

This Week's Friday Report

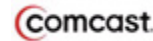


San Francisco Hispanic Chamber of Commerce

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San Francisco, CA 94103
P: 415-278-9611
<http://www.sfhcc.com/>



Abriendo Caminos®



FRIDAY REPORT: March 14, 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 15	Sunday 16
 Showers High 53°F Low 45°F	 Sunny High 59°F Low 45°F
Precip: 60%	Precip: 10%

NEWS

SBA's Patriot Express Loan Initiative Over \$100 Million and Counting -- More Than One Thousand Loans Go To Military Service Members, Veterans, and Spouses

WASHINGTON, D.C.

In the eight months since its launch, the U.S. Small Business Administration's Patriot Express Loan Initiative has produced 1,007 SBA guaranteed loans amounting to more than \$100 million, with an average loan amount of nearly \$101,000, the SBA announced today. "Each day sees the number of Patriot Express loans rise and the number of participating lenders, currently more than 773 nationwide, rise as well," said SBA Administrator Steve

Preston. "We thank these lenders, and those coming aboard, for their special efforts on behalf of entrepreneurial veterans and others in our military community." The Patriot Express initiative builds on the more than \$1 billion in loans SBA guarantees annually for veteran-owned businesses, and the counseling assistance and procurement support it provides each year to more than 100,000 veterans, service-disabled veterans and Reserve members.

"We have received a remarkable amount of support for Patriot Express from the lending and military communities since we launched the program," said Preston. "It is important for us to continue to support our servicemen and women. I am particularly appreciative of the news media's efforts in big cities and small towns alike, to get the word out on this vital program that helps vets and our military community as it grows day by day." Patriot Express is a streamlined loan product based on the agency's highly successful SBA Express Program, but with enhanced guaranty and interest rate characteristics. Loans are available up to \$500,000 and qualify for SBA's maximum guaranty of up to 85 percent for loans of \$150,000 or less and up to 75 percent for loans over \$150,000 up to \$500,000. For loans above \$350,000, lenders are required to secure all available collateral to back the loan and may obtain collateral for smaller loans depending upon individual bank requirements.

Interest rate maximums for Patriot Express loans are the same as those for regular 7(a) loans: a maximum of Prime + 2.25 percent for maturities under seven years; Prime + 2.75 percent for seven years or more. Interest rates can be higher by two percent for loans of \$25,000 or less; and one percent for loans between \$25,000 and \$50,000. Patriot Express is available to military community members including veterans, service-disabled veterans, service members leaving active duty, Reservists and National Guard members, current spouses of any of the above, spouses of active duty members, and the widowed spouse of a service member who died during service, or of a service-connected disability. The Patriot Express Pilot Loan Initiative can be used for most business purposes. Details on the initiative can be found at www.sba.gov/patriotexpress.

Patriot Express loans have been approved in all 50 states, the District of Columbia, the U.S. Virgin Islands, Puerto Rico and Guam and currently range from \$5,000 to \$375,000 in individual loan amounts. After loan applications are approved by the bank, they are submitted to SBA for approval. Most applications are approved by SBA within 24 hours.

Horizons Foundation Awards - San José International Mariachi Festival®

San José, CA?March 12, 2008

The Mexican Heritage Corporation, producer of the annual San José International Mariachi Festival®, today announced the Festival's selection by the Horizons Foundation to receive a grant award in support of the Festival's presentation of the gay women's mariachi ensemble Ellas Son at the 2008 Festival this September.

The grant received by the Mexican Heritage Corporation is \$6000.00. The grant funds were made available to the Horizons Foundation by the Hewlett Foundation. It is the second award to the Festival from a major funder in philanthropy this fiscal year. The Festival announced a grant from the National Endowment for the Arts in December. The Festival also enjoys significant support from the City and Redevelopment Agency of San Jose and major corporate organizations.

The award will enable the Festival to present Ellas Son to San Jose and Northern California audiences and furthers the Festival's programming mission to celebrate innovation and creativity in music and dance. The Festival will announce a complete artist roster later this Spring.

"As a member of both the LGBT and non-profit arts community I am especially pleased that the San Jose International Mariachi Festival is receiving this support," stated Marcela Davison Aviles, President and CEO of the Mexican Heritage Corporation. "The Festival has grown significantly over the past three years and achieved a level of artistic excellence that San Jose and the nation may be proud of. We now look forward to furthering the Festival's goal to identify and present outstanding emerging artists in mariachi and Latin music and ballet folklorico. Ellas Son is an ensemble of very talented women who bring their own unique artistic sensibility to

mariachi music and we're delighted to have this opportunity to present them in performance."

"We're thrilled to have this opportunity to perform at the San Jose International Mariachi Festival," stated Nelly Cortez, who plays guitarron with Ellas Son. "The Festival is a prestigious venue and this allows us to further expand the audience for our music in the capital of innovation and diversity - Silicon Valley's San José ."

Mayor Newsom Announces Rebate Program to Make Solar More Affordable -- Represents the largest municipal solar incentive program in the nation

3/11/08

Today, Mayor Gavin Newsom was joined by Assessor-Recorder Phil Ting and solar industry leaders to announce the immediate implementation of a solar rebate program that makes installation of solar panels more affordable for residents, businesses and non-profits. It represents the largest municipal solar incentive program in the country. "Several months ago, I forwarded to the Board of Supervisors a proposal to create a solar rebate program that homeowners can use to make installing solar on their homes more affordable," said Mayor Newsom. "Despite no action from the Board of Supervisors, I have directed the San Francisco Public Utilities Commission (SFPUC) to begin implementing this program. I am firmly committed to passing an ordinance establishing the rebate program on a long-term basis, either by the Board of Supervisors or the November ballot, if need be."

Solar implementation for residential homes has proved more challenging than commercial solar use. The average cost of solar installation for a San Francisco home is between \$20,000-25,000. The Solar Incentive Rebate Program can increase the amount of solar in the City from 5 megawatts currently (750 rooftops) to 55 megawatts (15,000 rooftops) in 10 years. The \$3 million that will be used for the solar incentive program in 2008 is expected to produce 1.5 megawatts of private sector solar. "The Solar Energy Incentive Program will make San Francisco the solar capital of the United States ," said Assessor-Recorder Ting. "Developed by the San Francisco Solar Task Force to be the nation's largest municipal incentive program, it will ensure that solar is a real clean energy alternative for consumers in the city."

The program gives a simple and direct rebate to local homes, businesses and non-profits that invest in rooftop solar installations. Applicants can only receive one of the following incentive levels:

- SFPUC renewable energy and energy efficiency funds will be used to provide incentive payments to qualified applicants ranging from \$3,000-6,000 for residential installations and up to \$10,000 for commercial installations.
- Incentive levels of \$4,000 for solar installations completed by installers with offices in San Francisco will be provided in order to help build a sustainable local solar industry and deliver green jobs to local residents.
- A \$5,000 incentive level for installations located in Environmental Justice Districts will be provided in order to boost the development of cleaner power sources in communities that have experienced the greatest burden of environmental and social costs of the City's historical power generation.

In order to keep the City's solar incentive program application process simple, solar property owners who qualify for the state rebate program also qualify for the City's incentive. However, the proposed ordinance also directs the program administrator to establish simple eligibility criteria for all applicants. Currently, of the 195,000 rooftops in San Francisco , only 744 rooftop solar energy systems have been installed.

Choosing the Right Tax Preparer -- Texas CPAs Offer Free Tip Sheet for Picking the Right Tax Professional

Dallas, TX--(PRNewswire-HISPANIC PR WIRE)--March 10, 2008

The W-2s have arrived and the march to this year's April 15 tax deadline has begun, leaving taxpayers with that age-old dilemma: should I do my taxes myself or call in the professionals? For consumers who decide to seek help from a tax preparer, the key is choosing the right tax professional to fit your needs. The Texas Society of Certified Public Accountants offers the following five tips for picking the tax professional who is right for you. In addition, a free online tip sheet for choosing a tax preparer is available in the "Tax Talk" section of the society's consumer Web site, <http://www.ValueYourMoney.org>.

Question #1: Should I do my taxes myself or hire a professional to help me out?

Answer: The answer generally depends on how complex your tax situation is. Not everyone needs the help of a CPA or tax professional, but as your financial situation becomes more complex, paying for tax advice and preparation could save you money in the long run. The IRS estimates that it can take roughly 28 1/2 hours to research tax law, organize your records, and complete a standard 1040 return with three common schedules -- Schedule A for itemized deductions, Schedule B for interest and dividends, and Schedule D for capital gains.

Question #2: If I decide to hire a professional, should I use a certified public accountant, tax attorney, enrolled agent, or other preparer to complete my return?

Answer: You have several choices when looking for someone to prepare your tax return. CPAs, tax attorneys, and enrolled agents (individuals certified by the U.S. Treasury Department) are among the professionals who can help taxpayers with their returns.

It's important to note that CPAs, tax attorneys, and enrolled agents are the only ones who can legally represent you before the IRS in the event that your tax return is audited.

Question #3: How do I find a CPA or tax professional?

Answer: Finding a CPA is kind of like finding a doctor. Start by asking friends and co-workers who helps them with their taxes. Ask your lawyer, banker, insurance agent, or investment advisor for recommendations. You also can check with your local chamber of commerce, civic and church groups. In addition, many CPA chapters in Texas have referral services that connect the public with CPAs. Visit <http://www.ValueYourMoney.org> and click on "Find a CPA" to see the contact information for your area.

Begin your search for a tax advisor early, well before the April 15 filing deadline. That will allow you time to research and time for the CPA to complete your tax return without filing an extension. Remember, you must pay any taxes due by April 15, even if you file an extension.

Question #4: What qualifications should I look for in a CPA?

Answer: First, make sure your CPA is licensed by checking the Texas State Board of Public Accountancy's web site: <http://www.tsbpa.state.tx.us/srcmain.htm>. Interview your CPA and ask how much experience he/she has in preparing tax returns.

Find out how long they've been preparing tax returns and how much education they have. Don't be afraid to ask a prospective tax preparer for the names of clients you can contact. Find out from past clients how satisfied they were with the work performed and whether it was done in a timely manner. Look not only for technical competence but also for interpersonal and communication skills. Membership in a professional association like the Texas Society of CPAs is also important, because members are governed by a stringent code of professional ethics.

Question #5: How much will it cost to have my tax return prepared by a CPA?

Answer: The cost of preparing your tax return can range from under \$100 for a short-form return to thousands of dollars for a complicated return. Find out whether the preparer charges on an hourly basis, uses a fixed price, or bases the fee on the number of tax forms that need to be completed. Bring copies of your past tax returns to the CPA to help him/her determine how complicated it will be to prepare your return.

Beware of tax preparers who say they will base their fee on the refund they obtain for you. Chances are these individuals may be acting improperly.

PERSONAL FINANCE INFORMATION For more tax information, visit the "Tax Talk" section of <http://www.ValueYourMoney.org>. While there, sign up to receive a free monthly electronic newsletter with personal finance tips on a variety of topics.

Top Employers Show Investing In Health and Well-Being Leads to Business Success -- Five Organizations Receive APA's Psychologically Healthy Workplace Awards, Nine Honored for Best Practices

Washington, DC--(HISPANIC PR WIRE - PRNewswire)--March 10, 2008

Feeling overworked, underpaid, worried about job security and making ends meet, three-fourths of Americans say they are stressed about work and money. But workplaces that invest in the well-being of employees reap rewards for employer and employees alike, including benefits such as reduced stress, lower employee turnover and enhanced organizational performance. At a ceremony in Washington DC yesterday, the American Psychological Association (APA) recognized five organizations for their comprehensive efforts to promote employee health and well-being, while enhancing organizational performance. Companies presented with the American Psychological Association's 2008 Psychologically Healthy Workplace Award (PHWA) were Arkansas Educational Television Network, Cooperativa de Seguros M?les de Puerto Rico, Nike Tennessee, Porter Keadle Moore (Georgia) and Westminster Savings Credit Union (British Columbia).

These five organizations report an average turnover rate of just 11 percent-significantly less than the national average of 40 percent as reported by the U.S. Department of Labor, Bureau of Labor Statistics. Surveys completed by the winning organizations show that only 21 percent of employees reported experiencing chronic work stress compared to 34 percent nationally, and more than 80 percent of employees reported being satisfied with their job, compared to only 66 percent nationally.(1) "Creating a psychologically healthy workplace means more than just remediating problems. It's about promoting good health, enhancing performance and creating a work environment where both employees and the organization can thrive," says David Ballard, PsyD, MBA, APA's assistant executive director for corporate relations and business strategy.

Winners also report cost savings from their workplace practices. At Westminster Savings Credit Union, high employee satisfaction and low turnover means that two thirds of WSCU's openings are filled internally, lowering administrative costs. Increased productivity is another benefit for the organizations. In 2007, Nike Tennessee increased productivity by 51 percent, while reducing injury rates by almost 30 percent. And at Cooperativa de Seguros M?les, an insurance company in Puerto Rico, employee loyalty is high with a 15-year average length of service and a turnover rate of less than two percent. Psychologically healthy workplace practices fall into five categories: employee involvement; health and safety; employee growth and development; work-life balance and employee recognition. Employee participation in decision making, skills training and leadership development, flexible work arrangements, and programs promoting healthy lifestyle and behavior choices are just a few of the qualities that define a psychologically healthy workplace.

In addition to the PHWA winners, nine organizations received Best Practices Honors for an innovative program or policy that contributes to a psychologically healthy work environment. The honorees are Alaska Pacific University); Ascend One (Maryland); Bethesda Hospital (Minnesota); Dayton Marriott (Ohio); The Holland/Burgerville (Washington); Hope Community Resources (Alaska) and Trinity Services (Illinois). PHWA winners Arkansas Educational Television Network and Westminster Savings Credit Union were also recognized as Best Practice recipients.

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.

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](#)

[Register Online](#)

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Decades of Distinction
30 Years of Advocacy, Empowerment, & Education



Save the Date



California Hispanic
Chambers of Commerce

**29th Annual
Convention
& Business Expo**

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

The complex block is a promotional graphic for a convention. It features a dark blue background on the right side with white text and a circular logo. On the left, there is a photograph of the Mark Hopkins Hotel at night, with a vertical red banner containing the text "Save the Date". The top of the graphic has a light grey background with the text "Decades of Distinction" and "30 Years of Advocacy, Empowerment, & Education".

CITY OF SAN FRANCISCO

**WORKING FAMILIES
CREDIT**

SPONSORED BY H&R BLOCK

**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 16 - NamasteDirect's First Yogathon!

3pm @ Gold's Gym in Oakland; 2pm @ It's All Yoga in Sacramento. Join us in saying "Namaste" to ending poverty. On March 16, women and men in Sacramento & Oakland will be practicing yoga for a cause. The event is open to all skill levels - you don't have to be an expert or train for a marathon event. This is an opportunity to turn your usual yoga practice into a microcredit loan benefiting women and children! By raising \$5,000 as a group, Oakland & Sacramento will be providing microcredit loans to 20 women in Guatemala. The loans will go directly to women in the Edubanco program. This program works to reduce poverty and redress gender imbalance! Borrowers are required to enroll their daughters in school prior to receiving their first loan. This is a pledge driven event - all donations will go towards proving microcredit loans to women in Guatemala. Your personal fundraising goal is \$100. Registration: \$10. Includes a tshirt, bottled water, and reserves your spot at the Yogathon. Reserve your spot today by visiting us online: <http://www.namaste-direct.org/NamasteDirectYogathon.html>

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

Painting Contractors

The Colores Painting Company

210 School Street
Daly City CA, 94014
P: 650-758-6363
F: 650-758-6382

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

Steve Hernandez

P: (415)296-9696

Small Business

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
San Francisco, CA 94112
Student Membership

P: (415) 939-6060

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.acteva.com/go/sba>.

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

3/17 - 6:00 PM - 8:30 PM - Using the Internet in Your Marketing Strategy

Discover a variety of strategies for marketing your business using the Internet. This class covers researching target markets and finding customers. Plus, learn how to effectively market your business on your Web site and drive traffic to your site through search engine marketing and email campaigns. Presented by the Renaissance Entrepreneurship Center, Women's Business Center. \$15 registration fee. Register at www.acteva.com/go/rec

3/18 - 1:30 PM - 4:00 PM - Maintaining Tax Records for Your Business

Learn how to effectively create the income tax records for a small business that are necessary for IRS tax reporting. Topics will include the use of technology to better manage your business; the most effective way to use online banking, QuickBooks and a PDA; how to use incorporation or LLC as a tax planning tool; how to account for your home office and car. \$10 registration fee, presented by SCORE. For information, contact SCORE at (415) 744-6827, register at www.acteva.com/go/sfscore

3/18 - 6:00 PM - 9:00 PM - Writing Effective Business Plans

This course guides you through all aspects of what makes a business work - management, marketing and cash flow. It also discusses tools and available resources to help you in the business planning process. \$35 registration in advance, \$40 at door. For information, contact SCORE at (415) 744-6827, register at www.acteva.com/go/sfscore

3/19 - 9:00 AM - 10:00 AM - Taking the Mystery Out Of Retirement Planning

The U.S. Department of Labor, Employee Benefits Security Administration will provide a presentation focused on choosing a retirement solution for your small business. To ensure a financially secure future, it is critical to make the right choices. We can help you start today.

3/19 - 6:00 PM - 8:30 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.

3/20 - 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.

3/20 - 6:30 PM - 8:00 PM - From Kitchen to Market: Selling Your Specialty Foods

You have a specialty recipe you think the market would crave - BBQ sauce, homemade cookies or jams? How do you transition from your kitchen to the outside world? It pays to understand the huge specialty food industry as you maneuver through it. This class will focus on the planning and production process, contacts to help you get started, capitalization options, marketing strategies, the distribution network and more. You will receive a take home package with worksheets, resource guide and trend analyses. \$25 registration fee. Sponsored by the SF Small Business Development Center.

3/20 - 12:00 PM - 1:00 PM - Network and Nosh Roundtable

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