulation Analysis;
GIS and Data Management;
Radar Rainfall Analysis and Calibration

RMC Water and Environment

2175 North California Blvd., Ste. 315

Walnut Creek, CA 94596

Phone: 925-627-4100 • Fax: 925-627-4101

Contact: **Tamara Simbirdi**, Marketing Coordinator

Email: TSimbirdi@rmcwater.com

We will assist interested firms in obtaining bonds,
lines of credit and/or insurance if necessary.

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Boots to Business Program

Continued from page 2

ing program provides military service members and their spouses the opportunity to explore business ownership and self-employment, helps them evaluate the feasibility of their business concepts and connects the aspiring business owners to SBA's network of resource partners.

Boots to Business is available at no charge on military installations worldwide to Service members and military spouses transitioning or retiring from service.

To learn more about Boots to Business nationally visit www.sba.gov/bootstobusiness, or locally contact Michael Jordan, San Francisco District Office's Veterans' Business Development Officer at michael.r.jordan@sba.gov

Source: U.S. SBA



Tech News & Diversity

IBM CEO Ginni Rometty on leadership, challenges, and reinvention

By Michal Lev-Ram

Fortune's Michal Lev-Ram speaks with IBM's chief executive.

When Virginia Rometty became chief executive of IBM in 2012, she took control of a company that was taken in more than \$100 billion in annual revenue but was clearly facing an existential crisis as rapidly rising cloud computing technology threatened its core businesses.

Two years into her tenure, Rometty sat down with Fortune senior writer Michal Lev-Ram to discuss how Big Blue's reinvention is progressing. (You can read the full story, which leads our Oct. 6 issue, [here](#).) The interview below, portions of which we have also made available as video, has been edited and condensed for clarity.

Fortune: You've made a lot of big changes in a relatively short amount of time. Can you kind of walk me through the one or two top, boldest, biggest moves that you've made at IBM?

Ginni Rometty: Sure. Well, look, all of these changes are rooted in this belief that you've got to constantly reinvent yourself, and all the big changes have been around the major points of our strategy: around reinventing industries and professions for data, around remaking the enterprise era for cloud, and all around this theory of engagement.

If I picked one from each—some of the biggest, boldest—in the beginning of the year we launched Watson, built a whole new division around it, and dedicated over a billion dollars to it. This is really a great play for the long-term—for a whole world of not just artificial intelligence but beyond, and how we're going to handle all of this data in a system that actually learns. It's not programmed.

Then another big announcement we made in the area of cloud. On the heels of having acquired SoftLayer, we not only invested another billion dollars to deploy up to 40 data centers around the world—knowing what's most important to the enterprise, where these should be placed, our cloud data centers—but the excitement was around something called BlueMix, which is a platform as a service to help the enterprise write new-wave applications for that world.

And then in the whole area of engagement, most recently, we announced our partnership with Apple.

We talked about some of the big technological shifts and transformations that are taking place now. What presents the biggest challenge to you and what's the biggest opportunity? You've got social, mobile, cloud, big data.

I think the challenge and opportunity, ironically, it's the same no matter what industry you're in, not just the industry we're in. So you see three big shifts in the market today: data, big data, and analytics; the advent of cloud and everything as-a-service; and this whole idea about mobility and one-on-one engagement.

What makes this time different is that the three of those things are happening at one time, at a speed we haven't seen before. So you're going to get a shift that's faster and more profound. And it impacts every industry.

So when I talk to all of my colleagues in other industries, the same things we experience in reinventing our company are the same things they're experiencing. You've got to keep reinventing.



Virginia Marie "Ginni" Rometty is an American business executive. She is the current Chairman, President and CEO of IBM, and the first woman to head the company.

Image credit: www.fortune.com

You'll have new competitors. You'll have new customers all around you. To me, those three together is what's driving all of the change in the industry.

It seems like that would present kind of a double challenge for you. Your customers, historically and today, look to you for guidance. Do you feel that you're under even more pressure than your customers to sort of see these transformations through and do it quickly?

You know, as part of being a company that is 100 years old, I think this is all about what continuous transformation is. I too feel, like any company, that's how you've got to look at this. This constant reinvention. As I say to our own team: Never protect your past, never define yourself by a single product, and always continue to steward for the long-term. Keep moving towards the future.

I think those rules kind of apply to everyone. They apply to us in that some of the businesses we're in, they're mission-critical, they're core franchises for clients. We keep changing and taking those clients to the future. It moves us to the future, it moves them to the future.

Do you think that you are under more scrutiny, under more pressure to deliver on some of those transformations that you've made because your customers look to you for that guidance?

Well, look, I think given who the IBM target company is, I feel our purpose is to be essential to our clients. We can't declare it—only they can declare that—and that in and of itself puts you in a realm where you think very carefully about what you do and you take very seriously the value of it. You have to provide for them.

I feel we've taken that pretty seriously no matter what the time or change was, even now in constant change. There have been many shifts in this indus-

try, and there will be many more. As long as you continually reinvent yourself, that's what I think clients expect from us.

With all of these technological shifts—new technologies, new ways of working—the pool of competitors for you seems to have broadened. What companies, what shifts, keep you up at night?

It's actually not a company that keeps me up at night because I believe the other thing is to never define yourself by competitors. You define yourself by either what your clients want or what you believe they'll need for the future. So: Define yourself by your client, not your competitor.

What keeps me up at night is speed. Speed of transformation, continuing to move to that future. It's always around doing this faster. You get it, test it, try it, move it, and make bold moves, whether that is around Watson, cloud, the partnership with Apple, or the announcement of a new platform for hardware that's built for data and cloud.

Those are the things you just want to do to keep moving forward.

Some of your newer competitors are Amazon and Google, and Microsoft on the cloud side. In light of those, the SoftLayer acquisition, and some of the moves that you just described, what grade do you give yourselves? Where do you think you're at? Are you on track for the goals that you've set for yourselves?

I am very pleased. You have to remember our competitors. We are in a big industry. They are varied, many, and over the years, they continue to change. In different parts of the business, they're different.

How I measure myself is through IBM's three big strategic areas. In the world of big data and analytics, we finished the year at \$16 billion in

analytics revenue. In the first half, it grew at 7%. In cloud, we finished last year at four-and-a-half billion, and again, growth was over 50%. In mobile, we had over 100% growth. In security, we had 20% growth.

So I measure myself by the areas in which we've chosen to play, by our growth, and our movement to high-value businesses in those areas. If you ask me, "So what is your business model?" Our business model's always about shifting to higher value opportunities. For clients and thus for ourselves, and that's what I know our shareholders expect for the long-term.

Is there something that IBM could have done prior to you becoming CEO that could have positioned you even further along today?

I'm the ninth CEO of IBM. Every one of my predecessors has steered through a technological shift, and every one left the company in a better position than the person before them, and prepared this company with a very strong balance sheet to allow it to continue to invest for the next shift.

Now, as we go through another set of transformations around these three big shifts of data, cloud, and engagement, that's my job—to leave behind a company positioned even stronger for my successor, whenever that may be, than on the day I found it.

I feel very strong. That is the job of stewarding for the long-term, and that is certainly what has been ingrained in my mind as what part of my role is to do.

Visit link below to read the full article: www.sbeinc.com/resources/cms.cfm?fuseaction=news_detail&articleID=1148&pageID=25

Source: www.fortune.com

Public Legal Notices



(An Equal Opportunity Employer)

is seeking subcontractors to participate in a prequalification process where sub-trade RFQs can be downloaded at [link](#). Clark Construction Group and San Francisco Public Works will prequalify trade subcontractors that would receive an invitation to bid The Office of the Chief Medical Examiner project.

Currently pre-qualifying for Building and Site Demolition, Surveying,
Rough Grading and Driven Pile Foundation.

• RFQ Due Date, May 21st, 2015

A Pre-Qualification conference will be held at the Contractors Assistance Center, located at 5 Thomas Mellon Cir, San Francisco CA, 94134, on **April 30th, 2015 Starting with Building and Site Demo @ 10:00a.m, Surveying @ 10:30a.m, Rough Grading @ 11:00a.m and Driven Pile Foundation @ 11:30a.m.**

Documents Can be Downloaded at : <https://clarkconstruction.sharefile.com/d-sf32c53864a14fa4b>

Clark Construction Group- California, LP

Contractor License #839892

180 Howard Street, Suite 1200, San Francisco, CA 94105

Phone: 415/767/7019 • Fax: 415/767/7099

Contact: Hector Torrez • hector.torrez@clarkconstruction.com

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

Hunters Point Shipyard in San Francisco Opportunity to Perform Construction of a San Francisco Public Utility (SFPUC) Overhead Power Line
Lennar Urban is requesting qualified, interested construction firms to respond to a public request for proposals to construct a San Francisco Public Utility (SFPUC) Overhead Power Line Hunters Point Shipyard

For more information, please visit:
<http://mission.sfgov.org/OCABidPublication/BidDetail.aspx?K=9452>

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

Pre-Bid Coordination Meeting and Job Walk:
April 30, 2015 @ 10:00 AM Building 101

101 Horne Ave., San Francisco, CA 94104

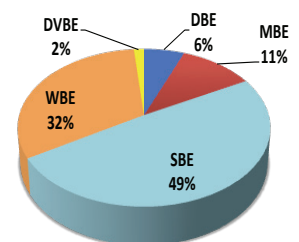
Proposals must be submitted by
May 16, 2015 @ 2:00 PM (PST).

CP Development Co., L.P, the Master Developer, and Candlestick Center, LLC, a joint-venture between Lennar Urban and Macerich,

is soliciting Statements of Interest and Proposals from qualified design, engineering and professional consulting firms to provide Professional Services for specific tasks associated with the design and development of the Candlestick Center. SBE/LBE/MBE/WBEs are strongly encouraged to submit proposals. The RFP documents can be found at the following link:
<http://mission.sfgov.org/OCABidPublication/BidDetail.aspx?K=9460>

AUDIENCE PROFILE

Small Business Exchange, Inc.



Events & Seminars

THE FUTURE BEGINS WITH CONTRACTOR DEVELOPMENT
JOIN US AS WE CELEBRATE THE LAUNCH OF BAPLA 2.0



WEDNESDAY, APRIL 29, 2015 | 4:00-6:00 PM
THE TOM BRADLEY TOWER AT LOS ANGELES CITY HALL

WITH SUPPORT FROM THE MAYOR'S OFFICE | Keynote Speaker **The Honorable Curren Price, Councilmember 9th District**

BOND ASSISTANCE PROGRAM LOS ANGELES (BAPLA)

Since 2005 the Bond Assistance Program Los Angeles has assisted small local, minority and woman-owned contractors attain bonding for \$64 Million in City of Los Angeles Contracts. In turn, the City has furthered its goals of greater diversity and inclusion in City contracts and saved more than \$2.7 Million in direct contract savings from an enhanced competitive contractor pool.

The BAPLA 2.0 Contractor Development Program will further enhance the City's effort at supporting these contractors with added technical assistance tools including individual comprehensive needs assessments, capacity-building work plans, one-on-one contractor support in the field, contractor marketing profiles and opportunity matchmaking with Program Prime Partners.

To RSVP visit http://bit.ly/BAPLA2-0_Launch For questions contact mwisinfo@imwis.com or call **213.258.3000**



Pioneers & Perspectives: Babson San Francisco Speaker Series

Friday, May 08, 2015 7:30 AM - 9:00 AM
135 Main Street, Floor 3, San Francisco, CA 94015
Babson College San Francisco Campus

Everyone has an entrepreneurial style. Discover yours and how to use it whether you're an innovator within a large company, a community leader or considering pursuing your own venture. Come hear from the Chair of Babson's Entrepreneurship Division, Professor Candida Brush, who will demonstrate how Babson teaches through an experiential exercise that will help you discover your entrepreneurial style.

More Info here: <http://events.sfchamber.com/events/Pioneers-Perspectives-Babson-San-Francisco-Speaker-Series-2727/details>



CalConExpo 2015

Long Beach Convention & Entertainment Center
300 East Ocean Boulevard • Long Beach, CA 90802
August 13, 2015

About CalConExpo

What is the California Construction Expo and why should I attend?

The California Construction Expo is the Golden State's premiere gathering for contractors, designers, construction professionals, suppliers and construction workers to learn directly from government agencies about the increasing opportunities associated with \$150 billion in public work programs currently proposed or underway. The government sector is in tremendous need of qualified contractors, professional service consultants, and skilled labor to support their construction programs. If your company directly or indirectly supports the design or construction industry, you need to have a presence at CalCon Expo.

Is it advantageous to take time away from the construction site to attend CalCon Expo?

You cannot afford to miss it! The leading agencies, large contractors, and suppliers will be there to build business relationships that can have a tremendous impact on your company's future growth. With the historical shortage of contractor capacity in Southern California, companies across state borders are encouraged to attend and capture some of California's best contracting opportunities and receive the help to get started with licensing, bidding and accessing skilled labor.

I am a small contractor. Will I benefit from attending CalCon Expo?

Yes, absolutely! Several participating government agencies have contracting opportunities available for small, medium, and large businesses ranging from as little as \$5,000 to well over \$100 million. Additionally, most agencies have special programs and small business goals to help position and prepare your company to bid on government sector contracts.

For more info please visit:

<http://www.calconexpo.com/about.html>

<http://www.calconexpo.com/attendee-registration.html>

<http://s23.a2zinc.net/clients/calcon/calconexpo2015/public/enter.aspx>

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Fictitious Business Name

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0364088-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0363984-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0364050-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0364404-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0364040-00	FICTITIOUS BUSINESS NAME STATEMENT File No. A-0363469-00
<p>Fictitious Business Name(s): Bronze Glow on the Go Address 814 Corbett Avenue #202 San Francisco, CA 94131 Full Name of Registrant #1 Ashley Anne Bonomi Address of Registrant #1 814 Corbett Avenue #202 San Francisco, CA 94131</p> <p>This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 4/3/2015</p> <p>Signed: Ashley Bonomi</p> <p>This statement was filed with the County Clerk of San Francisco County on 4/3/2015</p> <p>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</p> <p>Filed: Melvin Galvez Deputy County Clerk 4/3/2015</p> <p><u>4/23/2015 + 4/30/2015 + 5/7/2015 + 5/14/2015</u></p>	<p>Fictitious Business Name(s): Kandi Love Entertainment Address 1288 Columbus Avenue, Suite 155, San Francisco, CA 94133 Full Name of Registrant #1 John F. Sonnison II Address of Registrant #1 230 Norman Avenue, Concord, CA 94520</p> <p>This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 3/20/2015</p> <p>Signed: John F. Sonnison II</p> <p>This statement was filed with the County Clerk of San Francisco County on 3/30/2015</p> <p>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</p> <p>Filed: Susanna Chin Deputy County Clerk 3/30/2015</p> <p><u>4/2/2015 + 4/9/2015 + 4/16/2015 + 4/23/2015</u></p>	<p>Fictitious Business Name(s): Saint Ojai Address 1800 Pacific Avenue #108, San Francisco, CA 94109 Full Name of Registrant #1 Jaelyn Nicole Reina Address of Registrant #1 1800 Pacific Avenue #108, San Francisco, CA 94109</p> <p>This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 4/1/2015</p> <p>Signed: Jaelyn Nicole Reina</p> <p>This statement was filed with the County Clerk of San Francisco County on 4/1/2015</p> <p>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</p> <p>Filed: Maribel Jaldon Deputy County Clerk 4/1/2015</p> <p><u>4/9/2015 + 4/16/2015 + 4/23/2015 + 4/30/2015</u></p>	<p>Fictitious Business Name(s): Slice House By Tony Gemignani Address 680 2nd Street, San Francisco, CA 94107 Full Name of Registrant #1 680 2nd Street Partners LLC (CA) Address of Registrant #1 680 2nd Street, San Francisco, CA 94107</p> <p>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 4/20/2015</p> <p>Signed: Rona Grinnell</p> <p>This statement was filed with the County Clerk of San Francisco County on 4/20/2015</p> <p>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</p> <p>Filed: Susanna Chin Deputy County Clerk 4/20/2015</p> <p><u>4/23/2015 + 4/30/2015 + 5/7/2015 + 5/14/2015</u></p>	<p>Fictitious Business Name(s): Woodbridge Foundation Address 57 Vesta Street, San Francisco, CA 94124 Full Name of Registrant #1 Brendan Cadam Address of Registrant #1 57 Vesta Street, San Francisco, CA 94124</p> <p>This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 4/1/2015</p> <p>Signed: Brendan Cadam</p> <p>This statement was filed with the County Clerk of San Francisco County on 4/1/2015</p> <p>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</p> <p>Filed: Jennifer Wong Deputy County Clerk 4/1/2015</p> <p><u>4/2/2015 + 4/9/2015 + 4/16/2015 + 4/23/2015</u></p>	<p>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</p> <p>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</p> <p>Signed: Douglas C. Griffin</p> <p>This statement was filed with the County Clerk of San Francisco County on 3/5/2015</p> <p>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</p> <p>Filed: Guillermo Sandoval Deputy County Clerk 3/5/2015</p> <p><u>3/12/2015 + 3/19/2015 + 3/26/2015 + 4/2/2015</u></p>

ABANDONMENT OF FICTITIOUS BUSINESS NAME

STATEMENT OF ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME File No. A-0356921-00

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

1.) Gifts Galore

Located at:
1564 15th Street, #2, San Francisco, CA 94103-5305

This fictitious business name was filed in the County of San Francisco on **3/3/2014** under file #**A-0356921-00**.

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

Full Name of Registrant #1
Sandra L. Veneigh
1564 15th Street, #2, San Francisco, CA 94103-5305

This business was conducted by a
AN INDIVIDUAL

Signed: **Sandra L. Veneigh**

This statement was filed with the County Clerk of San Francisco County on **4/14/2015**

Filed: **Jennifer Wong**
Deputy County Clerk
4/14/2015

4/16/15 + 4/23/15 + 4/30/15 + 5/7/15

STATEMENT OF ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME File No. A-0348240-00

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

1.) SFBAGG

Located at:
1564 15th Street, #2, San Francisco, CA 94103-5305

This fictitious business name was filed in the County of San Francisco on **1/14/2013** under file #**A-0348240-00**.

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

Full Name of Registrant #1
Sandra L. Veneigh
1564 15th Street, #2, San Francisco, CA 94103-5305

This business was conducted by a
AN INDIVIDUAL

Signed: **Sandra L. Veneigh**

This statement was filed with the County Clerk of San Francisco County on **4/14/2015**

Filed: **Jennifer Wong**
Deputy County Clerk
4/14/2015

4/16/15 + 4/23/15 + 4/30/15 + 5/7/15

Most Americans Believe Cities Are On The Right Track; Economic Forecast Confirms

Continued from page 1

Overall, nearly half of the Americans polled (47%) agreed that their city is on the right track while 32% said their city is on the wrong track. Residents of cities and suburbs of all sizes, as well as across all age groups polled, expressed positive sentiments about their cities.

The poll also measured the priorities voters want mayors to tackle. Improving public safety, fixing local infrastructure, and improving schools ranked as the top three. Not surprisingly, these areas track the priorities of President Obama's State of the Union and Mayor Johnson's State of the Cities.

Other key findings include:

- City mayors scored highest among all government officials as who the public trusts to solve their problems and provide new ideas at 37% high trust versus 25% low trust. Governors were next with 33% high trust, but 33% gave scores of low trust.
- Americans polled said they trust the following groups for solutions, new ideas, innovation and economic growth. They gave small business owners a 58% rating of high trust; "young people fresh out of graduate school," 38%, and mayors, 37%. Those least trusted were your Congressman (26%), White House economists (22%) and Wall Street advisors (17%).
- As for the economy, 41% of respondents believe that their city is creating opportunities for economic growth by building relationships with local businesses and citizens.

Source: U.S. Conference of Mayors

- Those Americans surveyed also weighed in on their priorities for the new Congress. Passing the transportation infrastructure bill topped the list at 55%, closely followed by passing the immigration bill at 53%

- Forty six percent of those polled gave a favorable response to their city's ability to provide basic services like safe and wellmaintained roads; adequate transportation and leveraging the latest technologies to improve public services.

- A majority of Americans gave high scores to cities for specific categories relating to an overall quality of life. Fifty-seven percent thought local government was keeping the community clean; 60% liked the way that cities provided parks and recreation; 50% gave high grades for the handling of weather crises; and by a two to one—42% to 23%—margin, voters agreed that cities offered a wide variety of culture and entertainment.

- Local governments were deemed the most trustworthy when respondents were asked for their level of trust for the federal, state and local governments. On a scale of 1 to 5, with 1 being no trust and 5 being the highest trust, local governments did best with a 25% low score and 38% high score. Comparatively, 54% gave the federal government low scores of 1 or 2.

Source: U.S. Conference of Mayors

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The IRS's Secret, Successful Low-Income Savings Program

Let's build on—not try to fix—overwithholding

By Timothy Ogden

While April 15th is generally referred to as “tax day,” that’s true for less than 20 percent of filers. For most working households tax day falls in February or early March. It’s the day when they receive their refunds, not when they file.

More than 80 percent of filers making less than \$50,000 a year get a refund. Those refunds are more than \$2,000 on average. There’s a lot of handwringing over those figures: Financial advisers urge people not to give the government an interest-free loan, and instead reduce their withholding and set-up an automatic savings plan. (It’s worth noting that many low-income households couldn’t follow that advice even if they wanted to, because they don’t have access to free savings accounts, or even to jobs that offer steady pay and automatic savings options.) Meanwhile, social service agencies run programs that encourage households to put their refunds into long-term savings and rainy day funds. They worry that the households are missing a chance to build assets and economic stability. That’s a legitimate concern when 60 percent of households have less than three months of liquid savings, and emergencies like a vehicle breaking down, a job loss, or an unexpected cut in hours is likely. But neither the financial advisers nor the social service agencies have had much luck changing behavior, based on historical IRS data and surveys of household emergency savings.

Thinking about tax withholding and refunds in a different light suggests a course of action that may be more likely to help lower-income households improve their financial situation. Overwithholding—choosing to withhold more than you will owe to get a refund—is a wildly successful savings program.

Over the last decade, behavioral science researchers have shed light on why it is so hard to save despite good intentions and how we can stack the deck in savers’ favor. One of the outcomes of that work is the value of a “commitment savings” account. These are savings accounts that people voluntarily open, but cannot access until they accumulate a certain amount or reach a specific future date. It provides all the benefits of accumulating a big chunk of cash without any of the painful and exhausting daily resistance to temptation.

This is exactly what the US tax system provides. The IRS is running the world’s largest and most successful commitment savings program for low-income households. What other program can boast of 80 percent participation of people below median income and average savings of 4 percent of income (the average savings rate in the United States over the last 25 years across all income groups is 5.5 percent)? The amount of savings in the tax system is likely larger, because these figures include only federal, not state, refunds. In the US Financial Diaries, which closely tracked the financial lives of 235 low- and moderate-income American households for a year, nearly half of our households received refunds of 8 percent or more of their annual income. Yes, a large portion of these sums is a result of the Earned Income Tax Credit (EITC), but even when people could claim EITC payments throughout the year, almost no one did, instead preferring to keep their “tax savings account” growing all year. We should start celebrating the large amount of savings that households are doing through the tax system rather than fretting that they are not saving their savings.

Of course, there is also a concern that people are “blowing” their refunds when they get them. An initial analysis of the US Financial Diaries data suggests that lower-income households are most often using their refunds to pay down debt, buy



clothes, and eat out—hardly a vice for people who are stretching grocery budgets to the max much of the year while we tightly restrict what foods they can buy using food stamps. A different research effort led by sociologist Kathy Edin, which followed 100 families for six months after receiving their tax refund/credit, found largely the same thing. So have national surveys.

If we think of tax refunds as savings in the first place, it’s easy to understand why households are reluctant to put that lump of cash they have been building up all year into another, longer-term savings account. Instead, we can focus efforts on helping people become better spenders of their short-term savings: what debt to pay down, what to spend on to reduce the likelihood of future emergencies, figuring out the best down payment amount on a vehicle purchase or what repairs are likely to pay off. There’s tremendous room for

innovation around payday loan alternatives or pre-payment for future needs—another strategy uncovered by behavioral science that works much better than general savings. If interest rates go back to the levels in the 1980s, the IRS commitment savings program would be a costly one. But for now, instead of focusing on the long-term savings that low-income households aren’t doing, let’s start by building on their already successful saving strategy.

Timothy Ogden (@timothyogden) is managing director of the Financial Access Initiative at NYU and part of the leadership team of the US Financial Diaries, a research project of FAI and the Center for Financial Services Innovation. He is co-author of Toyota Under Fire, and author of the forthcoming Experimental Conversations, a collection of interviews with economists conducting field experiments on poverty alleviation.

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

How the Decline in Community Banks Hurts Small Business

By Scott Shane

A recent report from the Federal Reserve Bank of Richmond reveals that the number of community banks dropped by a whopping 41 percent between 2007 and 2013. That’s bad news for small business owners, who rely heavily on financing from small, local banks.

Even more troubling is the potential culprit. Analysis by the Fed suggests that the Dodd-Frank Act is at least partially responsible.

A Harvard University study shows that the rate of decline in the community bank share of commercial banking assets has doubled since the passage of the law in 2010. Moreover, almost all of the decline in the number of community banks in recent years has resulted from a cessation in bank formation during the current economic recovery, the Richmond Fed reports.

Small businesses often rely on community banks for capital. Unlike big public companies that can issue new stock or sell bonds and commercial paper when they need money, small businesses are much more reliant on banks to provide them with the financing they need. Among banks, community ones tend to be their most common financiers. Many big banks avoid extending credit to small companies because small business loans are time intensive, hard to automate, tough to securitize, and expensive to underwrite and service.

Moreover, community banks have an advantage at relationship-lending. Embedded in local communities, they are better able to evaluate soft factors in lending decisions, which allows them to make loans when quantitative analysis based on credit scores and financial statements alone would not suggest it. As a result, community banks provide over half of all small business loans, despite accounting for less than a quarter of all business lending.

The Dodd-Frank Act has made community banking more difficult. The law increased total U.S. financial regulatory restrictions by nearly one-third and has required community banks to purchase new software, hire additional compliance personnel, and to spend more time responding to government oversight than before. More than four of every five small banks believes that compliance costs have increased since the passage of the Act, a recent survey shows.

Increased regulatory compliance is particularly problematic for community banks. Those institutions did little to create the problems that the Dodd-Frank Act was designed to combat. Moreover, regulatory compliance has a high fixed cost, making it disproportionately expensive for smaller institutions. Some bankers report that regulatory compliance accounts for more than twice as high a share of operating expenses at community banks than at their larger counterparts.

The Richmond Fed suggests that the Dodd-Frank regulatory increase is at least partially re-

sponsible for the recent decline in community bank formation. The additional rules have reduced the profitability of community banking, with some estimates showing that as many as one-third of community banks are unprofitable under the new regulations. With community-banking profitability in decline, it’s not surprising that fewer people are willing to start those banks and that the people running existing ones are exiting the business.

Policymakers should exempt community banks from many of the new regulations imposed by Dodd-Frank. Those regulations were designed to combat problems not present in the community banking model. Perhaps more importantly, failing to protect community banks from collateral damage risks hindering small business access to credit, which depends heavily on effective functioning of the community banking model.

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

How to Start a Small Construction or General Contracting Business

Continued from page 3

Access financing

If you don't have savings or access to a traditional bank loan, you might want to consider an SBA loan program. Other financing options for small businesses include credit unions, community banks or a business line of credit.

To understand your options, visit BusinessUSA.gov. Its Financing Wizard can help pinpoint available government resources that can help get you the financing you need.

To understand more about how small business financing works, read:

- SBA Loans Explained – A 101 for Small Business Owners
- Don't Qualify for Conventional Business Loan? Understand Your Options
- Small Business Financing Blogs

Get licensed, bonded and insured

Protect yourself, your business and your clients by ensuring you have the right licenses and permits, business insurance and surety bonds. Here are three reasons why and information on how to obtain them:

1. Business Licenses and Permits – In addition to a general business license, most construction or contracting businesses need specific licenses to operate. For example, a tradesman license is required for electrical, plumbing, HVAC, gas fitting and other construction trades. Check with your state business license office for information about what you'll need. If you headquarter your business out of your home, you'll also need to

obtain a home business permit from your city or county.

2. Surety Bonds – Typically, construction businesses need construction bonds in order to operate legally. You arrange for a surety bond from a third party who promises to pay your client if you do not fulfill your work obligations under a contract. Learn more about surety bonds from the Surety & Fidelity Association of America and take a look at their bonding resources for small and emerging contractors. Bond regulations vary by state, so research your state's requirements or speak to a reputable surety bond agent. If you are unable to secure a bond through a commercial channel, SBA offers its own Surety Bond Guarantee program.
3. Insurance – Depending on the nature of your work and whether you employ workers directly, you will need several types of business insurance – general liability, vehicle and property insurance. Individual states also require businesses to carry specific insurance, such as workers' compensation insurance, unemployment and state disability insurance. For a better understanding read: What Kind of Business Insurance Do You Need?

Familiarize yourself with construction industry regulations

From energy efficiency standards to workplace safety regulations, the construction industry is heavily regulated. Read SBA.gov's Construction Industry Guide for more information.

Develop an occupational health and safety plan

The Occupational Safety and Health Act (OSHA) requires that construction workers are

provided a safe workplace free from recognized hazards. Take a look at SBA's Workplace Safety and Health guide for information about resources that can help you establish a safe and compliant workplace.

Finding and hiring labor

The construction industry generally secures labor from four sources – subcontractors, hired employees, labor brokers or independent contractors. To get you started read these steps to hiring your first employee and then check out the particular laws and tax ramifications of hiring independent contractors.

Take advantage of industry tools and resources online

There are many online resources that can help small construction companies and contractors who can't afford the headcount or infrastructure that larger companies enjoy. Here are just a few:

- **Construction Office Online** – Includes free downloadable templates and documents such as schedules, estimating, budgets, timesheets, invoicing and billing and more
- **Compare Construction Business Software** – Looking for the right construction management solution? This guide lists the "Top 10 Most Reviewed Construction Systems"
- **Construction Marketing Association Blog** – Tips and insights on how to market your business like a pro
- **Overcoming Obstacles: Best Practices for Subcontractors, General Contractors, and Public Agencies** Download Adobe Reader to read this link content For more information about some



general issues with doing business in the construction industry such as cash flow, communication between contractors, change order processing, contract negotiations and more, check out this whitepaper from Washington state's Small Business Growth Opportunity Council

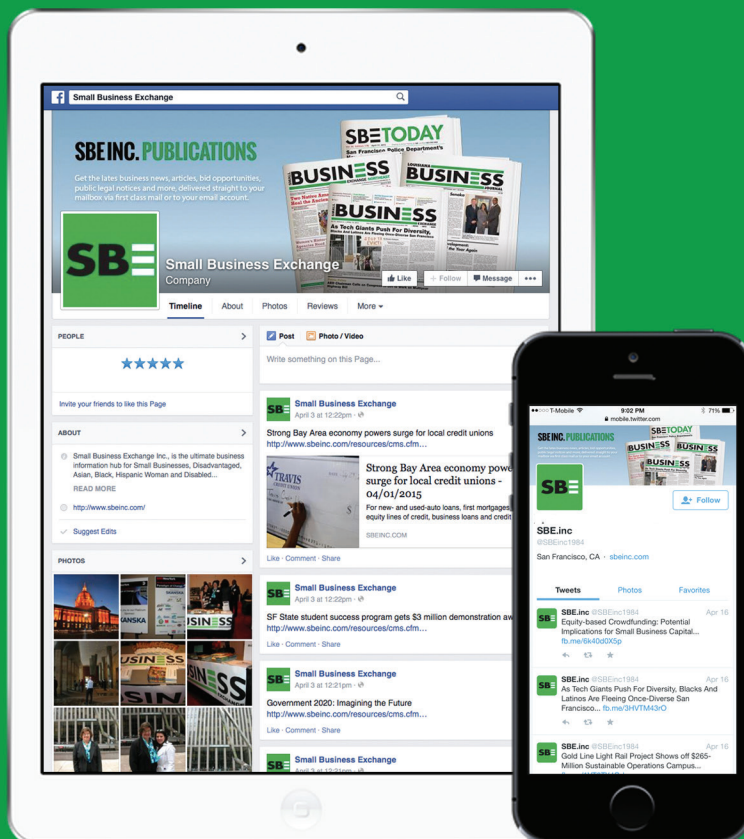
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