

## This Week's Friday Report

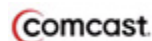


### San Francisco Hispanic Chamber of Commerce

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<http://www.sfhcc.com/>



Abriendo Caminos®



**FRIDAY REPORT: December 14, 2007**

Sponsors

### Upcoming Events

**Jan 31- Feb 3 - SFHCC Supports Management Development for Entrepreneurs UCLA Anderson School of Management by San Francisco Institute at Mission Language and Vocational School, Inc.**

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

### Weather

#### San Francisco Weekend Weather



### FEATURED CORPORATE MEMBER

#### Wells Fargo





# Happy Holidays

*from SFHCC*

## NEWS

### The SFHCC Wishes You & Yours a Safe and Joyful Holiday Season....

**The SFHCC will be closed from December 15th for the holidays and re-open on January 3rd.**

The year 2007 has been successful for the SFHCC because of programs and activities like:

- 360 Degrees of Financial Literacy
- Latino Business Leadership Awards Profiling Influential Latino's with San Francisco Business Times
- Small Business Week Participation
- Networking Mixers with Partnering Organizations with Attendance Ranging from 80-200
- Member Surveying to Determine Member Needs and Assist with 2008 Programs
- Restructuring of SFHCC Giving Administration More Responsibility to Manage Organization and Making Board of Directors a Body of Governance
- Formation of Economic Empowerment Fund to Serve as SFHCC Foundation
- Online Membership Directory Allowing Members to Communicate with Each Other

The SFHCC has continued succinct communication with members and friends with the "Friday Report", a graphic-rich email bulletin sent out every week to over 2900 subscribers that includes news, SFHCC events, community events, featured membership, new members, and the Small Business Administration programs.

The SFHCC is pleased to present an assertive plan to "connect our business community" to create the economic empowerment of the Latino business community. To provide greater value for our community, the SFHCC will include a variety of partnering organizations to continue its commitment to the minority-, women-, and service-disabled -owned business community. New programs will be introduced in 2008 in response to member needs and will include:

#### **Microloan Program**

The SFHCC will be partnering with Fresno Area Hispanic Chamber of Commerce to create a "peer" based Micro Loan Program for the Hispanic Business Community.

The loans range from \$5,000 to \$25,000 and can be used for typical business expenditures purchases of equipment and inventory, start-up expenses, materials and supplies, advertising and working capital. The purpose for this program is to help micro enterprises that have had a difficult time getting conventional bank financing by giving them a low-interest loan and ultimately getting them ready for larger loans with financial institutions.

#### **Hispanic Marketing 101**

The SFHCC, Comcast, El Mensajero and Univision Radio and Television, and Tele will provide an educational series for Hispanic business owners looking to market their companies and companies wanting to penetrate the Latino market. This program is for Hispanic-owned businesses looking for new ways to market their products and services and those interested in capturing the Hispanic consumer.

#### **Small/ Micro Business Boot Camp**

The 3-day Micro Business Boot Camp, for businesses under \$1 million in annual revenues, and Small Business Bootcamp, for businesses with over \$1 million in annual revenues, will be presented twice in 2008 and will be facilitated simultaneously at the same location in two separate meeting rooms. The program will provide the skill set to compete in contracting and building relationships to market their products and services. The expected outcome of such participation will be increased revenues, increasing capacity while creating more jobs for the local economy, encourage small business development, and strengthening local entrepreneurship. Each session is limited to 12 participants to ensure the individual attention. Each component will be one day with lecture, role play, wrap-up for each topic, close with a discussion about what strategy will be implemented into the company and include a 60-day follow up.

#### **California Hispanic Chambers of Commerce State Convention**

San Francisco has been selected as the host city for the 2008 State Convention for the Hispanic Chambers of Commerce tentatively scheduled on August 20-24 at the Mark Hopkins Intercontinental Hotel on Nob Hill. Agenda for the Convention will be introduced in early 2008.

### **Did You Miss The Latino Business Leadership Awards? Photos Are Now Posted Online**

If you missed the Latino Business Leadership Awards or if you attended and wanted to see photos, they have been posted at [http://sfhcc.com/leadership/2007/photos2007\\_1.html](http://sfhcc.com/leadership/2007/photos2007_1.html).

The supplement can also be downloaded online at [http://sfhcc.com/download/leadership/Latino\\_Biz\\_Publication2007.pdf](http://sfhcc.com/download/leadership/Latino_Biz_Publication2007.pdf).

Interviews of the honorees can be viewed on Comcast "**On Demand**" at channel 1, then click "**BAY ON DEMAND**" folder, then "**LOCAL EVENTS**" folder to view the Leadership Awards.

### **San Francisco to Vote On 'Carbon Tax' -- Mayor Promises Businesses Would Also See Cut In Payroll Tax**

*SAN FRANCISCO*

The Associated Press

Mayor Gavin Newsom plans to ask voters next year to approve a "carbon tax" on businesses that he says would provide a financial incentive for conserving energy and motivating workers to use public transportation. The ballot measure would increase the city's 5 percent commercial utilities tax by an as-yet-undetermined amount to encourage energy-saving steps by hotels, offices and other nonresidential buildings, Newsom said in a recent interview with The Associated Press. To keep the higher rates from becoming an economic drag on the city, the initiative would carry a corresponding decrease in the 1.5 percent payroll tax on for-profit businesses in San Francisco, according to the mayor. Last year, Boulder, Colo., became the first U.S. city to adopt a tax to combat global warming, specifically an electricity bill charge on kilowatt-hours used. Officials in Portland, Ore., last month proposed charging developers for every home they build that exceeds the city's energy efficiency building requirements. Newsom said that by tying the revenue from the proposed carbon tax to lower payroll taxes, his proposal would make San Francisco the first city taking a business friendly, "revenue-neutral" approach to the idea of pollution pricing. "That's the exciting debate that is taking shape around this country - replacing a job hindrance tax with a tax that should be taxing something that is inherently bad, which is greenhouse gas emissions," he said.

The mayor's staff still is writing the measure, which Newsom said he intends to submit for the November 2008 ballot. The plan, as it stands now, is to include a second payroll tax cut for businesses that succeed in getting more of their commuting employees to give up cars for public transportation, said Jared Blumenfeld, director of the San Francisco Department of the Environment. A third piece of the carbon tax proposal would raise garbage collection and dumping fees for both homes and businesses on each bin of waste that is destined for a landfill instead of ready

to be recycled, Blumenfeld said. Under the working draft of the proposal, the payroll tax decrease linked to higher utility bills would come as a fiscal year-end rebate, said Ted Egan, the mayor's chief economist. How big a payroll tax cut businesses get would depend on how much revenue is generated by the higher utility tax, Egan said.

Every business that pays both taxes would receive the same percentage cut to their payroll taxes, regardless of how much they curb their gas and electricity use, Egan said. Those that fail to adopt energy efficient measures, however, would not enjoy as much savings as companies that embrace the concept because their utility bills would be higher, Newsom said. "Net neutral does not mean there won't be an increase for those who do absolutely nothing," said the Democratic mayor, who last month was re-elected to a second term. "They should pay more, and that's the point." If enough businesses take significant steps to reduce their reliance on conventional energy sources, the utility tax over time would theoretically cease generating extra revenue that could be returned to them through the payroll rebate, Egan said. In that case, the city could either approve another carbon tax or be satisfied with its contribution to combating global warming, he said.

Jim Lazarus, vice president of public policy for the San Francisco Chamber of Commerce, said it was too soon to say whether local businesses would back the ballot initiative because too many details remain to be worked out. Among the questions Lazarus had was how a carbon tax would affect different types of businesses, whether companies that already have adopted significant energy-saving measures would be penalized, and if the payroll tax reductions would be financed over the long-term. But the chamber has generally supported legislation to reduce global warming, he said, including a law signed last year by Gov. Arnold Schwarzenegger that requires California air regulators to create laws and incentives that would reduce the state's greenhouse gas emissions by 25 percent by 2020. "We are very supportive of all the steps the mayor and the city have taken to get in front of reducing the carbon foot print of the residents and businesses in San Francisco," Lazarus said. "Lots of issues have to be worked out, but we look forward to sitting on whatever committee the mayor appoints to work all of this out."

## Get in the Zone: Enterprise Zone Program Helps Businesses Save Money

San Francisco business owners located in the Enterprise Zone stand to receive tens of thousands of dollars in tax credits. Eligible businesses can take advantage of a payroll tax exemption, hiring tax credits, sales tax deductions on phone, computer and other machinery purchases, accelerated depreciation, and up-front loss deductions.

From small neighborhood restaurants to manufacturing companies to corporate headquarters, businesses of all types are reducing their operating costs by getting in the Zone. "Overall, the Enterprise Zone tax credits make it more affordable to operate a business in San Francisco," say Steve Sarver, who owns and operates San Francisco Soup Co.

You too can get in the Zone and benefit from these tax savings. To check if your current or future location is in the Enterprise Zone, and to obtain application assistance, contact the Mayor's Office of Economic and Workforce Development at (415) 841-4002 or visit [www.sfgov.org/moewd](http://www.sfgov.org/moewd).

## MARK YOUR CALENDARS

### Jan 31- Feb 3 - SFHCC Supports Management Development for Entrepreneurs UCLA Anderson School of Management by San Francisco Institute at Mission Language and Vocational School, Inc.

To succeed in today's turbulent economy, entrepreneurs must be able to seize opportunities and meet critical challenges. Even the savviest entrepreneur needs to redefine business goals and create innovative strategies to excel at new levels. MDE is an executive training program for entrepreneurs offered by the Harold and Pauline Price Center for Entrepreneurial Studies at UCLA Anderson School of Management. Since 1990 MDE has met the rising need in small, growing businesses for education and training.

MDE enables entrepreneurs and executives to develop essential management skills, strengthen their ability to build effective and profitable organizations, and access the greater UCLA Anderson alumni network. A partnership with AT&T, the Greenlining Institute, and Mission Language and Vocational School, Inc. (MLVS) brings MDE to local entrepreneurs and non-profit organizations. This MDE Program is for entrepreneurs who have been in business for a minimum of 3 years with approximately \$500,000 in revenue. Your participation would be fully sponsored-a value of \$3,500. We want you to apply!

Apply online and if accepted...

- Complete 3 short online surveys about you and your company. Confirm enrollment with \$250 deposit. Deposit refunded with successful completion of the program.
- Complete 20-30 hours of homework distributed by mail the week of December 17th. All work must be completed prior to the course on January 31, 2008.
- Attend all lectures and events at MLVS from January 31st at 3:30 pm until February 3rd at 4:00 pm.
- Work with MBA consultant to write a personalized strategic initiative designed to add significant value to your enterprise in the 2 months after course completion.
- Books, materials, and meals
- 20+ hours of lecture with top UCLA Anderson faculty
- MBA consultation
- Executable business improvement project
- Graduation ceremony and banquet
- Invitation to join the UCLA Anderson Alumni

For an application, more information or help deciding if you are a candidate for this program, please contact: Rosario Anaya at (415) 647-3651

**Applications Due by December 17, 2007**

## EVENTS BY OTHER ORGANIZATIONS

### Dec 7 - Wellness & Prosperity Gathering /Conferencia Sobre Salud & Prosperidad

- **Learn how to better support your immune system** Aprenda como mantener y proteger su sistema inmunológico
- **Have more energy** Tenga más energía
- **Lose weight naturally with chocolate** Baje de peso en forma natural consumiendo chocolate
- **Become more prosperous while improving your health** Manteniendo buena salud podra obtener excelente prosperidad
- **Testimonials and free samples** Testimonios y muestras gratis
- **Learn about health while earning extra income dedicating part time or full time** Aprenda acerca de salud mientras gana dinero extra dedicando medio tiempo o tiempo completo

**Location:**

Marriott Hotel  
55 4th. St.  
San Francisco, CA 94103

**Date/Time:**

December 7th 2007  
6:30 pm. To 8:30 pm.

For more information please call

Mariela Alfaro (925) 705-2485 or Lucia Simon (925) 458-8739

## JOB ANNOUNCEMENT

### Patelco Internal Auditor

The Internal Auditor is responsible for performing internal audit reviews of branch operations and other departments, develops and monitors internal controls, ensures adherence to credit union policies and procedures, and effectively communicates evaluations and recommendations orally and in writing at management level.

A degree in accounting, finance, or business is preferred. Prior experience in credit union internal auditing is highly desirable, IIA Certification is a plus. The applicant should be familiar with accounting principles, data processing systems, credit union operations, consumer and real estate lending, banking and IRS regulations, and financial processing systems (i.e. Federal Reserve Bank System, wire transfers, ACH, check processing, credit card processing, ATM transaction processing, etc.). To apply, please submit resume to [jobs@patelco.org](mailto:jobs@patelco.org) for review. Patelco is an ADA/EEO Employer

### Patelco Training Specialist

The Training Specialist will assist in the development and maintenance of new and existing training programs for staff of all levels. Conduct training in areas of product knowledge, processing, technical and operating policies and procedures, internal systems and member service for new and existing employees.

The successful candidate will have a Bachelor's degree preferably in Instructional Design or equivalent working experience. One to two years related business experience is required. Previous experience in the application of adult learning principles & methods. Excellent oral/written communication and strong interpersonal skills. Demonstrated proficiency in computer skills especially in Microsoft Powerpoint, Word, Excel. Dreamweaver experience preferred but not required. Excellent presentation skills with strong abilities to facilitate successful presentations to individuals and/or large groups at all levels of an organization. To apply, please submit resume to [jobs@patelco.org](mailto:jobs@patelco.org) for review. Patelco is an ADA/EEO Employer

### Patelco Treasury Investments Manager

The Treasury Investments Manager will report to the SVP/CFO regarding investment transactions, to insure compliance with Investment Policy guidelines. In addition this position will oversee the Investment portfolio of the Credit Union and monitor the daily liquidity position of the organization, and conduct daily settlements with the Federal Reserve Bank.

The successful candidate will have Bachelor's degree in Accounting, Business Management, or Finance, plus through knowledge of the financial markets, generally accepted accounting principles and computer skills, minimum of 5 years of supervisory and management skills, and have well-developed verbal and written communications skills to assist in communications with senior management and other financial institutions. To apply, please submit resume to [jobs@patelco.org](mailto:jobs@patelco.org) for review. Patelco is an ADA/EEO Employer

## FEATURED MEMBERS

### Mortgage Banking

**First Horizon Home Loan Corp**  
20195 Stevens Creek Blvd, Suite 120  
Cupertino CA, 95014

P: (408) 725-2734

F: (408) 710-0941

[www.firsthorizon.com](http://www.firsthorizon.com)

## 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/>

**Dominique Guzman Moore**

212 Serrano Drive

San Francisco, Ca 94132

Individual Membership

P: (916) 803-3263

**Richard Nuñez**

557 Duncan Street

San Francisco, CA 94131

Individual Membership

**Alison Healy**

420 Donahue St

Sausalito, CA 94965

Individual Membership

P: (415) 203-6305