

This Week's Friday Report

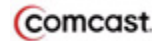


San Francisco Hispanic Chamber of Commerce

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FRIDAY REPORT: March 07, 2008

Sponsors

Upcoming Events



Mar 21 - 13th Annual Telemundo Hispanic Business Salute 2008

April 4-6 - Business Bootcamp

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

Weather

San Francisco Weekend Weather

Saturday ⁸	Sunday ⁹
 Sunny High 67°F Low 50°F	 Mostly Sunny High 67°F Low 53°F
Precip: 20%	Precip: 20%

NEWS

SBA Helps Small Business Owners Win Federal Contracts with New Web-based Course

WASHINGTON

The U.S. Small Business Administration this week launched its latest free online course, Business Opportunities: A Guide to Winning Federal Contracts. The instructional, self-paced guide is easy to follow and available on SBA's Website at www.sba.gov/training. From the SBA's training site, click on the menu of free online courses, and then select the first course listed under Government Contracting. The Business Opportunities online course is designed for all small businesses, especially women entrepreneurs and small firms in underserved markets that have

historically had difficulty in tapping into federal contract markets. The course is comprehensive and uses both script and audio to provide information about the \$400 billion federal market, contract rules, and most importantly, where to find contract opportunities and how to sell to the government.

"Federal contracts offer many opportunities for small businesses and this training program will help prepare firms to benefit from federal buying markets," said SBA Administrator Steve Preston. The course module includes more than 40 links highlighting the best contracting resources and directly engages entrepreneurs in the contracting process. For example, the course encourages and leads participants to the Central Contractor Registration (CCR) ? generally considered the first step in engaging in the federal market place. The course also includes several other practical "next steps," all designed to engage business owners in the federal contracting space. Once completing the 30-minute tutorial, business owners can earn a certificate of completion from the SBA.

This Business Opportunities online course is one of more than 24 online tutorials offered by the SBA. On a typical day, 700 to 1,500 customers register for online courses offered by SBA, through its virtual campus at the Small Business Training Network (www.sba.gov/training).

LATINA Style Magazine Releases the 2008 LATINA Style 50 Survey

Washington, DC--(HISPANIC PR WIRE - PRNewswire)--March 6, 2008

The application period for the LATINA Style 50 Best Companies for Latinas to Work for in the U.S. is currently open. Now in its 11th anniversary, this annual survey evaluates Corporate America's sensitivity to Latinas' needs and goals in the workplace and identifies those corporations that are providing the best career opportunities for Latinas in the U.S. With over 1,000 companies surveyed each year, it is the most respected survey of corporate America's policies and practices as they pertain to professional Hispanic women. Companies responding to LATINA Style's questionnaire are evaluated based on issues that LATINA Style readers identify as most important to them in the workplace. Among the principal areas of evaluation are: number of Latina executives, mentoring programs, Latina board members, educational opportunities, alternative work policies, dependent/child care support, employee benefits, women's issues, job retraining, affinity groups and Hispanic relations. Evaluations for the 2008 annual report will be based on 2007 data.

The names of the LATINA Style 50 will be announced in the August edition of the magazine, along with profiles of the top 12 companies. On February 5, 2009 all companies making the list will be recognized at the 11th LATINA Style 50 Awards Ceremony and Diversity Leaders Conference in Washington, DC. This all day event will give Latinas in corporate America and prominent diversity leaders from the LATINA Style 50 Companies an opportunity to exchange information and discuss the issues faced by Latinas in the Workforce. Numbering over 37 million, Latinos have become the largest minority in the United States. The number of Hispanic working women in the U.S. workforce exceeds seven and a half million and the numbers continue to rise.

Companies interested in taking part in the survey this year can find all relevant materials online at the magazines website: <http://www.latinastyle.com> or by calling 1-800-651-8083. **The deadline for the 2008 LATINA Style 50 Survey is May 19, 2008.**

Election 2008: The Pocketbook Issues

By Ben Steverman, BusinessWeek

So far the Presidential campaign has focused on foreign policy, immigration, health care, and, of course, the broader economy. But candidates Clinton, McCain, Obama, et al. are also being urged to tackle the financial issues that affect Americans' pocketbooks. While the issues involved -- tax incentives for saving and ways to sign up workers for individual retirement accounts, for example -- may not seem like big attention-grabbers compared to the macro topics being discussed, they are vital to the financial health of the U.S. and its people. Among the

questions the next President will tackle: How should investments be taxed? What changes should be made to Social Security? How can Americans be encouraged to save more for retirement? (For more on the specific policy positions on pocketbook issues taken by Presidential candidates Hillary Clinton, Mike Huckabee, John McCain, Ralph Nader, Barack Obama, and Ron Paul, see "The Candidates on the Pocketbook Issues.")

Some answers are controversial, reflecting the battles during the Bush Administration over taxes and Social Security. For example, Republicans favor lower taxes on investment income, tending to support President George W. Bush's tax cuts on dividends and capital gains and his proposals to end the estate tax. Democrats are more skeptical, with some asserting that it's unfair to tax wealth at rates so much lower than taxes on wages. Other financial proposals haven't attracted much controversy or attention, despite the fact that they could involve sweeping changes in the way Americans save their money and prepare for retirement. One key factor is the U.S.'s dismal savings rate. Even as millions of baby boomers prepare for retirement in the next couple of decades, Americans are spending more than they sock away for the future. After drifting lower since the mid-1980s, the savings rate, according to the Bureau of Economic Analysis, is now 0.1%. Policy experts have watched with alarm as, instead of saving and investing for the future, more Americans are sinking into debt with credit cards and outsize mortgages. At the same time, the availability of traditional pensions is shrinking and the long-term financial solvency of Social Security is wobbly.

The timing of these problems couldn't be worse, corresponding with a wave of Americans approaching retirement: By 2010, the Census Bureau estimates there will be 81 million Americans between 45 and 64 years old, a 27% increase from a decade earlier. Many believe Americans could start saving a lot more each year if only investing were more automatic. "Saving is not easy enough today," says J. Mark Iwry, a fellow at the Brookings Institution. "We know how to make it significantly easier." A former Treasury official in the Clinton Administration and the first Bush Administration, Iwry is pushing ways to automatically sign up workers for retirement accounts linked to their employers' payroll systems. Rather than requiring employees to fill out paperwork, employers already can automatically deduct a portion of their employees' paychecks to 401(k) retirement plans. Employees can opt out if they want, but, at companies that have embraced automatic 401(k) sign-up, the vast majority of workers choose to save through the 401(k).

Iwry proposes doing the same for everyone, requiring all employers to sign their workers up for individual retirement accounts and using the payroll system to divert a small percentage of paychecks to retirement savings. The program would be voluntary: Employees could stop sending money to their IRAs at any point. The leading Democratic candidates, Senators Barack Obama (D-Ill.) and Hillary Clinton (D-N.Y.), embraced and incorporated these ideas in their platforms. Republican candidates including Senator John McCain (R-Ariz.) and Mike Huckabee haven't addressed the issue yet on the Presidential campaign, but Iwry says it has "broad bipartisan buy-in" and "strong cross-ideological appeal" in Congress. Democrats are also proposing giving extra tax benefits to low- and middle-income savers, because, they argue, wealthier Americans get most of the current tax advantages of IRAs and 401(k) plans. That might hit more Republican resistance, but Iwry is hopeful. "There is tremendous appeal to the idea that a family can build up their own nest egg and escape the vicious cycle of constantly accumulating debt and never getting ahead," he says.

Republicans have spent more time focusing on lowering taxes. They argue lower taxes will boost investing, especially the taxes on dividends and capital gains. The main debate is over President Bush's tax cuts, most of which are currently scheduled to expire in 2010. Democrats would like to allow the cuts to expire for wealthier Americans to free up more money for health care reform and other priorities. Powerful interests are pushing candidates to pay more attention to financial issues and investing. AARP, the Business Roundtable, the Service Employees Union (SEIU), and the National Federation of Independent Business -- four often antagonistic groups -- have formed the "Divided We Fail" coalition to push discussion of issues of both health care and long-term financial security. Although it doesn't take a particular policy stance, Divided We Fail recruits volunteers, tracks candidates' statements, and has broadcast TV ads to promote discussion of changes to America's health and retirement systems. "Clearly Americans are not saving enough for retirement," says Nancy LeaMond of AARP. "We believe the candidates have started to address these issues," she adds. But, "we don't feel they've talked about them enough." One problem with Presidential campaigns is that they're mostly a time to talk about the "give-away side of the budget," says Eugene Steurele, a senior fellow at the Urban Institute. Tax cuts and new spending programs are popular topics in stump speeches. But Steurele, like other fiscal experts, warn that politicians must

confront the U.S. government's shaky finances before it's too late.

The federal government's health and retirement programs, including Social Security, Medicare, and Medicaid, are facing waves of red ink in future decades. Investors should hope the next President makes "getting the whole fiscal ship on course" a top priority, Steurele says. "These are really big items that have to be confronted." Among other issues affecting Americans' pocketbooks, management of the U.S. economy is a flashpoint of conflict between the parties, touching on the proper ways to regulate health care and the environment. Some candidates are pushing regulators to get tougher on mortgage lenders and credit-card companies, arguing they exploit American consumers. For investors, the most immediate effect of the next President's policies could be the direction of the stock market under his or her watch. Robert Johnson, deputy CEO of the CFA Institute, has compared stock market returns under Democrats and Republicans. Adjusting for policy of the Federal Reserve, he and colleagues found there's no difference in performance.

But policy isn't just decided by the President. Congress will have a major role in every pocketbook issue. Every election year, commentators argue that gridlock, when Congress and the President are controlled by opposite parties, is best for investors. That's "predicated on a very cynical view of our political system" -- that government is at its best when it does nothing, says Johnson. It's also false, according to his research: From 1949 to 2004, the stock market returned about 6.4% annually in the 33.5 years when neither party simultaneously controlled the White House, the House and the Senate. But in the 22.5 years when one party controlled the Executive branch and both houses of Congress, the market returned 22% a year, Johnson, Scott Beyer, and Gerald Jensen found in a 2006 study. "Over time, the government has created an economic environment that has been very beneficial for economic growth," Johnson says. The relative performance of the market suggests a united government can actually make changes that make Americans wealthier. "It actually gives you some faith in our system," he says.

What are the priorities on financial issues of the men and women vying to be the next President? Read "The Candidates on the Pocketbook Issues" for more information on some of the positions the current candidates have taken on investing, saving, and other pocketbook issues.

MARK YOUR CALENDARS

Mar 21 - 13th Annual Telemundo Hispanic Business Salute 2008

Fri. Mar. 21, 6pm
Fairmont Hotel
170 S Market St, San Jose

In Celebration of the Contribution of Hispanic Business in Northern California, Telemundo KSTS Channel 48 proudly presents the 13th Annual Hispanic Business Salute 2008 awards gala! This year's dinner awards ceremony honors top business leaders in the Bay Area, and grants scholarships to outstanding high school/college students.

Hispanic Business Salute 2008 will be co-hosted by eighteen Hispanic Chambers of Commerce from the Greater Bay Area and the California Hispanic Chamber of Commerce, Northern Region Chapter. Over 500 influential businesses, civic and community leaders attended last year's signature event.

Tickets:

Purchase your ticket through the SFHCC for an instant \$50 discount from the \$200 ticket price.

[Register](#)

For more information contact David Martinez at (415) 278-9611





April 4-6 - 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](#)

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California Hispanic
Chambers of Commerce

29th Annual Convention & Business Expo

August 13 - 16, 2008
San Francisco, CA
Mark Hopkins Hotel
One Nob Hill

Save the Date



CITY OF SAN FRANCISCO
**WORKING FAMILIES
CREDIT**
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**FIND THE MONEY AND
BENEFITS YOU HAVE EARNED**

Money, benefits and resources for working families in San Francisco.

You work hard to provide for your family? and the City and County of San Francisco want to make sure you get all the money and benefits you've earned.

This website tells you how to claim tax credits, benefits and other services for low-income working families in our city. You've earned it!

EVENTS BY OTHER ORGANIZATIONS

March 13- Improve Your Negotiating Prowess

Attend NSHMBA's Negotiations for Success Seminar on March 13 from 6pm until 9pm at the Hyatt Regency - San Francisco at 5 Embarcadero Center.

This interactive program, developed exclusively for Janus Labs by Professor Richard Shell of the Wharton Business School, uses the latest research to explore each individual's personal biases and styles in negotiation. You will actually participate in a negotiation. The program will then provide key tools to help plan and execute everyday negotiations - at home, when making large ticket purchases and in our professional lives.

You will: Have greater insights into how you can work better in the negotiation process, Understand your preferred bargaining style, Have practice in conducting an actual negotiation, and receive feedback in your role in the exercise and Understand the key success factors that can make you a better negotiator.

Please register for this event, free to SFHCC members, at <http://www.sanfrancisco.nshmba.org>

Apr 13 - A Taste of Tamales by the Bay

Love tamales? Join us at A Taste of Tamales by the Bay, San Francisco's second annual tamale tasting, **Sunday, April 13th from noon to 4p at Ft. Mason.**

Sample many tamale styles from some of the finest tamale makers in Northern California, including Veronica Salazar of El Huarache Loco, winner of the Best Traditional Tamale 2007; Maria Martinez ("The Tamale Queen"); and other up-and-coming food artists supported by La Cocina Community Kitchen. Watch the Bay Area's hottest margarita gladiators battle to make the best margarita, share stories of your celebratory food traditions, and enter the Grand Raffle for prizes- while listening to live Latin/Tropical jazz.

This event benefits Benchmark Institute, a nonprofit organization that teaches advocates in nonprofits how to use the law to help low-income communities.

Tickets:

\$35 in advance

\$40 at door

children under 12 \$20.

Buy your tickets online by visiting us at <http://www.tamalesbythebay.org> or by calling 415-695-9296.

JOB ANNOUNCEMENT

Renaissance Entrepreneurship Center

Renaissance Entrepreneurship Center - one of the Chamber's Strategic Partners - is pleased to have two exciting positions open. Can we post these 2 positions thru SFHCC? Brief info on both positions follows; here is a link to full information on both positions: <http://www.rencenter.org/help.htm>

Start Up Program Manager (Fulltime), East Palo Alto

Start Up is an East Palo Alto-based program that became part of Renaissance through a merger on January 1, 2008. We're seeking a new colleague - with experience in entrepreneurship, passion for local economic development and fluency in Spanish and English - for our growing programs. The Program Manager will lead efforts to create and

manage advanced training programs in English and Spanish for growing enterprises, provide direct support to clients, and oversee community marketing and outreach efforts.

Finance Manager (Permanent, Part-time)

Renaissance is seeking a Finance Manager who wishes to actively engage in a dynamic organization for 24-28 hours per week with time to pursue other passions and interests. Responsibilities will include overseeing and implementing all financial activities - preparation of financial statements, billing of government contracts, overseeing AR/AP transactions, management of \$2.7M organization and program budgets. Experience with nonprofit accounting and accounting software, and great skills communicating with financial and non-financial staff will make a great fit!

Renaissance Entrepreneurship Center is a 501(c)3 organization working to create lasting economic development through small business ownership.

Renaissance is an equal opportunity employer committed to diversity with respect to race, ethnicity, culture, gender, age, sexual orientation and physical abilities.

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

Online Travel Agent

My Marathon Travel

Phone: 415-681-7908

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/>

Lilia Santiago

180 Montgomery St.
San Francisco CA 94104
Individual Membership

P: (415) 399-8294

Herman Ramirez

2405 15th Ave # 10
San Francisco CA 94116
Student Membership

P: (949) 690-3883

Jessie Gonzalez

2110 Santa Clara Ave. # 207
Alameda, Ca 94501
Individual Membership

P: (415) 277-2203

Alchemy Search Partners

120 Montgomery Street Suite 1390
San Francisco, CA 94104
Small Business

Steve Hernandez

P: (415)296-9696

Sheila Machado - State Farm Insurance Agent

87 Graham St Suite 160
San Francisco, CA 94129
Small Business Membership

P: (415) 440-9984

YCMNET ADVISORS

2100 N. Main Street, Suite 270
Walnut Creek, CA 94596
Business Membership

Elaine Lugo

P: (925) 935-2900
F: (925) 935-1808

Teresa Goad

918 Avalon Ave

P: (415) 939-6060

San Francisco, CA 94112
Student Membership

Christina Lai
1080 Saint Francis Blvd. # 1008
Daly City, CA 94105
Student Membership

P: (408) 667-7676

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.aceva.com/go/sba>.

SCORE classes are available at www.aceva.com/go/sfscore

3/10 - 6:00 PM - 8:30 PM - Blogging 101 for Small Business Owners

While personal blogs take up much of the blogosphere, blogs are quickly gaining popularity in business as an inexpensive and amazingly effective marketing tool. In this class you will learn: simple steps to setup your business blog; how to drive traffic to your blog (with \$0 expense); how to develop your customer database by using your blog.

3/10 - 10:30 AM - 12:00 PM - Doing Business with Chevron

Landing a large corporation as a customer can be extremely beneficial to a small business. Learn the procurement process and opportunities for doing business specifically with Chevron in this informative presentation by a representative of the company.

3/10 - 2:00 PM - 3:30 PM - Doing Business with Cisco Systems

This seminar will focus on how to be successful in offering your products and services to Cisco Systems. We'll discuss Cisco's Supplier Diversity program and look at technologies for small growing businesses.

3/10 - 12:30 PM - 1:30 PM - Doing Business with Blue Shield of California

Blue Shield of California is committed to supplier diversity by providing access and opportunity for all service providers to participate in our procurement process. A representative of the company will discuss their diverse supplier base; bid opportunities; prime suppliers and subcontracting opportunities; and goods and services sought.

3/11 - 6:00 PM - 8:30 PM - Making the Most of Green

This class will help you to enhance your green business designation by exploring financing and rebate programs and how to pay for it, instituting employee programs to help you energize your team and helping you get your just reward by showing you various marketing strategies. No fee to attend. Presented by the SF Small Business Development Center.

3/12 - 6:00 PM - 8:30 PM - Contracts 101: Understanding Contract Terms and Putting Them to Work for You

Although lots of contracts seem to be filled with mind-bending legalese, there's no reason why this has to be true. Learn how to decode contract language, separate the critical from the trivial and focus on keeping the contract cart from getting in front of your horse of a deal.

3/12 - 9:00 AM - 12:00 PM - Employee or Independent Contractor?

EDD representatives will explain how to determine if someone providing services to your company should be treated as an employee or independent contractor for tax purposes.

3/12 - 1:00 PM - 4:00 PM - Restaurant Series: Customer Service - Good is Minimum

So you've got a neat concept, great food and a prime location. To make your restaurant a success you need employees who deliver great customer service. Learn how to hire, motivate and train your employees to meet the service demands of the industry. Also learn how to define and share responsibilities between owners, managers and employees to achieve your service objectives and run a successful restaurant. Presented by the SF Small Business Development Center. \$25 registration fee.

3/13 - 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.

3/13 - 6:00 PM - 8:30 PM - Choosing the Right Point of Sales System

This class covers the essential requirements to consider when choosing a Point of Sale system for your business. You will learn: how to choose the right hardware and 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 lifecycle of your POS is; how to integrate your POS with your accounting system, Customer Relationship Management System, and inventory system for maximum effectiveness. Presented by the SF Small Business Development Center. Fee-\$30 pre-registration, \$35 at the door.

3/13 - 6:00 PM - 8:30 PM - Starting a Consulting Business

Our panel of experienced consultants will discuss the insider story of opening and running your business as a consultant. Topics will include finding clients, pricing your services, establishing a business identity, legal requirements, and maintaining customer loyalty. \$25 registration fee. Presented by the SF Small Business Development Center.