

This Week's Friday Report

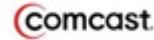


San Francisco Hispanic Chamber of Commerce

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FRIDAY REPORT: November 02, 2007

Sponsors

Upcoming Events

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

Nov 09 - Access to Business Capital Seminar

Nov 09 - Pitch to Investors

Nov 13 - Small Business Is Good Business for San Francisco

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

Weather

San Francisco Weekend Weather

Saturday 10	Sunday 11
 PM Showers High 60°F Low 56°F	 Showers High 60°F Low 49°F
Precip: 40%	Precip: 50%

FEATURED CORPORATE MEMBER

St. Luke's Hospital



St. Luke's Hospital

A Sutter Health Affiliate

NEWS

Survey: US Has Most Competitive Economy

By ELIANE ENGELER, Associated Press Writer

The United States has regained its status as the world's most competitive economy thanks to strong innovation and excellent universities, according to a survey released Wednesday by the World Economic Forum. The U.S. rebounded from sixth place last year to knock Switzerland from the top spot in the "global competitiveness index." The Swiss were second this year, followed by Denmark, Sweden, Germany and Finland. The study by the Geneva-based World Economic Forum said the U.S. was boosted by its close cooperation between universities and business on research and development, its high intellectual property protection, and its efficient use of employees and investment. But increasing public indebtedness in the U.S. threatens to hamper the country's growth, the study said. "This danger has most recently been demonstrated by the fallout and contagion caused by the country's subprime mortgage crisis and the ensuing global credit crunch," said Xavier Sala-i-Martin, a professor of economics at Columbia University and one of the authors of the survey. Sala-i-Martin said the weaknesses "present a risk to the country's overall competitiveness potential and to the global economy as a whole."

The aim of the survey is to examine the factors that can affect a country's business environment and development. Included are judicial independence, government favoritism and corruption. Switzerland was credited with an excellent capacity for innovation, a sophisticated business culture, outstanding scientific research institutions, and strong intellectual property protection. Denmark and Sweden were ranked third and fourth respectively, followed by Germany and Finland. The Nordic countries - traditionally strong in the survey - were praised for their budget surpluses and very low levels of public indebtedness. Germany's good performance is largely due to its high-quality infrastructure and the efficiency of its goods and financial markets, according to the survey. The same positive elements also boosted Britain, which came in ninth. More than 11,000 business leaders in 131 countries took part in the survey, which ranked Singapore seventh, followed by Japan. The Netherlands came in 10th.

China and India, two emerging economies, were in the middle of the 131-nation list. China improved to 34th, from 54th last year. Its competitiveness was based mainly on its large market and a stable economy with low inflation and high savings. India's 48th place ranking was mainly attributed to the high availability of scientists and engineers and good quality of scientific research institutions in an economy with a large market size. At the bottom of the list were countries primarily in sub-Saharan Africa, such as Mozambique, Zimbabwe, Burundi and Chad. As part of the weak points in the U.S., the survey listed insufficient judicial independence and high security costs for businesses. It also said the business community was particularly concerned about government favoritism in dealings with companies. But the greatest flaw was economic instability, according to the survey. "The United States has built up large macroeconomic imbalances over recent years, with repeated fiscal deficits leading to rising levels of public indebtedness," it said. High budget and trade deficits were also cited among the key factors which made the U.S. fall to sixth in last year's poll. The U.S. was top-ranked in 2005.

Economy Logs Brisk 3.9 Percent Growth

By JEANNINE AVERSA, AP Economics Writer

The economy picked up speed in the summer, growing at a brisk 3.9 percent pace, the fastest in 1 1/2 years and an impressive performance even as a credit crunch plunged the housing market deeper into turmoil. The latest snapshot of the country's economic health, released by the Commerce Department on Wednesday, suggested the economy is proving resilient and holding up well despite strains in the housing and credit markets. Those problems intensified during the third quarter and rocked Wall Street. A second report from the department showed construction spending rose 0.3 percent in September, the best showing in four months. All-time high spending in both commercial construction by private builders and government projects more than offset weakness in home building. For the entire July through September period, individuals increased spending. U.S. businesses sold more goods abroad and boosted some investment at home. Those were main factors helping to push up overall economic activity during that period.

The third quarter growth rate was up slightly from a 3.8 percent pace for the three previous months. It marked the strongest showing since the first quarter of last year. The increase in gross domestic product exceeded analysts' forecasts for a 3.1 percent growth rate for third quarter. Gross domestic product is the value of all goods and services produced within the United States and is considered the best barometer of the country's economic fitness. The White House was pleased that problems in housing did not spread widely through other parts of the economy during the summer as some feared. "This is an extremely resilient economy," said Ed Lazear, chairman of President Bush's Council of Economic Advisers. "It is really quite remarkable." Builders slashed investment in housing projects by 20.1 percent, on an annualized basis, in the third quarter, for the largest drop in a year. That provided stark evidence of the darkening housing picture. "This may have been the summer of the housing market's discontent but it clearly wasn't for the rest of the economy," said Joel Naroff of Naroff Economic Advisers.

The Federal Reserve called the third-quarter performance "solid" but agreed to lower a key interest rate to protect the economy down the road from the ill effects of the ailing housing market. The Fed - in its second rate reduction in six weeks - cut its key rate by one-quarter of a percentage point. That followed up on a bolder half-percentage point reduction ordered in September, the first rate cut in more than four years. Wall Street rallied. The Dow Jones industrials jumped 137.54 points to close at 13,930.01. The ill effects of the housing slump and credit crunch didn't deter consumers in the summer. Consumers, whose spending is an important ingredient for the economy's good health, actually rediscovered their appetite to spend in the third quarter. Their spending rose at a 3 percent pace, a considerable improvement from the second quarter's rather weak 1.4 percent growth rate. One of the reasons why people are continuing to spend is because the nation's employment climate has managed to stay fairly sturdy through all the problems. Wage and job gains have served as shock absorbers for some of the negative forces of the housing slump, weaker home prices and more restrictive credit.

Another report from the Labor Department showed employers' costs to hire and retain workers rose 0.8 percent in the July-to-September quarter. That was down a bit from a 0.9 percent increase posted in the second quarter, but still suggested workers are seeing solid compensation gains. Businesses, meanwhile, increased their spending on equipment and software at a 5.9 percent pace in the third quarter, the strongest in 1 1/2 years. They also boosted their investment in inventories, another factor that added to GDP. Strong sales of U.S. exports to foreign buyers was another big factor in the good third-quarter showing. Exports grew by 16.2 percent, on an annualized basis, during the quarter. That was the biggest increase since the final quarter of 2003. Business investment in commercial structures, such as office buildings and factories, grew at a 12.3 percent pace in the third quarter. It was a robust showing but down from a sizzling 26.2 percent growth rate in the second quarter. Government spending also contributed to third quarter GDP growth. Such spending rose at a rate of 3.7 percent, following a 4.1 percent pace in the second quarter.

As the economy picked up a bit of speed, so did inflation, although the rise wasn't seen as worrisome. An inflation gauge closely watched by the Federal Reserve showed "core" prices - excluding food and energy - rose at a rate of 1.8 percent in the third quarter. That was up from a 1.4 percent pace in the second quarter, but it was within the Fed's "comfort zone." Still, skyrocketing oil prices, which have reached record highs in recent days, could push up inflation and put a chill on consumer spending. The meltdown in the mortgage market has made it harder for people to obtain financing to buy homes. That's aggravating problems in the housing market and leading to a mounting pileup of unsold homes. The housing slump is expected to drag on well into next year. Against that backdrop, the Fed's overriding worry is that problems in housing and harder-to-get credit could seriously crimp spending and investing, dealing a dangerous blow to the national economy. Growth in the current October-to-December quarter is expected to slow to a pace of around 2 percent or less, according to some projections.

Mayor Newsom Announces 1 Millionth Caller to 311 Customer Service Center -- Now Processes Calls for Reporting Abandoned Vehicles, Graffiti, and Damaged or Missing Street Signs

San Francisco, CA

Today, Mayor Gavin Newsom answered the one millionth call to the 311 Customer Service Center. The "one-stop" government services call center answers questions about all city services and records citizen input about any issue related to city government. 311 was established in 2006 and launched in spring 2007. "Today, I am pleased to announce a true milestone in government efficiency," said Mayor Newsom. "The beauty of 311 is that it is a constantly evolving program. We have exceeded even our own expectations, and we plan to integrate even

more city services, connecting and transforming communities, neighborhoods and businesses." Since the launch of 311 in March, the center has received more than a million calls, well ahead of the 1.5 million expected for the first year of service. When first launched, 311 received around 20,000 calls a week. Now, the center receives more than 50,000 calls a week. Based on the pace of calls, the City now expects to reach approximately 2.3 million and 2.4 million calls by the end of its first year of operation.

Using 311 makes it possible for residents to bypass the over 2,300 telephone numbers that currently exist to access city services. Additionally, 311 can reduce calls to the City's 911 center, where over 50% of calls received are for non-emergency services. With a budget of \$9.8 million, the 311 center budget is less than two-tenths of a percent of the City's overall budget. Calls to the center are answered by 65 customer service representatives. The center is equipped with the Language Line service, which serves callers in over 176 languages. Using state-of-the-art customer relationship management technology, a customer service representative assists callers with information and service requests for any variety of city services including MUNI schedules, pothole reports, or property tax information. It also provides callers with a service request number so that they can track progress in fulfilling their request, while getting the request in the hands of the responsible person within a department. This enables the City to track how quickly departments are responding to constituent requests for services.

"The public's overwhelming access of the 311 service underscores our efforts to make government more accessible and city services responsive to the changing needs of our residents," said City Administrator Ed Lee. Since launching in March, the 311 Call Center now answers over 6,000 calls on a daily basis, answers over 80% of calls within 60 seconds, and handles most calls within 2-3 minutes.

Mayor Gavin Newsom Shows "Progress By The Numbers" -- Newsom's State Of The City: San Francisco Headed In Right Direction

SAN FRANCISCO, CA

Today Mayor Gavin Newsom delivered the final State of the City address of his first term, "Progress by the Numbers," at UCSF's Mission Bay campus. Newsom's speech, delivered with the aid of PowerPoint, used charts and graphs to illustrate the progress that San Francisco has made since he took office. "These numbers tell a powerful story," said Newsom. "San Francisco is making progress in almost every area."

Newsom cited progress in several key areas:

- **The Economy.** The city has built historic reserves, attracted emerging industries such as biotech, increased hotel occupancy and SFO traffic, and reduced unemployment and office vacancies.
- **Government Efficiency.** The city's civil service system is being reformed, city departments have been consolidated, and customer-service programs such as 311 have been initiated.
- **Infrastructure.** Due to record capital investment, the city's streets, sidewalks, parks, and libraries have been improved. The successful community corridors program, community benefit districts, and greening projects have been expanded.
- **Muni.** Muni's on-time performance is improving, the "Next Muni" system is fully operational, and 86 hybrid buses have hit the streets.
- **Health Care.** Over 3,073 people have been enrolled in Healthy San Francisco, Newsom's universal health care program.
- **Housing.** More than 7,981 units of affordable housing have been built, evictions are down dramatically, and Newsom has initiated a \$95 million plan, Hope SF, to rebuild public housing.
- **Homelessness.** The Newsom administration's strategies to end homelessness have moved 6,288 formerly homeless individuals off the streets since 2004 -- a 38.9% decline. Newsom has also reduced the city's welfare caseload, recently doubled the Homeless Outreach teams, and initiated the community justice center, a court that will connect low-level offenders with rehabilitative services.
- **Public Safety.** Newsom has improved regional emergency planning and added 444 police officers during his tenure. Serious crime is down 10%.
- **Education.** Under Newsom, who has visited 78 out of the city's 111 schools, the city's investment in schools has increased by 346%.

Newsom also discussed the city's recent achievements in the arts, youth and family services, and the environment.
[DOWNLOAD PRESENTATION](#) / [WATCH THE SPEECH](#)

Hispanic College Fund Announces NASA MUST Scholarships Now Available -- One Hundred Students to be Awarded Scholarships

Washington, D.C.--(HISPANIC PR WIRE)--October 30, 2007

A consortium led by the Hispanic College Fund (HCF) with the support of The Society of Hispanic Professional Engineers (SHPE) and the United Negro College Fund Special Programs Corporation (UNCFSP) announced the opening of the NASA MUST scholarship application. The NASA MUST scholarship application is now available online at <http://www.hispanicfund.org> with a deadline of February 1, 2008. The NASA MUST consortium was awarded a grant to administer NASA's Motivating Undergraduates in Science and Technology program (MUST), a program that awards scholarships and internships to undergraduate students pursuing degrees in Science, Technology, Engineering and Math, more widely known as STEM fields. Students from underrepresented groups in STEM are encouraged to apply.

The NASA MUST program will award 100 undergraduate students a one-year scholarship of up to one-half of the student's tuition and academic fees not to exceed \$10,000 per academic year plus a maximum stipend of \$5,000 to participate in a mandatory summer research experience at a NASA center. A NASA center summer placement is based on a student's career goals and depends on internship availability. Additionally, students will benefit year-round from tutoring, lecture series, faculty and peer mentors. The NASA MUST Consortium is a dynamic collaboration of three qualified and experienced not-for-profit organizations with applicable expertise to manage all facets of the NASA MUST Program. The HCF, SHPE and UNCFSP each have an established track record of providing education and support services to Minority Institutions, faculty, and students.

For more information and details about the NASA MUST program, visit any of the Consortium member websites: <http://www.hispanicfund.org>, <http://www.shpe.org> or <http://www.uncfsp.org>.

For information about NASA's education programs, visit <http://www.education.nasa.gov>. Consortium member contacts include: Matthew Goldmark, HCF, (202) 296-5400; Rafaela Schwan, SHPE (817) 272-1116 and Sonya Green, UNCFSP, (703) 205-7636.

MARK YOUR CALENDARS

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

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@tijiboyassociates.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>

Nov 13 - Small Business Is Good Business for San Francisco

Join Mayor Gavin Newsom for a Small Business Procurement Workshop & Networking Event "Small Business Is Good Business for San Francisco" Building Partnerships Together.

- 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

The Small Business Procurement Workshop & Networking Event is hosted by the Small Business Commission and the Office of Contract Administration.

For further information visit our website at www.sfgov.org/sbc.

To RSVP contact Martha Yañez, martha.yanez@sfgov.org or call (415) 554-6134.

Time: 4:00 - 8:00 PM

Location: City Hall, South Light Court.

EVENTS BY OTHER ORGANIZATIONS

Nov 2 - International Latino Film Festival Opening Night Tonight

The ILFF opens tonight at the Castro Theatre with the hilarious new Mexican Film "El viaje de la Nonna / Nonna's Trip". The director Sebastián Silva and superstars Ximena Ayala and Diego Luna will be guests of honor. To buy tickets and see the entire ILFF program, boasting 100 films from 20 countries, visit www.latinofilmfestival.org.

"El viaje de la Nonna" will be followed by a VIP reception at the W San Francisco. Put on your fancy duds and dancing shoes, for this evening full of fun, mischief, great food, wine and music. Tickets at:

<http://www.latinofilmfestival.org/2007/events.php>

Other major events in this year's Festival include the International Latino Filmmakers' Conference, beginning tomorrow at the Mission Cultural Center and a Tribute to Diego Rivera on Friday November 16th at the San Francisco Art Institute.

Nov 5 - The Center for International Trade Development (CITD) Is Partnering With the CA Energy Commission and KITECH to Host an Energy Technology Opportunity Workshop

This workshop will feature information about Korea's energy programs, policy, and market and industry trends on Nov 5th beginning at 9a at San Francisco Airport Embassy Suites Hotel in Burlingame. The purpose is to enhance

governmental relationships, to introduce energy development project and business opportunities, and to escalate the international collaboration on energy technology R&D between Korea and California.

The Ministry of Commerce, Industry and Energy, which is the central government agency in charge of energy industry of Korea, is leading the delegation joined by many other Korean energy related government agencies including Korea Energy Management Cooperation, Korea Power Exchange, Korea Electricity Power Corporation, and R&D institutes, universities, and industry business leaders. There will be presentations about energy trends, needs, policy and investment opportunities both in California and Korea.

There will be about 20 participating Korean companies. To register and/or make a presentation at this event, please call us at 650.738.7098 or e-mail us at admin@bayarecibd.com. [Download Flyer](#)

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>

Nov 15 - EXPANDING HORIZONS: A Workshop About Investing Overseas for Minority and Women-Owned Businesses

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).

We strongly urge you to register for the workshop in advance by completing the online registration at www.trademeetings.com.

If you have any questions about the event, please contact myself or Ms. Judyth Gilbert, Outreach Coordinator for Minority and Women-Owned Businesses at 202-336-8641 or email jgilbert@opic.gov.

FEATURED MEMBERS

Marketing

Campos-Emert Enterprises

35 Mitchell Blvd., Ste. 6B

San Rafael CA, 94903

P: 415-472-2347

F: 415-472-2385

www.campos-emert.com

Category: Marketing Promotional Items

Inproma

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San Carlos CA, 94070
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F: 650-551-9550

www.inproma.biz

Category: Marketing Promotional Items

MTM Resource

P.O. Box 205
Daly City CA, 94106
P: 530-542-1317
F: 530-542-1312

Category: Marketing Promotional Items

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2001 Harrison Street
San Francisco CA, 94110
P: 415-355-1935
F: 415-355-0295

www.owcom.com

Category: Marketing, Advertising and Media Services

Latino Agency

440-B ninth street
San Francisco CA, 94103
Phone: 415-777-9630
Fax: 415-520-0217

www.latinoagency.com

Category: Marketing, Advertising and Media Services

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/>

Grupo Entrada

917 Cole Street #3
San Francisco, CA 94117
Small Business Membership

Mitch Posada

P: (415) 420-1518
www.grupoentrada.com

Libio Latimer

1050 Masonic Ave
Albany, CA 94706
Student Membership

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

11/5 - 8:30 AM - 5:00 PM - Food Safety Certification - 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

11/6 - 10:00 AM - 12: 00 PM - The Commercial Lease and Your Business

Understanding your options and obligations in regards to your lease is crucial to your business health. An attorney will discuss what to look for in a lease that works for both you and your landlord. This class does not constitute legal advice.

11/6 - 1:00PM - 2:30 PM - Employee Benefits 101

Solo entrepreneurs growing a business need to attract and retain key people, and cost-effective employee benefits for you and your staff can add to your success. This workshop will demystify employee benefits by providing what you need to know now to establish your own health insurance, comparing Individual v Group Insurance, PPO v HMO, as well as the new HSA-compatible insurance plans.

11/6 - 3:00 PM - 4:00 PM - Payroll Processing

What every small business needs to know to get started, and stay out of trouble

11/6 - 4:00 PM - 5:00 PM - San Francisco's New Sick Leave Ordinance-- What You Need to Know

No matter how large or small your business, you are covered by this ordinance if you employ just one employee. Learn not only what you must do to comply with this ordinance, but also what the dangers are for non-compliance.

11/6 - 6:00 PM - 8:30 PM - Double Your Income: It's Not What You Do, But How You Do It!

Working hard but not getting the results you want? Feeling overwhelmed or frustrated? Is time managing you rather than you managing time? In this workshop we will look at techniques to help you get more focused and on target to your goals. Tools about learning how to eliminate overwhelm, mastering your time and making your

schedule work for your bottom line will be covered. This workshop is all about giving you the tools to be the most productive and confident you can be to lead your business to ultimate success.

11/7 - 9:00 AM - 10:30 AM - Free and Low Cost Resources for Your Business

Representatives from SBA, SCORE, the SF SBDC, the Renaissance Entrepreneurship Center, and the San Francisco Public Library Small Business Center will explain the vast resources available as you start and grow your small business.

11/7 - 10:30 AM - 11:30 AM - Starting a Business in San Francisco

Hear directly from San Francisco officials. How do you obtain permits? How do you register your business name? Learn what the City can do for you in this one-stop seminar.

11/7 - 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.

11/7 - 2:30 PM - 4:00 PM - Commercial Insurance Buying; First Time Policies

What is a typical experience a business should have the first time it buys insurance policies? This class explores the basics of the initial information exchange with the agent/broker, what happens during the policy marketing phase, how to evaluate multiple quotes, and internal financial considerations of different types of policies.

11/7 - 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.

11/7 - 6:00 PM - 8:30 PM - Sales Planning and Communication

This class is designed to help you quickly build a sales penetration strategy and outline the steps you need to succeed in your specific business. Instructor will take participant situations and help them design a quick plan of action while in class. Second part of the class is dedicated to communicating effectively through difficult sales situations and moving the sale forward towards a successful, win-win close. You will learn specific intent and technique strategies to connect with- and close the hard to get "big fish" customers.

11/8 - 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.

11/8 - 6:00 PM - 8:30 PM - Selling Savvy, Sell Smarter Not Harder!

Are you frustrated on where to begin in selling your product or service? Do you want to feel like the pros? Come to this workshop and learn tips and techniques from a seasoned veteran in sales and marketing. Find out how the professional salesperson uses positioning, network, referrals and cold calling for success. - \$25 Registration Fee. Presented by the SF Small Business Development Center.

11/8 - 6:00 PM - 8:30 PM - Choosing the Right Point of Sales System For Your Retail Business

This class covers the essential requirements for a Point of Sale system for your business. You will learn how to choose the right hardware/software combinations, when industry specific solutions are the best choice, how much you should expect to pay, what type of support you should have, what the investment life cycle of your POS is, how to integrate your POS with your accounting, customer relationship mgmt and inventory systems for maximum effectiveness. Presented by the Small Business Development Center Technology Advisory Program and SF Small Business Development Center. \$25 registration fee.