

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/>



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Pacific Gas and Electric Company

FRIDAY REPORT: October 12, 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 - Spotlight on Immigration

Oct 30 - Small Business Financing

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

Cisco Systems



NEWS

Latino Business Leadership Awards Supplement Available Online

The supplement of the 2007 Latino Business Leadership Awards was released to the general public through the San Francisco Business Times on Friday, October 5th. The supplement is now available online at <http://sfhcc.com/leadership/introduction.html>.

SFHCC Announces Board Openings; the SFHCC Is Accepting Nominations for Those Interested In Serving on the Board of Directors for the 2008-2010 Term

Position title: Member, Board of Directors

Description: Candidate should have background in any of the following key areas: finance, fund development, program development, organizational development, marketing/public relations, or strategic planning. Prior experience in the non-profit arena is desired but not necessary.

Board member responsibilities:

1. Provide governance and oversight to ensure quality program delivery to membership and partnering organizations;
2. Provide financial development leadership, including financial support of the SFHC at a level appropriate to the individual member;
3. Recruiting four new members annually;
4. Fiduciary and ethical obligation to proactive effective decision making;
5. Assist in developing, monitoring and evaluating strategic plans;
6. Regular attendance at board and committee meetings;
7. Willingness to contribute time, ideas and expertise to the work of the board;
8. Willingness to leverage relationships in the workplace, community and social circles to benefit the SFHCC;
9. Participation in SFHCC special events and functions; and
10. Willingness to participate as a mentor to new board members.

Expected financial contribution from board members: Minimum financial commitment to the SFHCC in the amount of \$2500.

Expectation of board member involvement in fundraising: In one or more of the following ways: 1) Through a personal contribution; 2) Through opening doors to other potential donors within their sphere of influence; 3) Corporate Contributions; 4) Through fund raising activities; 5) acquiring in-kind donations for the SFHCC to offset operating costs; 6) Through opening the door for workplace training programs, etc.; and 7) Through event ticket sales.

Other skills and characteristics sought: There are six key criteria we use in assessing a candidate's suitability for

the chapter's board: 1) The person's ability to support the chapter financially; 2) The person's sphere of influence within corporate and/or community circles; 3) The person's functional expertise relative to the SFHCC strategic needs; 4) The person's ability to well represent the SFHCC in public forums; and 5) The person's passion for the mission of the SFHCC.

Other information this organization wants you to know: 1) The SFHCC has gained significant visibility and reliability; 2) The SFHCC has taken the lead of regional development working closely with regional leadership; 3) The SFHCC's Isabela Project is positioned for implementation; 4) the SFHCC will have a strong focus on supplier diversity and lending for membership; and 5) The SFHCC will have a strong focus on member alignment for future opportunities.

Process to apply for the board: All prospective directors meet with the C.E.O. and/or Board Chair, and eventually with the Nominating Committee chair. A tour of the office and introduction to key staff and volunteers are usually incorporated as part of these meetings. Background material intended to educate a potential director in the programs and services of the chapter is provided. Once elected to the board, a mentor (fellow board member) is assigned to help ensure the new member's assimilation into the board.

Location of board meetings: Normally at the SFHCC office located at 703 Market Street, Suite 609.

Day and time of board meetings: Executive Committee normally meets the 4th Monday of month from 6:30p to 8:30 p.m. The General Board normally meets the same time on a quarterly basis.

Board Hours per month (including committee work): 3-6

Each candidate is assessed on the basis of the following six criteria: 1) candidate's willingness to make San Francisco Hispanic Chamber of Commerce one of his/her top three financially-supported charities; 2) candidate's sphere of influence within corporate/government/community circles; 3) the candidate's functional expertise relative to the chapter's strategic needs; 4) the candidate's ability to well represent the chapter in public forums; and, 5) the candidate's passion for the mission of the San Francisco Hispanic Chamber of Commerce.

Primary Contact: Richard Ventura, President & C.E.O, (415) 278-8611, richard@sfhcc.com, cell (415) 308-5206

OPIC to Hold Minority & Women-Owned Business Workshop in San Francisco

WASHINGTON, D.C.

Minority and women-owned businesses in the San Francisco area will have an opportunity to learn how products and services offered by the Overseas Private Investment Corporation (OPIC) and other government agencies can help them expand into emerging markets overseas, thanks to an upcoming workshop sponsored by OPIC. The workshop, called Expanding Horizons, will be held at the Crowne Plaza Hotel- Union Square on November 15. It will be the seventh in a series that has drawn representatives of more than 600 minority and women-owned businesses, and is being held in cooperation with the U.S. Department of Commerce's Minority Business Development Agency (MBDA) and the National Women's Business Council (NWBC). OPIC has sponsored other workshops in Atlanta, Chicago, Los Angeles, Miami, Newark, and Houston.

Speakers will include OPIC President and CEO Robert Mosbacher, Jr.; Ronald Langston, National Director of the MBDA; Margaret Mankin Barton, Executive Director of the NWBC; Jim Lucchesi, senior business development officer, Western regional office, U.S. Export-Import Bank; Stephan Crawford, director of the San Francisco U.S. Export Assistance Center; and Jerry Avila, senior international trade specialist for the U.S. Small Business Administration. The luncheon speaker will be Lucia Leonard, President/CEO of Leonard Gonzalez Enterprise Inc. of Napa, California. Companies interested in participating in Expanding Horizons are encouraged to register in advance on-line at www.trademeetings.com.

OPIC established the workshops out of awareness that minority and womenowned businesses face unique

challenges in their efforts to gain entry to the global marketplace: lack of knowledge about government programs available to support overseas investment, scarcity of capital to pursue opportunities abroad, and concern over political risks in emerging markets have prevented them from expanding overseas. Participating companies will learn about challenges and opportunities of overseas and cross-border investment; U.S. government programs offering assistance to minority and women-owned businesses; political risk insurance; accessing capital for overseas projects; opportunities in franchising and the housing sectors; and OPIC support for U.S. small businesses. Speakers will include senior government officials from OPIC and other agencies, international bankers, and representatives from businesses investing overseas who shared their insights and experiences.

Since its founding in 1971, OPIC has accomplished its development mission by supporting \$177 billion worth of investment in over 3,500 projects that have helped create over 800,000 host country jobs. Our own economy has benefited as well, as OPIC projects have generated more than \$71 billion in U.S. exports and supported jobs for more than 271,000 Americans. Over the agency's 35-year history, OPIC has supported \$177 billion worth of investments that have helped developing countries to generate over \$13 billion in host government revenues and create over 800,000 host-country jobs. OPIC projects have also generated \$71 billion in U.S. exports and supported more than 271,000 American jobs. Visit OPIC on the web at www.opic.gov.

Redefining America: Key Findings from the 2006 Latino National Survey

By Michael Jones-Correa, Cornell University; Luis R. Fraga, Stanford University; John A. Garcia, University of Arizona; Rodney E. Hero, University of Notre Dame; Valerie Martinez-Ebers, Texas Christian University.

Latinos constitute 13.2 percent of the United States population and their proportion of the population is expected to reach 22.5 percent by 2030. While 2/3 of Latinos are foreign-born, the high Latino birthrate means that the second generation is growing faster than the first; that is, more Latinos are being born in the United States than are immigrating to this country. The 2006 Latino National Survey, which included 8,634 respondents from 15 states, was the first such national study since 1989 and indicated the great changes in the Latino community since that year. In a program organized by the Division of United States Studies, the researchers released their first report of key findings from the survey.

One question addressed by the LNS was how Latinos identify themselves: as Americans? as Latinos? as members of particular national groups? Prof. John Garcia reported that 2/3 of the survey's respondents identified themselves with the United States. The respondents reported multiple identities, with Latino being only one of them. When forced to choose only one identity, the number of first generation of immigrants who answered "American" was low but it increased greatly for Latinos born in this country. High percentages thought of themselves in a pan-ethnic context, and the doubling of such identification since 1989 holds implications for the possibility of Latinos as a political force. Interestingly, a higher sense of pan-ethnicity was found among women, among Latinos/Latinas who identified themselves as Democrats and moderates rather than as liberals, and among those with more years of education, more involvement in community activities, and more regular media use.

Addressing the question of racial identity, Prof. Valerie Martinez-Ebers reported that 67.2 percent of the respondents identified themselves as of "some other race" rather than white or black, and 51 percent said that Latino/Hispanic is an entirely separate race. In looking at factors that inform racial identity, the survey found a correlation with skin tone. Those who said they were of a lighter skin tone were more inclined to consider themselves white and to have a particularly strong identification with being American.

Prof. Luis Fraga reported that registered Latinos overall and Latinos born in the United States described themselves as Democrats rather than Republicans by a rate of two to one. Respondents who were naturalized citizens, however, were equally divided between the parties, and 25.7 percent described themselves as independents. While the Iraq war was cited by a plurality of the respondents - 30 percent of Latino citizens and 33.2 percent of non-citizens - as the most important issue facing the nation, they called illegal immigration the greatest issue of concern among Latinos, with education and schools following close behind. Democrats had greater confidence in their party's ability to handle the issues of most importance than did Republicans. Overall, their responses suggest there is issue consistency among Latinos, but they diverge on the solutions.

Do Latinos see themselves as competitive or having commonalities with other racial groups? States such as Arkansas, Georgia, North Carolina and Iowa are emerging as the new frontier for the Latino population, which prompted the exploration of Latino inter-group relations in these states in comparison to states which have traditionally held large Latino populations. Respondents in seven states (three states that traditionally have large Latino populations and four non-traditional states), as Prof. Rodney Hero reported, thought they had more in common with African Americans than with whites. While replies varied from state to state, 46 percent to 57 percent said they had "some" or "a lot" in common with African Americans in the areas of job opportunities, educational attainment, and income. Only 25-28 percent saw "strong" competition with African Americans in getting jobs; 25-27 percent saw such competition in access to education and quality schools, and 28 percent found it in access to city or state government jobs. In answer to the question, "How much does [Latinos] doing well depend on African Americans doing well?," over half the respondents replied "some" or "a lot."

Speaking about "the decline of transnationalism," Prof. Michael Jones-Correa noted that immigrants to the United States generally loosen connections with their home countries over time. The survey demonstrated that Latinos are following this precedent. Contact with family and friends, remittances to home countries and plans to return to the country of origin decline markedly the longer Latinos stay in the United States as well as across generations. Seventy-five percent of Latino immigrants report Spanish as the primary language of media use during their first year in the United States. From that point on, the use of English increases dramatically, with a large majority emphasizing the importance of speaking English (as well as looking white and being Christian) as part of being American. Prof. Jones-Correa speculated that this is a result of Latinos eventually becoming socialized in the United States. Without giving up their heritage, what Latinos want, simply, is to be American.

Download the survey and view the online video at http://www.wilsoncenter.org/index.cfm?fuseaction=events.event_summary&event_id=201793

The Health and Well-Being of Young Children of Immigrants

By: [Randolph Capps](#), [Michael E. Fix](#), [Jason Ost](#), [Jane Reardon-Anderson](#), [Jeffrey S. Passel](#)

This report focuses on the health and well-being of young children under 6 in immigrant families, those with at least one parent born outside the United States. Eight key themes emerge from the research:

1. Children of immigrants are a large share of the young child population. Children of immigrants are the fastest growing component of the child population (Hernandez 1999). While immigrants are 11 percent of the total U.S. population, children of immigrants make up 22 percent of the 23.4 million children under 6 in the United States. They make up a larger share of the population under 6 than the population age 6 to 17 (20 percent). Policies, then, that advantage or disadvantage younger children such as child care and early education will have far-reaching impacts on children of immigrants. Correlatively, policies affecting young children and their families will increasingly be judged by their effects on the health, well-being, and school readiness of children of immigrants.
2. Most young children of immigrants are citizens living in mixed-status families. Almost all (93 percent) children of immigrants under 6 are citizens. Most live in mixed-status families with one or more noncitizen parents. These legal and illegal noncitizen parents may be reluctant to approach public or publicly funded institutions for services despite their children's citizenship and eligibility (Fix and Zimmermann 1999). As a result, children of immigrants use public benefits less often than children of natives, despite higher rates of economic hardship.
3. Over one-quarter of young children of immigrants have undocumented parents. Twenty-nine percent of children of immigrants under 6 live in families with one or more undocumented parents. No matter how Congress resolves the current debate over providing legal status for undocumented immigrants, the results will have a major impact on large numbers of immigrant families with young children.
4. More young children of immigrants than natives live in two-parent families. Children of immigrants under 6 are more likely to live in two-parent families than natives (86 versus 75 percent). They are also more likely to live in two-parent families with low incomes (50 versus 26 percent), but less likely to live in families with two working parents (43 versus 50 percent).
5. Many young children of immigrants live in families with low incomes, have parents with low education

levels and limited English proficiency, and interact less often with their parents. All these factors are associated with low performance in school.

- Fifty-six percent of young children of immigrants live in low-income families (families with incomes less than twice the federal poverty level); 64 percent of foreign-born children of immigrants live in low-income families.
 - Twenty-nine percent of young children of immigrants have parents with less than a high school education (versus 8 percent of children of natives).
 - Fifty-eight percent have one or more limited English proficient(LEP) parents.
 - Seventy-four percent of young children of immigrants are read to by parents at least three times a week, compared with 89 percent of children of natives.
6. Young children of immigrants have higher levels of economic hardship but lower use of benefits than children of natives. Children of immigrants are substantially more likely to be poor and to experience food- and housing-related hardship. Fifty-six percent of young children of immigrants are low-income versus 40 percent of young children of natives. At the same time, low-income children of natives under 6 are twice as likely to receive Food Stamps and more than twice as likely to receive Temporary Assistance for Needy Families (TANF) as young low-income children of immigrants.
 7. One explanation for lower levels of public benefit use is that many young noncitizen children are ineligible for federal means-tested public benefit programs like TANF, food stamps, and Medicaid. Almost half of young noncitizen children are undocumented and are, as a result, ineligible for virtually all benefits except emergency Medicaid. At the same time, legal noncitizen children are also ineligible for TANF and Medicaid in most states. Moreover, many eligible citizen children with noncitizen parents do not participate in these programs because the parents are unaware that their children are eligible or afraid of the consequences of benefit receipt for their legal status and citizenship (Rodriguez, Hagan, and Capps 2004). Because TANF is often the gateway to other benefits, children of immigrants may also be excluded from such work supports as child care subsidies.
 8. Children of immigrants are more likely to have fair or poor health and to lack health insurance or a usual source of health care. Young low-income children of immigrants remain twice as likely to be uninsured as those of natives (22 versus 11 percent), despite a substantial increase in the coverage of low-income children of immigrants through Medicaid and other public programs between 1999 and 2002 (from 45 to 57 percent). Seven percent of young children of immigrants are reported in fair or poor health by their parents, over twice the rate for children of natives (3 percent). More than twice as many young children of immigrants as natives lack a usual source of health care (8 versus 3 percent).
 9. Children of immigrants are more often in parental care and less often in center-based child care. Children of immigrants under 6 are more likely to receive child care from parents (53 versus 34 percent for children of natives) and less likely to be in center-based care (17 versus 26 percent). Use of center-based care is lowest among children of immigrants whose parents have little education. These differences in use can be partially explained by family structure, low incomes, patterns of work participation, and, perhaps, by differing propensity for care (Capizzano and Adams 2003). Access issues such as cost, lack of subsidies, language barriers, and availability of nearby care may also be associated with lower use of center-based care. While our data show lower participation in center-based care among children of immigrants, little is known about the reasons for these patterns (Takanishi 2004). When only families with two working parents are considered, however, the gap between children of immigrants and natives narrows somewhat.
 10. Child care, especially in center-based settings, may benefit a child's early development and socialization and ease the transition from home to school (NICHD Early Child Care Research Network 2000). Child care may also help children of immigrants adapt to a new culture and language, and overcome linguistic isolation and other barriers (Brandon 2004). At the same time, child care centers can be institutions that provide adult education, improve parenting skills, increase family access to health care and other benefits, and link parents to the communities in which they live.

Note: This report is available in its entirety in the [Portable Document Format \(PDF\)](#).

Southwest Announces Gate Redesign

Last month, we announced that we're improving the way we board our Customers by eliminating the need to "camp out" in line. But that was just the beginning! Today, we're excited to announce that we will also be redesigning our gate areas to give you a more productive and comfortable space in which to work or relax prior to

your flight.

In early November, we will start our new boarding method systemwide. At the same time, you'll begin seeing these updated gate areas emerge in airports across our system, with all 64 cities being complete by early 2008.

We are redesigning all of our gates to improve the airport experience for each and every one of our Customers, including a business focused area with padded seats, tables with power outlets, power stations with stools, and a flat screen television for news programming. Check out the new gate design.

Stay tuned because there are even more exciting new things to come in the next several months!

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

\$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.

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
(415) 515-4240

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 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 - Spotlight on Immigration

Presented by Comcast

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

Featuring:

- **Larissa Casilla**
Bay Area Immigrant Rights Coalition
- **Laura Hill**
Research Fellow, Public Policy Institute of California
- **Isabel Valdes**
Author and In-Culture Marketing Consultant

Moderated by:

- **Anamaria Loya**
Executive Director, La Raza Centro Legal

Thursday, October 25, 2007

The San Francisco War Memorial, Green Room
401 Van Ness Avenue, San Francisco

5:30-6:00pm Registration and Reception
6:00-8:30pm Program

Cost: \$10

[Register Online](#)

Oct 30 - New Credit Options for New Businesses

Presented by the SFHCC and Wells Fargo

Join us for this interactive workshop where you will learn about new options to get the capital your business needs. Learn about new opportunities for brand new businesses to access the funds needed for the first stages of business and beyond. You'll also learn about resources to maximize growth in year one and into the future.

Time: 5:30pm - 7:30pm

Location:

Cartwright Hotel
524 Sutter Street
San Francisco, California 94102

[Register Online](#) and see more details about the pricing of this event

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 or call 415.554.6134.

Visit 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.

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 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 - Health Care Options For Your Business webcast

The Health Care Options for Your Business webcast will feature informative, relevant, and timely advice for managing the many options and decisions around health care for small business owners like you. Industry insiders will discuss the latest health care trends and regulatory issues, and provide valuable guidance on how businesses can make smart decisions about health care and insurance for their businesses.

You may also submit your own questions to be answered by our panel of experts when you register. So don't delay, register today at: www.wellsfargo.com/biz/webcast.

Mark your calendar

October 17, 2007

Time: 11 a.m. PT, 12 p.m. MT, 1 p.m. CT, 2 p.m. ET

Duration: 45 minutes(estimate).

To register for this free event and get your questions answered by our panel visit:www.wellsfargo.com/biz/webcast. Beginning October 18, 2007, and any time afterward you may view the archived version of this webcast and the entire Small Business Webcast Series at the same location.

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.

Oct 19 - ¡Viva el Cine! - You're Invited!

The International Latino Film Society is being launched with a fabulous party! Excellent cuisine of Tres Agaves, a round of cocktail tastings by Don Julio Tequila, and we'll dance the night away to the irresistible sounds of "José Roberto y sus Amigos".

Also, sneak previews of our 2007 International Latino Film Festival films! Presented by Don Julio Tequila. Join us Friday October 19th at Tres Agaves 7 -11pm (\$50).

Visit <http://www.latinofilmfestival.org/2007/events.php> for more information.

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

Legal Services

Cannon Group - Pre-Paid Legal

10108 32nd Avenue W Bay 2

Everett WA, 98204

P: 425-923-4313

F: 425-348-7366

Pre-Paid Legal Associates

180 Golf Club Road, Suite 154

Pleasant Hill CA, 94523

P: 925-200-5029

F: 925-940-9645

www.prepaidlegal.com/hub/ericlowin

Riverfield, Inc./ Pre-Paid Legal Services

P.O. Box 668

Mill Valley CA, 94942

P: 415-388-1318

F: 415-389-9348

www.prepaidlegal.com/hub/hmk

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 Avenue
South San Francisco, CA 94080
Small Business

Alicia Kite P: (650) 583-3180

F: (650) 583-3023

www.jamesstandfieldcatering.com

Pennbrook Insurance Services, Inc.

300 Montgomery St, Ste#450
San Francisco, CA 94104
Small Business

Juan Torres P: (415) 820-2227

F: (415) 394-8332

www.pennbrookins.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

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.

10/16 - 9:00 AM - 1:00 PM - Marketing: Building Awareness and Driving Sales

Understand the fundamentals of marketing strategy (the four Ps; price, product, promotion and physical distribution) and how good market planning can have a meaningful impact on your business. Learn how to develop a cost effective marketing plan, how to execute the plan, and measure its effectiveness. \$35/\$40 registration fee. For information, contact SCORE at (415) 744-6827, register at www.acteva.com/go/sfscore

10/16 - 2:00 PM - 4:30 PM - Marketing Research - Discover Your Niche

As a startup business owner, you can market your business more effectively the more you know about the customer

you are targeting. Topics include finding customer key characteristics, understanding why they would buy, determining your competitive advantage, follow-on products or services, testing your ideas, and common market research mistakes.

10/16 - 6:00 PM - 8:30 PM - Secrets to Buying a Business or Franchise

Jump-start your self-employment dream. Get the advantage of owning a franchise or existing business. Learn how to begin, how much they cost and when you have found the right business for you! \$20 registration fee. For information, contact SCORE at (415) 744-6827, register at www.acteva.com/go/sfscore.

10/17 - 6:00 PM - 8:30 PM - Restaurant Series: Understanding Food Costs

A fun and upbeat approach to one of the most daunting challenges for restaurant owners...Food Costing. This class will teach you how to cost your product, packaging on take-out items and catering menus. We will create a fictional restaurant and create a sample menu. You will learn margins of cost and profitability and will receive a costing package that you can immediately incorporate into your own business to help track cost and profit on a daily basis. Please bring to class several vendor invoices. \$25 registration fee; Sponsored by the SF Small Business Development Center.

10/18 - 12:00 PM - 1:00 PM - Network and Nosh Roundtable

Build connections for your business and meet other entrepreneurs: (byo brown bag). Moderated by ElGraph Design Group, Inc. Co-sponsored by SFSU College of Business

10/18 - 1:00 PM - 4:00 PM - Basic Bookkeeping, Part Three

Learn how to find out where all your cash has gone and how to forecast how much cash you will have in the bank. Topics include developing a budget, statement of cash flow analysis, and developing a cash forecast. Participants should have complete Basic Bookkeeping Part I or be familiar with the concepts covered in that seminar. \$25 registration fee. Presented by the SF Small Business Development Center.

10/18 - 6:00 PM - 8:30 PM - Time Management and Organizational Skills

Have you been procrastinating too long? Do you want to manage your time better? Are you ready to write your goal and objectives in a clear and achievable manner? Come to this workshop and learn how to redefine the way you think and act. Move past the road blocks which limit your success. Learn the ways of breaking the chains of procrastination, create an ideal week schedule to reduce the feeling of being overwhelmed, and define goals and objectives to move you to the next level. \$25 Registration Fee. Presented by the SF Small Business Development Center.

10/22 - 8:30 AM - 5:00 PM - Food Safety Certification (Spanish) - Golden Gate Restaurant Association

California Assembly Bill 1978 requires that specified food facilities employ at least one person who has successfully passed a California State approved and accredited food safety certification exam. As of January 1, 2000, certification is mandatory and re-certification is required every three (3) years. Registration and information is available at www.ggra.org The July 16 class will be taught in Spanish.

10/22 - 6:00 PM - 8:30 PM - Connect to the Net- How to Launch Your Website Quickly

This course will outline steps to either create the web site yourself, or how to go about selecting a company to create your web site, the average time and cost, how to identify and create content for the web site and how to maintain the site going forward.