

## This Week's Friday Report



### San Francisco Hispanic Chamber of Commerce

703 Market Street, Suite 611  
San Francisco, CA 94103  
P: 415-278-9611  
<http://www.sfhcc.com/>



Abriendo Caminos®



Pacific Gas and Electric Company

## FRIDAY REPORT: October 05, 2007

Sponsors

### Upcoming Events

**ABC Committee (Northern Region) invites ALL members of the Hispanic Chambers of Commerce in Northern California to the following events:**

- Oct 19 - Bay Area Capital Connections II
- Nov 09 - Access to Business Capital Seminar
- Nov 09 - Pitch to Investors

**Oct 16 - Business Mixer with Golden Gate Business Association**

**Oct 23 - Dollars & Sense Financial Literacy**

**Oct 25 - Immigration Forum**

**Nov 13 - "Small Business Is Good Business for San Francisco" -- Building Partnerships Together, Small Business Procurement Workshop & Networking Event**

Check the "Mark Your Calendars" Section for more information about these events.

### Weather

#### San Francisco Weekend Weather



### FEATURED CORPORATE MEMBER

Visa USA



NEWS

**San Francisco Hispanic Chamber of Commerce, San Francisco Business Times, and Wells Fargo Announce "Most Influential Latino's" at Latino Business Leadership Awards**



We welcomed 500 guests at our third annual Latino Business Leadership Awards where guests received an early release of our third annual supplement which was released today in the San Francisco Business Times profiling the thirty-three newly selected honorees of the Latino Business Leadership Awards. The quotes shared by the 2007 honorees are inspiring and poignant. A leader is the conduit between the present and our future.

There are 44.6 million Hispanics in the United States as of July 1, 2006, according to the U.S. Census Bureau. About one of every two people added to the nation's population between July 1, 2005 and July 1, 2006 was Hispanic with 1.4 million Hispanics added to the population. The percentage of Hispanics 25 and older with a bachelor's degree or higher in 2006 was 12% or 3.1 million Hispanics up from 1.4 million a decade earlier.

The honorees mentioned in this supplement demonstrate the unrecognized talent we have around the Bay Area by telling the stories of people who have broken through the glass ceiling. We have a large number of corporate

honorees this year reflecting the growth of Hispanics in management. The U.S. Census Bureau reported 17% of Hispanics to be working in management, professional and related occupations in 2005.

Many of the honorees have mentioned the importance of our future as a community and use their talents and time to share with those who are moving through course of life. Look at the numbers and its clear that we must invest in our future since the median age of the Hispanic population in 2006 was 27.4 compared with 36.4 for the population as a whole.

It is our responsibility to make that investment. We can help pave the way for our future leaders: corporations can invest in their future and provide opportunities of growth. We can act as the sounding board to listen and help our youth think through an effective course of action.

We hope you find inspiration in the words of the thirty-three honorees that inspire you to continue your personal growth, reinforce your personal objectives, encourage you to share more with our future, and encourage others to work together to create a more cohesive community.

On behalf of The San Francisco Hispanic Chamber of Commerce, we congratulate the 2007 Latino Business Leadership honorees. Visit our website, [www.sfhcc.com](http://www.sfhcc.com) to learn more about our demographical details.

### **2007 Honorees**

- Aida Alvarez - Latino Community Foundation
- Rosario Anaya - Mission Language & Vocational School
- Ophelia Basgal - Pacific Gas & Electric
- Elmy Bermejo
- Michael Canul - DeComputis, Inc.
- Carmen Castellano - Castellano Family Foundation
- Rigo Chacon - Abrazos and Books
- Marcela Davison Aviles - Mexican Heritage Plaza
- Michael Fernandez - BTI Group
- Miguel Galarza - Yuerba Buena Engineering
- Herman Gallegos - Hispanics in Philanthropy
- Eddie Garcia - Comcast
- Jane Garcia - La Clinica de La Raza
- Gary Hernandez - Sonnenschein Nath & Rosenthal
- Irma Herrera - Equal Rights Advocates
- Beatriz Leyva-Cutler - The Bay Area Hispano Institute for

### **Advancement**

- Angel Mendez - Cisco Systems
- Guillermo Muniz - New Mecca Café
- Sandra Murrillo-Brucker - Women's Initiative for Self Employment/ALAS
- Ernesto Nava - Pancho Villa Museum
- Ernesto Padilla - El Mensajero
- Joe Partida - J.D. Partida & Associates
- Armando Peraza - Habanero Productions
- Louis Provenzano - Language Line Services
- Arturo Riera - Mister Latin Jazz
- Eduardo Roy - DLA Piper
- Michael Ruiz - Northern California Supplier Development Council
- Sylvia Samano - AT&T
- Ben Singer - Farmacia Remedios
- Michael Torres - Adelante Capital Management LLC
- Lou Trujillo - Safeway
- Maria Valentin - First American Title

## Diversity Edge Magazine is pleased to present its 2007 Top 20 Diversity Champions.

Washington, DC--(HISPANIC PR WIRE)--October 3, 2007

This annual listing highlights individuals who have made a difference in furthering the cause of diversity and inclusion.

This list is comprised of diversity advocates on various levels such as: influential leaders and members of professional organizations who impact diversity; Chief Diversity Officers and other corporate professionals that help spread diversity throughout their companies; community and political leaders who have made strides to increase diversity from their leadership positions; and thought leaders who drive the research and development that support the business case for diversity. In the third quarter issue of Diversity Edge Magazine, each of these diversity champions is highlighted, illustrating how they have contributed to the evolution and growth of diversity in Corporate America.

- Dr. Rohini Anand, SVP and Chief Diversity Officer, Sodexo
- Redia Anderson Chief Diversity Officer, Deloitte & Touche USA LLP
- Rob Arning, Managing Partner - New York and Northeast Area, KPMG
- Claire Babineaux-Fontenot, Vice President of Audit and Tax Policy, Wal-Mart Stores, Inc.
- Michael Li Barrera, President and CEO, U.S. Hispanic Chamber of Commerce
- Subha Barry, Global Head of Diversity and Inclusion, Merrill Lynch
- Candi Castleberry-Singleton, Vice President, Global Inclusion and Diversity Motorola, Inc.
- Elaine Chao, U.S. Secretary of Labor
- Carol Dougal & Hedy Ratner, Co-Founders, Women's Business Development Center
- Keisha Dawn Entzminger, Founder, Executive Director, MBADiversity
- Manny Espinoza, CEO, Association of Latino Professionals in Finance and Accounting
- Gerry Fernandez President and Founder Multicultural Food and Hospitality Alliance
- Rosemary Jones, Director Supplier Diversity, Turner Broadcasting System, Inc.
- David Lum, Member, National Association of Asian American Professionals
- Punam Mathur, Senior Vice President of Corporate Diversity and Community Affairs MGM Mirage
- Bernie Milano, President, PhD Project
- Bob Reed, Vice President, Diversity and Inclusion ,AT&T
- Walter Smith, Vice-President Annuity Finance, Prudential
- Dr. R. Roosevelt Thomas Jr., CEO, Roosevelt Thomas Consulting & Training

### About Diversity Edge Magazine

Diversity Edge Magazine is a publication dedicated to addressing issues pertaining to career and business diversity. We highlight the positive efforts that promote workforce and supplier diversity in Corporate America. The editorial content is designed to expose diverse corporate professionals to new career opportunities and to increase the visibility of diverse entrepreneurs. Additional information is available at <http://www.thediversityedge.com>.

## Panelists Say Bias a Barrier for Minority-Owned Contractors

By Robert Brodsky [rbrodsky@govexec.com](mailto:rbrodsky@govexec.com)

September 27, 2007 Discrimination permeates the federal marketplace, playing a role in preventing small, minority-owned firms from securing an adequate number of agency contracts, a panel of small business advocates told lawmakers Wednesday afternoon. At a hearing of the House Oversight and Government Reform Subcommittee on Government Management, Organization and Procurement, officials from trade groups representing minority entrepreneurs testified to the obstacles their members face when breaking into the government procurement market. "The reasons minority-owned firms are not fully participating in the market are

many, not the least of which is discrimination," said Anthony Robinson, president of the Minority Business Enterprise Legal Defense and Education Fund. While using somewhat softer language, Allegra McCullough, a former associate deputy administrator of government contracting and business development at the Small Business Administration, agreed that race plays a role in procurement.

"There is ... evidence of departments within agencies that refuse to believe that small businesses -- particularly minority businesses -- can perform certain capabilities," McCullough said. "There is little if any evidence to justify this attitude." Subcommittee members did not ask participants in an earlier panel of agency officials and small business procurement executives directly about the issue of discrimination in federal contracting. The group focused more on the strides that agencies have made in providing assistance to small, disadvantaged businesses. Calvin Jenkins, the current deputy associate administrator of government contracting and business development at SBA, cited the success of the 8(a) Business Development Program. Roughly 9,000 certified small businesses participate in the program, receiving \$12.4 billion in contracts in fiscal 2006 -- an increase of \$6.1 billion since 2001. Representatives from the Defense Department and the Census Bureau testified that their agencies had taken steps to mitigate barriers facing minority entrepreneurs, noting that they are exceeding the governmentwide statutory goal of awarding at least 5 percent of contracts to small disadvantaged businesses. The Pentagon has met or exceeded the 5 percent goal every year since 2000, while the Census Bureau has employed a host of small business entities to support major technical contracts as part of the 2010 census.

Both panels, however, seemed to acknowledge that 8(a) and similar programs that support small businesses suffer from a dearth of accountability that allows agencies to go unpunished for not meeting small business goals. McCullough suggested that bonuses could be rewarded or denied to procurement executives on the basis of small business contracting performance. Michael Barrera, president of the U.S. Hispanic Chamber of Commerce, suggested that contracting managers and prime contractors that fail to meet their subcontracting goals should be forced to go before Congress and explain why the requirements were not met. "It is clear that additional incentives and disincentives are required other than assessing punitive damages on prime contractors that don't achieve their subcontracting goals," Barrera explained. "Despite punitive damages being on the books for over 20 years, USHCC knows of no single instance wherein this approach has been used. Therefore, it is totally useless."

Preston Waite, deputy director of the Census Bureau, said his agency includes caveats in its contracts allowing it to withhold up to a third of a contractor's award fee if the company does not meet small business subcontracting requirements. Among the other ideas suggested to boost up small, disadvantaged businesses were eliminating contract bundling, removing the net worth ceilings that determine access to the 8(a) program and increasing the size limits for sole-source small business contracts. As with many discussions on the Hill about assisting small business, the topic eventually turned to Alaska native corporations. ANCs, which were created in 1971 to assist disadvantaged tribal businesses, have no limitations on the size or quantity of their sole-source contracts and unlike other 8(a) firms, do not have to prove an economic disadvantage. "These ANC special privileges go far beyond the intent of the program and have limited competition while undermining the SDB goals developed by Congress," Barrera said. SBA's Jenkins, however, argued that he didn't see any "negative impact" for small businesses because of ANCs.

## Help Us Improve Your Muni!

Over the past year, the Transit Effectiveness Project (TEP) has been looking at ways to make Muni more efficient and attractive to riders. Please attend an upcoming community meeting to learn about the TEP's key findings and ideas and help us shape The City's plans to improve Muni service. We will present the same information at each meeting. In early 2008, we will host another series of meetings to present final recommendations. There will be a Fast Pass raffle at each meeting.

### Transit Effectiveness Project Community Meetings

Excelsior District  
Saturday, October 20 (morning)  
10:00 am to 12:30 pm  
Monroe Elementary School - Cafeteria

260 Madrid St. at Excelsior Ave. (Enter on Madrid)  
The nearest Muni bus lines are 14, 29, 49 and 52.

Mission District

Saturday, October 20 (afternoon)

3:00 pm to 5:30 pm

St. Peter's Catholic Church - Parish Hall

Alabama St. at 24th St. (Enter on Alabama)

The nearest Muni bus lines are 9, 27 and 48.

Contact the TEP For more information, e-mail us at [info@sftstep.com](mailto:info@sftstep.com) or call (415) 701-4599. TTY users may call (415) 701-2323. Spanish and Chinese speakers may call (415) 226-1313. For general SFMTA information, call 311.

## MARK YOUR CALENDARS

**ABC Committee (Northern Region) invites ALL members of the Hispanic Chambers of Commerce in Northern California to the following events:**

### **Bay Area Capital Connections II**

**Friday, October 19, 8AM - 6:30PM**

City Hall, 200 East Santa Clara Street, San Jose, CA.

Special Discounted Rate for CHCC Members:

[www.acteva.com/booking.cfm?bevaaid=138812](http://www.acteva.com/booking.cfm?bevaaid=138812)

\$95/person for early registration before 9/19 (vs. \$110/person), and

\$130/person for regular registration 9/20-10/17 (vs. \$150/person).

This 1-day event provides critical information on accessing equity and/or debt capital and management resources. Topics covered include angel investing, venture capital, debt capital, building management teams, marketing strategies, valuation, and exits.

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### **Access to Business Capital Seminar**

**Friday, November 9, 8:30 AM - 10 AM**

San Francisco, CA

Financing Alternatives Seminar: This program is designed to educate small business owners about other private investment or financing opportunities and government investment programs.

The program is **FREE** and RSVP is suggested.

If you have any questions or to RSVP, please contact [walter@tjiboyassociates.com](mailto:walter@tjiboyassociates.com)

(415) 515-4240

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### **Pitch to Investors**

**Friday, November 9, 10:30 AM - 12 PM**

San Francisco, CA

Meeting with Investors: The ABC committee can secure and arrange for Investors to meet with Latino and Minority businesses from our Region. These growing businesses must be ready to receive private equity financing to help grow and expand their companies. Once the companies are identified the ABC program experts will provide coaching to these businesses, free of charge, to prepare them for their pitch to investors.

If your company is looking for investment please contact [walter@tijiboyassociates.com](mailto:walter@tijiboyassociates.com) ASAP or call 415 515-4240

For information about the ABC program please visit <http://www.cahcc.com/abc/index.html>

## Oct 16 - Business Mixer with Golden Gate Business Association

The award winning San Francisco Hispanic Chamber of Commerce (SFHCC) is honored to host the October Business Mixer to celebrate the Golden Gate Business Association.

Networking mixers enable corporate representatives to interact directly with members in an informal setting. Enjoy lively conversation, mix and mingle, build new contacts and get re-acquainted with old ones from 5:30pm-7:30pm at Spectrum Credit Union located at 50 Beale Street (Blue Shield of California Building).

To register, please [CLICK HERE](#).

SFHCC Members in Good Standing - Free. Non-Members - \$10.

## Oct 23 - Dollars & Sense Financial Literacy

Want to know some of the fundamental steps that can help make your small business a successful enterprise? Then join us for a special presentation from 5:30pm-8:00pm at the Cartwright Hotel(<http://cartwrighthotel-px.trvlclick.com/index.html>) located at 524 Sutter Street. Nearest Public Garage - Sutter Stockton Garage. You will get insights and tips that you can use to put you on a sound financial footing.

This workshop will include a dynamic question and answer session so that participants can walk away with valuable information that meets their specific financial needs and helps them to build financial security. Join the San Francisco Hispanic Chamber of Commerce (SFHCC), the California Society of Certified Public Accountants, and the Latino Business Professionals (LBP).

### Registration:

This event is FREE to the community. Seating is limited to 45 people.

[Register Online](#)

Registration will begin at 5:30 p.m. Main program will start at 6:00 p.m.

## Oct 25 - Immigration Forum

Thursday, October 25, 2007 5:30pm - 8:30pm  
The San Francisco War Memorial Green Room

### Organizers:

America Jewish Committee, Las Raza Centro Legal and SFHCC

### About the Program:

Immigration is one of the most pressing and heated issues of our day, with debates raging from the halls of Congress and state legislatures to local referendums and vigilantism. With this flurry of activity, it is often difficult

to keep track of what is really happening across our state. "Spotlight on Immigration" will address this need by discussing the current state of affairs surrounding immigration.

**This educational program will address such topics as:**

- California's changing population and the impact on State and local communities
- Views of Californians toward immigration, and the status of immigration legislation
- What it means for San Francisco to be a "Sanctuary City," and models other communities are exploring to address immigration issues

**Speakers include:**

- Mike Farrah, Senior Advisor to San Francisco Mayor Newsom
- Isabel Valdes, Author and In-Culture Marketing Consultant
- Larissa Casillas, Bay Area Immigrant Rights Coalition
- Laura Hill, Public Policy Institute of California

## Nov 13 - "Small Business Is Good Business for San Francisco" -- Building Partnerships Together, Small Business Procurement Workshop & Networking Event

Mayor Gavin Newsom with San Francisco Small Business Commission & Office of Contract Administration Presents "Small Business Is Good Business for San Francisco" -- Building Partnerships Together, Small Business Procurement Workshop & Networking Event on Tuesday, November 13th from 4:00 - 6:00 PM at City Hall, South Light Court.

- Learn basic "Nuts & Bolts" of Doing Business with the City
- Receive One-To-One Technical Assistance from City staff
- Leave with a list of department contacts responsible for day-to-day purchases, general and professional services and construction contracts

Please RSVP by November 6, 2007 to: [marth.yanez@sfgov.org](mailto:marth.yanez@sfgov.org) or call 415.554.6134.

Visit [www.sfgov.org/sbc](http://www.sfgov.org/sbc) for program agenda & details

## Procurement

### City & County of San Francisco

Want to know how to do business with the City & County of San Francisco? You can download a manual at <http://www.sfgov.org/site/uploadedfiles/oca/HowToDoBusinessWithCCSF.pdf>.

New Bid Opportunities Listed for the City & County of San Francisco. Search opportunities at <http://sunset.ci.sf.ca.us/pbids.nsf/>.

Details about free workshops for city contractors can be found at <http://www.sfgov.org/site/uploadedfiles/sfhumanrights/2007%20LBE%20Workshop%20Flyer1.DOC>

Get more information about the City's certification at [http://www.sfgov.org/site/sfhumanrights\\_page.asp?id=45141](http://www.sfgov.org/site/sfhumanrights_page.asp?id=45141).

### Northern California Supplier Development Council

The Northern California Supplier Development Council (NCSDC) is an affiliate of NMSDC, Inc., a national organization made up of 39 regional councils with a combined constituency of over 3,600 corporate members and 16,500 certified MBE (Minority Business Enterprise) suppliers. Our mission is to facilitate access to contracting opportunities between certified MBEs and corporate/public purchasers. NCSDC provides MBE certification, networking opportunities at our events as well as partner organizations and access to corporate and MBE contacts through our local and national databases. NCSDC serves the Northern California region and the state of Hawaii.

Learn how to get certified as a minority supplier at <http://ncsdc.org/Certification.aspx>.

## State of California

In most cases, your California Small Business certification or Non-Profit registration will be completed online in one business day or less when you have at hand the necessary information from your tax returns and business documents to enter into the online system. State law requires that those applying for Disabled Veteran Business Enterprise (DVBE) certification provide to the DGS a current award of entitlement letter from the U.S. Department of Veterans Affairs or the Department of Defense and copies of Federal tax returns. DVBE firms are encouraged to apply online, with the review and approval process to be completed in less than 30 days after all documents are received.

Find out what the State of California buys at <http://www.pd.dgs.ca.gov/sell2state/default.htm#buys>.

Get more information about the State of California's Online Certification at <http://www.pd.dgs.ca.gov/smbus/getcertified.htm>.

## EVENTS BY OTHER ORGANIZATIONS

### Oct 11 - Hispanic-Net presents "Digital Survivor Challenge"

Hispanic-Net presents "Digital Survivor Challenge" on Thursday, Oct 11, 2007, from 6:30pm-9:00pm. The Internet, globalization and Web 2.0 have provided a tremendous opportunity for individuals to compete and thrive in the global marketplace.

We've put together a panel of Web 2.0 experts and entrepreneurs who will demonstrate how an individual entrepreneur can quickly put together a business and web presence on the cheap. Imagine if you only had \$50, your skills and access to sites such as: [CouchSurfing.com](http://CouchSurfing.com), [Paypal.com](http://Paypal.com), [Facebook.com](http://Facebook.com), [Craigslist.com](http://Craigslist.com), [ebay.com](http://ebay.com), and [Flicker.com](http://Flicker.com).

What can you do to survive? The event will be held at Fenwick and West, 801 California Street, Mountain View, CA. The cost for this event is \$15 Members/\$20 non-Members (pre-registration) and \$20 Members/\$25 non-Members (at the door).

For more info please contact Cesar Castro ([ccastro@hispanic-net.org](mailto:ccastro@hispanic-net.org); 415-676-0936).

You can also visit [www.hispanic-net.org](http://www.hispanic-net.org).

### Oct 17 - NAWBO(r)-SF - San Francisco Relationships and Referrals Breakfast Meeting

Get your morning off to a great start with our NAWBO-SF San Francisco Relationships and Referrals Networking Breakfast! This is NAWBO-SF's newest venue for building business connections between local women entrepreneurs. Bring business cards and come prepared to meet other women business owners, make friends, exchange ideas, share leads, lend support and recommend resources.

Join us from 730a-9a at Harvest & Rowe located at 55 2nd Street at Market for our monthly forum for business

women to exchange ideas and discuss business challenges is a dynamic, informative and productive way to spend your breakfast! October Meeting Speaker: Susan Shargel, Shargel & Co. Insurance Services.

Pre-registration is required as space is limited and our group has been larger these days than ever! We want to ensure that there is enough wonderful food and beverage to satisfy all. The cost, if you register by the Friday before each meeting, is \$12 for members and \$15 for non-members. After the Friday before each meeting, the price is \$15 for members and \$18 for non-members.

For registration, see <http://www.nawbo-sf.org/index.html>

## Oct 17 - Building Wealth -Never Underestimate the Value of Understanding.

At Schwab, we help you become a more knowledgeable and confident investor by providing you with expert advice. Please join us to learn more about investing at Schwab, while we enjoy wine, appetizers and more. Schwab Financial Consultants, Nicholas Vargas and Martha Pulido, partner with the Schwab Organization of Latinos to host an Open House at one of our downtown San Francisco Schwab Branches.

### GUEST SPEAKER

Nicholas Vargas, Vice President - Financial Consultant; and  
Martha Pulido, Vice President - Financial Consultant.

### Location

Charles Schwab Branch  
200 California Street  
San Francisco, CA 94111

### OPEN HOUSE

5:30 p.m. - 7:30 p.m.  
RSVP by Wednesday October 10, 2007.  
Please confirm your attendance by calling us at (877) 908-0083.

## Nov 8-12 - LULAC Veterans Summit

The 2nd annual LULAC Veterans Summit is scheduled November 8-12 in Orlando Florida. The Summit will kick off the Community Prosperity Partnership (CPP) in the state of Florida.

The CPP is a LULAC Initiative serving our nation's veterans and the local community in which they live via our community based centers. It is a great recruiting opportunity for Federal Agencies. 20,000 persons are expected to attend.

There will be a job fair series of Veteran Program workshops given by government agencies.

The website address is <http://www.lulac.org/events/others/cpp2007.html>

## FEATURED MEMBERS

### law Enforcement

**California Highway Patrol**  
1551 Benicia Road  
Vallejo CA, 94591  
Phone: 707-648-4180

[www.chp.ca.gov](http://www.chp.ca.gov)

**National Latino Peace Officers Assoc.**

P.O. Box 1124  
Pacifica CA, 94044  
[www.nlpoa.org](http://www.nlpoa.org)

## NEW MEMBERS

Chamber members have access to exclusive benefits that build relationships, increase visibility, and generate business leads. They're the first to learn about economic trends and developments that shape the City's business environment and their own companies' growth. And they influence decision makers in San Francisco and beyond, helping ensure that San Francisco means business-in every sense. Welcome additions to the San Francisco Hispanic Chamber of Commerce. Memberships can be purchased online using the following link:

<https://sfhccregistration.chamberbusinesssuite.com/>

**Esther Burciaga**

337 Fulton St #26  
San Francisco, CA 94102  
Student Membership

**James Standfield Catering**

425 Littlefield Ave  
South San Francisco, CA 94080  
Small Business Membership

**Rene Franco**

P: (650) 583-3180  
F: (650) 583-3023  
[www.jamesstandfieldcatering.com](http://www.jamesstandfieldcatering.com)

**The Mechanics Bank**

343 Sansome st, Suite 100  
San Francisco, CA 94104  
Small Business Membership

**Andres Tobar**

P: (415) 249-0321  
F: (415) 249-0318  
[www.mechbank.com](http://www.mechbank.com)

## SBA Programs

### Small Business Administration Workshops

The Small Business Administration offers a variety of classes for business owners in their Entrepreneur Center, located at 455 Market St., 6th Floor in downtown San Francisco. To register for classes, go to <http://www.acteva.com/go/sba>.

SCORE classes are available at [www.acteva.com/go/sfscore](http://www.acteva.com/go/sfscore)

**10/9 - 9:00 AM - 1:00 PM - Writing Effective Business Plans**

This course guides you through all aspects of what makes a business work - management, marketing and cash flow. It also discusses tools and available resources to help you in the business planning process. \$35 registration in advance, \$40 at door. For information, contact SCORE at (415) 744-6827, register at [www.acteva.com/go/sfscore](http://www.acteva.com/go/sfscore)

**10/9 - 6:00 PM - 8:30 PM - Understanding Internet Communications: Blogs and RSS Feeds.**

Business blogs are taking off. Are you up to speed? Learn how your business can harness the power of weblogs and feeds to improve communication and efficiency with current and potential clients.

**10/10 - 12:30 PM - 2:00 PM - Financing Your Business**

Discover the right way to seek financing for your business. We will discuss loan proposal requirements, financing options and SBA programs. Presented in conjunction with the Bay Area Association of Government Guaranteed Lenders.

**10/10 - 4:00 PM - 5:30 PM - Legal Structures for Your Business**

Is sole proprietorship, corporation or limited liability company the right structure for your business? During this comprehensive overview, an experienced business lawyer will consider the various forms in which your business can be organized. While this class does not constitute legal advice, it will provide you with a basic understanding of business structures.

**10/10 - 6:00 PM - 8:30 PM - Taxes and Your Business, How to Prepare Schedule C Forms**

Prepare your business taxes for '06 and get ready for '07. Review what the IRS wants to know from you and how to report it on the Schedule C for your business. This is a class for business owners who need a basic understanding of their 1040 Schedule C tax forms. We'll also talk about what to do with the numbers once you have them. We don't guarantee you won't get audited, but this class will make it less likely.

**10/11 - 1:00 PM - 4:00 PM - Basic Bookkeeping, Part Two**

Designed for entrepreneurs intimidated by financial records, this course will cover balance sheets, incomes statements, cash flow and working capital. Participants should have completed Basic Bookkeeping, Part One, or be familiar with the concepts covered in that seminar. \$25 registration fee. Presented by the SF Small Business Development Center.

**10/11 - 6:00 PM - 8:30 PM - Restaurant Series: Checklist for Starting a Restaurant**

We'll discuss the specifics of opening and running a successful restaurant. Topics will include business plans, food and beverage vendors, market research, location, pricing strategies and operating plans. \$25 registration fee. Presented by the SF Small Business Development Center.

**10/15 - 6:00 PM - 8:30 PM - The Art of Plastic - The Smart Way to Accept Credit Cards from Your Clients**

This course will answer the question, "why should I take credit cards?". We will de-mystify the entire Merchant Account process and make it simple for you to understand. We'll explore who should be looking into opening a merchant account, methods of accepting payments from your customers, current trends, how you can turn a merchant account into greater profits for your business, where you can go to set up a merchant account, how the entire process flows and works, what you should consider before signing on the dotted line, merchant account terminology, and how you can save yourself money.