

This Week's Friday Report

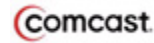


San Francisco Hispanic Chamber of Commerce

703 Market Street, Suite 609
San Francisco, CA 94103
P: 415-278-9611
<http://www.sfhcc.com/>



Abriendo Caminos®



FRIDAY REPORT: February 15, 2008

Sponsors

Upcoming Events


Mar 28-30 - Small Business and Micro Business Bootcamp

Apr 24 - 360 Degrees of Financial Literacy

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

Weather

San Francisco Weekend Weather

Saturday 16	Sunday 17
 Sunny High 65°F Low 47°F	 Mostly Sunny High 67°F Low 49°F
Precip: 0%	Precip: 20%

FEATURED CORPORATE MEMBER

Union Bank Of California

Invest in you™



Financing For Your Start-Up Business -- What you need to know before going to the bank for a new business loan.

By Edward Stroebel, Union Bank of California

One of the first things entrepreneurs usually think of before starting their business is whether they can handle being in business for themselves. Can they motivate themselves enough to do what has to be done in order to succeed? Do they have what it takes to stand out above the competition? What if it doesn't work? The questions seem endless. Unfortunately, one of the first things entrepreneurs should be asking is frequently overlooked: where will they get the money to fund their venture, and how will they get it?

- If you realistically consider where you will get the money to finance your start-up business and how you will get that money, you're off to a good start.
- It's always difficult to finance a new business because it doesn't have a track record showing how it pays debts, how its products or services sell and other markers showing how a business has performed in the past. Typically, banks look for collateral such as real estate, business assets, personal assets, cash, equipment and accounts receivable to tie assets to the loan and determine how a customer might pay back the debt. Remember that banks want to make loans, but they have to make loans they know will be repaid. Position your new company and yourself with this in mind.

Before you quit your job to start a business, review all the cash sources you have on hand that you might tap in order to fund your company. Save as much money as you can while you still have a steady paycheck. Build a good cushion. Banks want to see that you have cash on hand to carry you through the rough times, even though you're asking the bank for a loan because you need cash in the first place.

- If it's a husband and wife team, it's easier to get a loan if one of the spouses still has a salaried position to rely on. It also helps if there is another income source such as rental income, or any other secondary source of repayment so that if something doesn't go right in the business, the business owner can liquidate assets or use other income to pay back the loan. Banks will ask to see tax returns from the previous two years in order to verify income. If it's far into the year, banks will ask to see pay stubs verifying that your income is still at the level shown on the previous year's tax return, so save your pay stubs and keep careful records.
- Also while you still have that job, open a home equity line of credit. It's much cheaper to tap a home equity line of credit than it is to use credit cards because the interest rate is much lower. Don't make the mistake a lot of entrepreneurs make by turning to credit cards to buy equipment and get started, but not considering the interest rate or how they'll pay the cards down. This often puts a company in a financial squeeze even before it opens its doors. Look at other options before you touch those credit cards and remember that too much debt can also hurt you when applying for a loan.

Get your credit in order. Request a copy of your credit report and review it carefully to make sure it's accurate. Write letters to all three credit reporting agencies to have any discrepancies repaired. Late payments, bankruptcies, tax liens, charge-offs, judgments and anything that goes to collection can reflect negatively on you and lower your credit rating (the higher the credit rating score you have, the better your credit). Even having too much credit can lower your score because it shows a bad debt-to-income ratio. Close all credit cards you aren't using, and ask your creditors to notify the credit reporting bureaus that you requested the accounts be closed. Taking the time to clean your credit report will save you a lot of time and pave the way to getting a good loan at a better interest rate.

Next, consider writing a business plan. While many banks don't require a business plan to grant a loan, it does help position you as a serious entrepreneur who is realistic, knows what to expect, has thought of all the contingencies, and has a clear plan for growth. It doesn't have to be elaborate, but it should contain enough information to show the bank that you know what it takes to make your business work. Important to include is a solid description of what your product or service will be, what the market for this product or service is, who your competition is, what your experience is in the industry, how long you expect it to take before you start making sales and seeing cash

flow, how you will accept payment, and what your operating expenses will be, including shipping and down time.

Research the types of loans available to small businesses. Find a bank that will work with you to structure the right loan, whether it be an unsecured loan or a line of credit. Sometimes banks will secure a loan using a vehicle or piece of equipment you already own. Union Bank of California offers business loans and business equity lines of credit secured by home equity, and with the loan entirely in the name of the business. Instead of charging appraisal and title fees typical of home equity lines of credit and home equity loans, we charge a flat \$75 for our business equity lines of credit and business equity loans.

Visit your bank and surf the Internet to get as much information about the different products available and decide which loan works best for you. And don't hesitate to ask your bank representative for help in the process. You'd be surprised at how much easier they can make it.

Based in San Francisco, UnionBanCal Corporation (NYSE: UB) is a bank holding company with assets of \$55.7 billion at December 31, 2007. Its primary subsidiary, Union Bank of California, N.A., had 330 banking offices in California, Oregon and Washington, and 2 international offices at December 31, 2007. The company's Web site is located at www.unionbank.com.

Edward Stroebel is vice president and small business regional manager for Union Bank of California and has been with the bank for eight years. With more than 45 years of experience in commercial banking, he is a savvy and respected banker. He and his team of 12 are responsible for business loans, lines of credit, leases and commercial real estate loans. Ed can be reached at (925) 945-3759 or Edward.Stroebel@uboc.com.

Mexico's President Speaks in California

SACRAMENTO (KCBS/AP)

Mexican President Felipe Calderon on Wednesday acknowledged tensions between the U.S. and Mexico over illegal immigration but stressed that both countries have an interest in ensuring their citizens can cross the border legally and safely.

Addressing a joint session of the California Legislature, Calderon said the economies of the two countries are interdependent. For that reason, there must be "shared responsibility" for immigration on both sides of the border.

"I know that immigration is a controversial issue today in this great nation. But I strongly believe that Mexican and Mexican-American workers are a large reason for the dynamic economy of California," he said in prepared remarks.

"Our nations will never find prosperity by closing their doors."

Listen to podcast at <http://podcast.kcbs.com/kcbs/912222.mp3>

Visit Could Increase Wine Exports - Mexico's President Calderón at Robledo winery today to develop industry contacts

By Martin Espinoza, The Press Democrat

Mexican President Felipe Calderón will visit a Sonoma winery at 2 p.m. today as part of a five-day trip to the United States in which he is trying to reshape the immigration debate. Calderón visited the Robledo Family Winery in Sonoma after a speech at 10:30 a.m. to the Legislature in Sacramento. "The president is coming to Sonoma to make contacts with Mexicans in the wine industry," said Augustin Pradillo, a spokesman for the Mexican Consulate in San Francisco. Calderón's trip marks his first official visit to the United States since taking office 14

months ago. Pradillo, who was overseeing preparations at the winery Tuesday, pointed to a number of tables set up under the white tent for wine tasting. "The idea is that maybe in the future, local wines can be exported to Mexico," Pradillo said.

Reynaldo Robledo, patriarch of the winery family, is an immigrant from Calderón's home state of Michoacán, which Pradillo called a coincidence. After coming to the United States about four decades ago, Robledo worked his way from field worker to vineyard manager, then to vineyard owner and finally vintner. Robledo's trajectory, said Pradillo, is likely to be repeated in Wine Country in future generations. The Robledos declined to comment about Calderón's visit until after Wednesday. They were contacted by the consulate and agreed to host Calderón. "We decided as a family not to say anything until after the visit," said Vanessa Robledo, winery president. Pradillo tried to downplay Calderón's visit to the Sonoma winery as a small affair between official visits to New York, Boston and Chicago, part of his five-day U.S. tour.

After addressing the the Legislature today, Calderón is to meet privately with Gov. Arnold Schwarzenegger to discuss trade and environmental issues. Then, the governor and first lady Maria Shriver will host a state luncheon for Calderón. Casimiro Alvarez, regional director of the United Farm Workers in the North Coast, said his office was not notified about Calderón's visit. "They're handling the visit as a closed-door matter," Alvarez said. On Tuesday at the Robledo Winery, a large white tent was set up in front of the tasting room, shading a number of tables and a stage where Calderón is expected to speak to local residents of Mexican descent involved in the wine industry.

He leaves for Los Angeles and a meeting with Mayor Antonio Villaraigosa after his remarks in Sonoma. One of Calderón's goals during his U.S. visit, which began Sunday, has been to reach out to the millions of Mexican immigrants in the United States and to address the issue of immigration. "The worst thing that happened in this country is this anti-Mexican or anti-immigrant perception of people," he said Monday after a speech at Harvard University's John F. Kennedy School of Government. "We need to contain this

San Francisco Mayor Gavin Newsom Endorses Mark Leno for State Senate -- Calling Mark Leno "The Best Choice for Change" in the California State Legislature, Newsom Will Publicly Announce His Endorsement Tonight at Herbst Theatre

SAN FRANCISCO, February 13, 2008

San Francisco Mayor Gavin Newsom today endorsed Mark Leno for State Senate, citing his impressive legislative career and advocacy for San Francisco in the State Assembly. "Here in San Francisco we have benefitted tremendously from Mark's public service -- first as a Supervisor and now as an Assemblyman. I have known Mark for more than 15 years and there is no question Mark Leno is the best choice for change, which is why I am most pleased to endorse Mark Leno for State Senate," Mayor Newsom said.

"Since Mark became a San Francisco Supervisor in 1998, he has long been a champion for good public policy. Whether it was starting San Francisco's first city car-share program, enabling City buildings to have solar panels installed on their rooftops, protecting tenants from eviction, or fighting for civil rights in Sacramento with his Marriage Equality Bill, Mark Leno has been our most effective advocate," Newsom continued. Mayor Newsom will provide his public endorsement of Mark Leno this evening immediately prior to the 7:30 p.m. screening of "Pursuit of Equality" (<http://www.pursuitofequality.com/sfscreening/>) at San Francisco's Herbst Theatre -- 401 Van Ness Boulevard.

"Mark and I have fought side-by-side in the struggle for full civil rights for all. While Mark was in Sacramento working tirelessly on his Marriage Equality Bill, here in San Francisco we were issuing marriage licenses to same-sex couples for the first time. As Assemblyman, Mark has also partnered with the City to ban gun shows at Cow Palace to promote public safety," Newsom said. "As my campaign for the State Senate enters the final four months, I am most grateful to have Mayor Newsom's endorsement. Our City has benefitted greatly from his executive stewardship, and I look forward to continuing to work with him as a State Senator to make San Francisco a better

place to live," Leno said. Coming off his blockbuster reelection victory in November 2007, Newsom's endorsement of Leno's candidacy gives his campaign a significant boost in the coming months ahead.

Leno ? a long-time a proponent for campaign finance reform and full public funding for campaigns ? is symbolic of the new breed of elected officials being elected in San Francisco and throughout the rest of the country. Eschewing backroom deals and the politics of the status quo, Leno and Newsom are symbols of a new political order. They are elected officials that are active and accessible in the community and that lead and legislate from the bottom up rather than from the top down. Their legislation and public policy initiatives are characterized by public consensus and a deep desire for change in the way we govern and conduct ourselves in society.

President of the National Council of La Raza Highlights National Poll That Shows Improving Public Education is Top Concern for Latino Voters -- Education is the Most Important Issue to Latinos When Voting for Next President

Washington, DC--(HISPANIC PR WIRE - PRNewswire)--February 13, 2008

As the presidential candidates campaign through the last few primary states, Janet Murguía, President and CEO of the National Council of La Raza (NCLR), the largest Latino civil rights and advocacy organization in the U.S., and steering committee member for ED in '08, a nonpartisan campaign to raise awareness of education issues in the 2008 presidential race, issued a statement regarding a recent FH Hispania poll. The poll shows that a candidate's position on education will have a greater impact on Latino voters than their positions on any other issue.

"The Latino community is increasingly showing its desire to help shape the future of our country and the priorities of our leader," said Murguía. "It is clear that Latinos believe the key to our future is improving the quality of public school education. They will look very closely at the candidates' plans to improve education in deciding how they will vote."

"Latino families depend on good K-12 schools for the learning which leads to lifelong opportunities, but the education crisis in our country doesn't affect Latinos alone," Murguía continued. "More than 1.2 million students in the United States drop out each year. Like millions of Americans who care deeply about quality education in our country, Latinos are following presidential primaries closely, hoping for the answers that all families -- not just Latinos -- have been waiting so long to hear."

Strong American Schools, a project of Rockefeller Philanthropy Advisors, is a nonpartisan campaign supported by The Eli and Edythe Broad Foundation and the Bill & Melinda Gates Foundation promoting sound education policies for all Americans. SAS does not support or oppose any candidate for public office and does not take positions on legislation.

Business.gov Expands Services to Help Local Businesses -- In "Round Two" Refresh, New Search Engine Helps Small Businesses Comply with State and Local Regulations

WASHINGTON

Small business access to government information took another substantial leap forward today with the addition of new state and local search capabilities on Business.gov ? the official business link to the U.S. government. Round One focused on significantly expanded content along with new federal government search capabilities from Google? that allowed business owners to search for federal information on programs, services and regulations affecting small businesses.

With today's announcement - Round Two - small business owners can search for information from state and local

government Web sites, as well as federal Web sites, from a single search box. The new search engine intelligently reads the words a user types in the search box, and returns only the most relevant Web sites. If a business owner types in "starting a business in Seattle, Wash." the relevant results will be returned from the city of Seattle and King County, Wash., Web sites.* The unique new service improves general search services by delivering results specific to doing business in a particular geographic area, saving business owners' time by getting to the right information more quickly.

"These new search offerings make it easier for businesses to learn about doing business in specific localities," said Nancy Sternberg, program manager of the Business Gateway Initiative. "[Business.gov](http://www.business.gov) improves upon general purpose search engines by understanding the intent of the user and providing results from the most pertinent, official state and local government Web sites." Sternberg adds, "Try it yourself: Go to www.business.gov and find the box in the upper right that says 'Try Our New Search Engine' and click 'Read More About Search.' On the next page, type in 'business license,' type the name of your city, and see the results.

[Business.gov](http://www.business.gov) is the official business link to the U.S. Government. [Business.gov](http://www.business.gov) is managed by the U.S. Small Business Administration (SBA) in a partnership with 21 other federal agencies. This partnership, known as Business Gateway, serves as an incubator of technologies designed to improve the delivery of services and information to the nation's small business community. [Business.gov](http://www.business.gov) provides a single access point to government services and information to help the nation's businesses with their operations.

*In a few instances, small localities block access to Google crawlers on their websites, preventing full search capabilities. For more information, contact www.business.gov.

MARK YOUR CALENDARS

Mar 28-30 - Business Bootcamp

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 will have a minimum of 12 and a maximum of 30 participants to ensure the individual attention. Each component will be one day with lecture, role play, wrap-up for each topic and close with a discussion about what strategy will be implemented into the company.

Each component will be facilitated by a business owner to create an interactive program while helping micro business owners establish a relationship with small to medium sized business owners which can later lead to business-to-business relationships in contracting.

The program will include a 30 day follow up with lunch to discuss learning's, implementations, and results.

[VIEW PROGRAM DETAILS](#)

[Online Registration](#)

Sponsored by:

Invest in you™



Mar 27 - 360 Degrees of Financial Literacy

Summary:

When you get down to it, achieving your financial goals is all about creating a plan and sticking to it. Without goals and a specific plan to meet them, we drift along and leave our future to chance. As the saying goes, "Most people don't plan to fail; they just fail to plan." For this reason, the San Francisco Hispanic Chamber of Commerce (SFHCC), the California Society of Certified Public Accountants, and the Latino Business Professionals will conduct a special seminar to help improve Californians' financial literacy. This workshop is not a sales seminar but an educational seminar to provide individuals with new life skills. This workshop will provide tips on how to better manage your money, improve savings and investment strategies and save on taxes. This program will serve as the overview program and will also include a presentation and dynamic Q&A that participants walk away from with valuable information that meets their specific financial needs and helps them to build financial security. Each Overview Program will be followed by 3 monthly workshops at the Beginner, Intermediate, and Advanced levels.

Agenda:

5:30 PM Registration

5:50 PM Welcome

6:00 PM Presentation

- Set Goals, Use a Budget
- Control Credit Cards
- Tips for Saving and Investing
- Understanding Retirement Accounts
- Preparing for College Funding
- Protecting Your Family with Life Insurance
- Understanding Health Insurance
- Property Insurance
- Disaster Preparedness
- Tax Planning

7:00 PM Q&A Session

7:30 PM Program End

Free to Community - [Register](#)

EVENTS BY OTHER ORGANIZATIONS

Feb 27 - Seminario Importacion /Exportación y Marketing

Me da muchísimo gusto poder invitarlos al primer seminario de Importación y Exportación de este año, el cual se llevará a cabo el próximo **miércoles 27 de Febrero a las 6:00 pm. En las instalaciones del Consulado General de México en San Francisco (532 Folsom Street, San Francisco).**

Gracias a su presencia e interés, el seminario anterior fue un éxito ya que varias personas han quedado interesadas en ellos. En esta ocasión el seminario se dividirá en: Importación y Exportación durante la primera hora, mientras que la segunda se dedicará a Marketing. En ese sentido el apoyo de las cámaras es primordial para difundir educación de negocios en español y apoyar a nuestra comunidad por lo que esperamos contar con su asistencia, y con la de aquellos miembros de las cámaras que estén interesados en dichos temas y conocer a los expositores.

Para obtener más información, póngase en contacto con Andrea Paniagua Borrego, (415) 354-1723.

JOB ANNOUNCEMENT

Roadway Human Resource Department.

Job Title: **Senior Supervisor (San Francisco)**

Location: **United States/California/San Francisco**

Description:

JOB SUMMARY

Supervise and coordinate all activities of dockworkers and other support personnel. Provide planning, direction and control of all available resources for insuring timely, damage-free, safe loading/unloading of freight on assigned shifts. Provide dockworker training and performance feedback including recommending discipline when necessary. Recommend or carry out personnel actions including hiring, disciplining, discharging, laying off, and recalling of employees. Cooperate with Linehaul, City Dispatch and OS&D.

MINIMUM REQUIREMENTS:

1. 2 years supervisory experience; High school education or equivalent.
2. Knowledge of proper freight handling/loading techniques; Ability to communicate effectively with all levels of operations. Strong interpersonal skills to create conditions for cooperation and high standards of performance from subordinates.
3. Strong organizational skills; Ability to work long hours including weekends and in inclement weather conditions.

PREFERRED QUALIFICATIONS:

1. Bachelor's degree in Transportation, Business or equivalent work experience.
2. 3-5 years supervisory experience; demonstrated leadership abilities.
3. Previous experience with a LTL motor freight carrier with knowledge of hazardous materials; familiarity with mainframe computers and/or PC applications.

Qualified candidates are encouraged to apply online at <http://www.roadway.com/crc> Roadway Express is an Affirmative Action / Equal Opportunity Employer. Qualified female, minority, veteran, and disabled persons are encouraged to apply.

FEATURED MEMBERS

Non-profit

African American Chamber of Commerce

1755 Geary Blvd. Suite 111
San Francisco CA, 94115
Phone: 415-775-3888

AnewAmerica Community Corporation

1918 University Ave., Suite 3A
Berkeley CA, 94704
P: 510-540-7785
F: 510-540-7786
www.anewamerica.org

Mission Housing Development Corporation

474 Valencia Street, Suite 280

San Francisco CA, 94103

P: 415-864-6432

F: 415-864-0378

www.missionhousing.org

Private Industry Council of SF. Inc.

745 Franklin Street, Suite 200

San Francisco CA, 94102

P: 415-923-4003

F: 415-923-6966

www.picsf.org

Universtity of San Francisco

2130 Fulton Street

San Francisco CA, 94117

P: 415-422-2471

F: 415-422-2217

Women Chief Fire Officers Association

P.O. Box 78385

San Francisco CA, 94107

P: 415-558-3251

F: 415-558-3250

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/>

Teresa Goad

918 Avalon Ave

San Francisco, Ca 94112

Student Membership

Christina Lai

1080 Saint Francis Blvd. # 1008

Daly City, CA 94105

Student Membership

P: (408) 667-7676

Talamantes/Villegas/Carrera, LLP

One Blackfield Dr., No. 352

Tiburon, CA 94920

Small Business Membership

Karen Carrera

P: (415) 789-9798

F: (415) 789-0904

www.e-licenciados.com

Affinity Bank

101 S. Chestnut Street
Ventura, CA 93001
Small Business Membership

Hermes J Aleman

P: (650) 343-8577
F: (650) 375-1762
www.affinitybank.com

Luis Martinez

920 Donahue St.
Sausalito, CA 77079
Associate Membership

P: (415) 272-5830

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

2/19 - 6:00 PM - 8:30 PM - Your Health Bank - Invest in Yourself, to Profit in Your Business!

You might be thinking that being healthier and in better balance has little to do with your chances to succeed in business or with your ability to perform at your job, and at a superficial level you might even be right. However, research shows that three-quarters of small businesses that had to cease operations were nowhere close to failing financially, but rather they stopped because the key businessperson experienced a health crisis. Come and benefit from the unique opportunity to understand the most neglected and always underestimated aspect of business; the healthy and balanced business person who is able to perform at his / her best, because he / she is completely prepared to deal with the demands of the business world.

2/19 - 8:00 AM - 5:00 PM - Writing Effective Business Plans

Whether you are planning to start a new business or seeking to develop the potential of your existing business, a business plan is a critical foundation. This hands-on workshop will demystify the process, using case studies and exercises. You will develop a Business Plan template covering Marketing, Products, Organization, Customers, and Finance.

2/20 - 6:00 PM - 8:30 PM - Maximizing Your Talent to Get Better and Achieve More

Do you feel as though you are a talented person who is struggling to reach your full potential? Do your friends and family members wonder why you have not yet reached your goals? Have your peers achieved more with less talent? If you answered yes to any or all of these questions, this workshop is for you! Based upon the 13 key choices that determine success as outlined in John C. Maxwell's book "Talent Is Never Enough," you will learn how to uncover your full potential, develop greater focus, and properly direct your energy to maximize your talent and become a talent plus person. Highly recommended for those with aspirations in any aspect of the music and entertainment industries.

2/20 - 6:00 PM - 8:30 PM - Estructuras Legales Para Tu Negocio, Con Una Platica Tocante Los Impuestos de Negocio

Este taller informativo enseñado por una abogada (de Servicios Legales de Empresarios) discute las varias estructuras legales, o forma de establecer, tu negocio. Tambien una platica separada discutiendo las reglas de los impuestos federales para tu negocio.

2/20 - 9:00 AM - 12:00 PM - How to Manage Unemployment Insurance Costs

The Unemployment Insurance tax works like any other insurance premium. The purpose of this seminar is to explain how the UI system works and how you as the employer can manage UI costs. Jointly conducted by the Employment Development Department and the California state Department of Labor Standards Enforcement, this class will cover. More information at (866) 873-6083, register at www.edd.ca.gov/taxsem

2/21 - 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.

2/21 - 12:00 PM - 1:00 - PMNetwork 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

2/21 - 6:00 PM - 8:30 PM - Small Business Marketing Plans That Work

A business' success or failure depends on identifying and understanding its customers-who they are, what motivates them, how to attract their business, etc. In this class you will learn practical techniques to properly identify your target market(s) and how to develop a strategic marketing plan to reach those target markets. Understanding these critical elements of business will prepare you for maximizing your productivity and profitability. \$25 registration fee. Presented by the SF Small Business Development Center.