

## 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/>

## FRIDAY REPORT: May 30, 2008

### Upcoming Events

**Jun 3 - Primary Elections - SAVE THE DATE**

**Jun 17 - Legislative Day - SAVE THE DATE**

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

### Weather

#### San Francisco Weekend Weather

Saturday <sup>31</sup>	Sunday <sup>1</sup>
 High <b>57°F</b> Low <b>50°F</b> Partly Cloudy	 High <b>58°F</b> Low <b>50°F</b> Partly Cloudy
Precip: <b>10%</b>	Precip: <b>0%</b>

### NEWS

#### Have Administrative Experience? The SFHCC Seeks an Administrative Assistant

The SFHCC is recruiting for an Administrative Assistant Position who is mature, responsible & organized who can easily multi-task.

Job Requirements Include:

- Eligible candidates **MUST** have functional knowledge of Microsoft Office, particularly Excel and Word, no exceptions.

- Must be organized & detail orientated
- Support Client Requests
- Comfortable working in a fast-paced environment, can easily multi-task
- Have Strong Customer Service Skills
- Manage mass emails & merging
- Have proven Time Management & Organizational Skills
- General filing, faxing & telephone skills

This is an excellent position for someone who thrives in a fast-paced & challenging environment. Please contact Richard Ventura at 415-308-5206 or submit resume via email to [richard@sfhcc.com](mailto:richard@sfhcc.com).

## Member Promotion

Give back to local Non-profits when you buy office products! SFHCC members of every size can buy great and green office products at superstore prices, while raising funds to support our community. So far we've donated more than half our profits, nearly \$4 million, to charitable causes. And we've delighted 17,000 business customers by saving them money on office supplies, furniture and printing, and giving them friendly and efficient personal service. That's why we've become the largest business to business independent office supplier on the West Coast. We aim to become the biggest in the nation so that we can donate many more millions to community groups. Help us make a difference! To benefit from this great opportunity call Martha Hernández at (510) 229-2097 or email her at [mhernandez@givesomethingback.com](mailto:mhernandez@givesomethingback.com).



## The San Francisco Hispanic Chamber of Commerce Votes to Oppose Proposition 98's- Government Acquisition, Regulation of Private Property and Remains Neutral on Proposition 99's- Acquisition of Owner-Occupied Residence

*San Francisco CA, May 19, 2008*

On April 24, 2008, the San Francisco Hispanic Chamber of Commerce's board of directors voted to oppose Proposition 98 and remained neutral on Proposition 99 at a special Board of Directors meeting. The SFHCC cited concerns about Proposition 98's overbreadth, vagueness and potential impact on the environment.

On the June 3, 2008 ballot, Proposition 98 bars state and local governments from condemning or damaging private property for private uses and prohibits rent control. Proposition 99 bars state and local governments from using eminent domain to acquire an owner-occupied residence, as defined for conveyance to a private person or business entity.

The SFHCC opposed Proposition 98's because it threatens to end useful land use and zoning provisions needed to protect neighborhoods. The insufficiently defined terms also prohibit the government from purchasing and preserving wetlands to develop water projects. Proposition 98 can potentially jeopardize water infrastructure projects, destroy land use planning, encourage NIMBY (Not In My Back Yard) lawsuits and eliminate rent control for good.

The SFHCC joins a broad and diverse coalition including the California Chamber of Commerce, The California Black Chamber of Commerce, American Association of Retired People, League of Women Voters of California, National Wildlife Federation, California Police Chiefs Association, California Fire Chiefs Association and

countless others.

Founded in 1984, The SFHCC's goal is to represent the needs of Hispanic businesses and the Hispanic community in San Francisco. The SFHCC serves to promote the economic development of 500 members through partnerships with professional organizations in the San Francisco Bay Area.

## Bankruptcy and Small Business Loans

*By Karen E. Klein*

My son was in an accident and I borrowed money to pay his medical bills. Before the accident, I hoped to get an SBA loan to expand a construction business I operate part-time (I also have a full-time job). Now, I'm contemplating bankruptcy due to my debt. Will a bankruptcy filing ruin my chances for getting a small business loan in the future?

-- S.H., Minneapolis

A U.S. Small Business Administration loan is actually a private loan guaranteed by the government and made to small companies and startup entrepreneurs with viable business plans who couldn't get commercial loans. The borrower must undergo a criminal background check and demonstrate creditworthiness. If you have a history of insolvency or are perceived to be a credit risk, you're unlikely to qualify for a loan of any kind.

If you have good credit aside from the loan you've taken out to help your son, you'd be better off applying for the SBA loan first and then filing for personal bankruptcy later if necessary, says Steve Berman, a business bankruptcy attorney based in Tampa. "You'll need to give the bank a financial statement and a business plan. Be careful not to make any fraudulent misrepresentations to them. They may look at your situation and ask if you intend to file for bankruptcy, and if you do, you'd have to disclose that and it would probably kill the loan," says Berman. If the loan officer does not ask you about the possibility of a future bankruptcy, don't volunteer that information, he adds.

### May Be Possible to Avoid Bankruptcy

You might try to work through your financial difficulty first and then apply for the loan, using the extra time to build up your construction business while you continue with your full-time employment. It's possible you may be able to avoid bankruptcy. "Many times, medical providers will write down bills in exchange for lump-sum payments," Berman says. "If your son owes \$10,000 and you can make a lump-sum payment of \$5,000 or \$6,000, they may be willing to write down the remainder of the debt, especially since you are paying for your son's bills and you're in difficult straits." Sometimes medical providers will provide interest-free payment terms as well, he notes.

If you do get the SBA loan and then find you eventually have to declare personal bankruptcy after all, you will not automatically be declared in default on the business loan. "As long as you're still making payments and you haven't breached the other provisions of the loan agreement, they can't cancel the loan on you just because you file for bankruptcy," Berman says.

The bottom line: The more financially precarious your situation, the more difficult it will be for you to meet your current obligations, let alone make a payment on a new loan. If you're heavily in debt or highly leveraged in your assets, you're not likely to get a small business loan -- bankruptcy or no.

## Free Small Business Disaster Planning Resource Now Available in Spanish

TAMPA, Fla., May 28 /PRNewswire-HISPANIC PR WIRE/

The Institute for Business & Home Safety (IBHS) announced today that its popular Open for Business(R) disaster planning toolkit is now available in Spanish.

At least one-fourth of all businesses that close because of a disaster never reopen, according to IBHS. Small businesses are especially vulnerable, because few of them have the resources or knowledge to assess disaster risks and develop comprehensive loss prevention and recovery plans.

The IBHS Open for Business(R) toolkit helps small businesses do such planning by determining essential business functions and organizing critical operations -- even from a remote location. Thousands of copies of the booklet are in circulation across the country and more than 80,000 have been downloaded from the IBHS web site [www.DisasterSafety.org](http://www.DisasterSafety.org).

The United States Hispanic Chamber of Commerce estimates there are more than 2.5 million Hispanic owned businesses in the U.S. that generate more than \$388 billion in revenue annually.

"Businesses of all sizes and types need to plan for the unexpected in order to survive when disaster strikes," said IBHS President and CEO Julie Rochman. "Small businesses are particularly vulnerable, because they typically operate on thin margins. Unforeseen interruptions -- even for just a few days -- can be devastating to a company.

"Every business owner or manager should have access to easily understandable information that can enable them to keep their doors open, providing jobs and acting as an asset to its community in the aftermath of a natural or man-made disaster. Toward that end, we are proud to release this new Spanish-language version of Open for Business (R)."

Free single copies of the Open for Business(R) toolkit in English or Spanish are available by writing [info@ibhs.org](mailto:info@ibhs.org) or by calling toll-free 1-866-657-4247. Download or print the toolkit from the IBHS web site <http://www.DisasterSafety.org>.

IBHS is an independent, nonprofit, scientific and educational organization supported by the property insurance industry. The organization works to reduce the social and economic effects of natural disasters and other risks to residential and commercial property by conducting research and advocating improved construction, maintenance and preparation practices.

## MARK YOUR CALENDARS

### Jun 3 - Primary Elections - SAVE THE DATE

Come out and show your support by voting for the candidates of your choice. Remember to watch for those individuals who have been supportive of the small and Hispanic business community!

If you've moved since the last election or have never voted before, be sure to fill out a new voter registration form by clicking [here](#).

San Francisco residents can click [here](#) to find their local polling place

### Jun 17 - Legislative Day - SAVE THE DATE



California Hispanic Chambers of Commerce  
Legislative Day - Sacramento



## SAVE THE DATE

*Legislative Day*  
*June 17th, 2008*

*Sacramento, CA*

*Sheraton Grand Hotel*  
*Downtown Sacramento*

*General Session: 9:00am - 2:30pm*  
*Capitol Visits: 2:30pm - 5:00pm*  
*Reception: 5:00pm - 7:00pm*  
*- Masons - 14th & L St.*

**For more information or to RSVP,**  
please contact the CHCC at  
Phone: 916.444.2221  
Web: [www.cahcc.com](http://www.cahcc.com)

### PROCUREMENT

#### Contracting Newsletter

The Business Outreach Committee has introduced a Contracting Newsletter to assist DBE and SBE firms in doing business with Bay Area Transportation Agencies. It will provide one document that offers links to agency procurement information, information on upcoming DBE and SBE events, and agency contact information for AC Transit; BART; Central Contra Costa Transit Authority; Golden Gate Bridge, Highway and Transportation District; Metropolitan Transportation Commission; San Francisco Municipal Transportation Agency; SamTans; and VTA.

[Newsletter](#)

### EVENTS BY OTHER ORGANIZATIONS

#### May 31 - L.E.A.D. Conference

This year's 2008 L.E.A.D. Conference (Leadership, Education and Diversity) brings the information center stage under the theme of Road Map to Success.

2008 L.E.A.D has brought a diverse group in Corporate Sponsors, Professional Partner Organizations, and Universities under one roof for the benefit of our attendees. You will experience the energy and knowledge of our speakers. You will discover the ins and outs of continuing your education. You will benefit from networking with company and partner organizations.

The conference will be held on Saturday, May 31, 2008 from 8:00 am to 3:00 pm at Safeway Corporation's facility located on 5918 Stoneridge Mall Road, in Pleasanton, California 94588.

L.E.A.D provides world-class professional development workshops and unparalleled access to successful executives and recruiters from top local companies and B-Schools. In addition, attendees are provided tools and strategies on obtaining an MBA and defining career paths with the broadest spectrum of career/industry coverage. The event boasts 4 exciting development tracks providing comprehensive coverage of the different stages of our community's career progression.

### Contact Us

For event information:

Call Reynaldo Cano-Boza

Phone: 415-973-2576

Email: [register@leadconference.com](mailto:register@leadconference.com)

NSHMBA - San Jose Chapter

Rene Zamora, President

Santa Clara, CA 95054

[sanjose.nshmba.org](http://sanjose.nshmba.org)

NSHMBA - San Francisco Chapter

Ed Hernandez, President

San Francisco, CA 94126-6618

[sanfrancisco.nshmba.org](http://sanfrancisco.nshmba.org)

## May 31 - The 2008 NEN Clean & Green Summit ? Make this Summer the Greenest Ever

Everywhere you look lately, the signs are all around us. It's time to get serious about greening our neighborhoods. That's why on Saturday, May 31st we are dedicating a whole summit to help you take the lead on making a difference in your community. The 2008 NEN Clean & Green Summit will be an all day opportunity to immerse yourself in ways to reduce your energy intake, soften our streetscapes, generate new forms of energy, grow our own food, use water more wisely and so much more. The 2008 NEN Clean & Green Summit will feature: A resource fair featuring dozens of agencies & non profits committed to helping you make a difference in your community; Five different break out groups that you can pre-register for online; How to use Solar and Wind to power your home and /or business; Rainwater Harvesting: How you can capture rainwater to use in your garden; Demystifying the community challenge grant process; How to build community in your neighborhood around being cleaner and greener; How to make your home more earth friendly; and A NEN Summit First ? walking tours of the Mission including a stop at the ?Greenest? home in San Francisco ? truly an amazing structure!

The event will be held at Cesar Chavez Elementary School at 23rd St. and Folsom. Registration is Free and a lunch will be provided by Norcal and the California Culinary Academy to registrants.

The Day's Schedule will be as follows:

- 9 to 10am ? Registration sign-in
- 10am to Noon ? First series of breakout groups and walking tours
- Noon to 1:30pm ? Lunch, networking and resource fair time
- 1:30pm to 3:30 ? Final series of breakout groups and walking tours

Space is limited, so register today at <http://www.acteva.com/booking.cfm?>

[bevaID=158576&CFID=9202647&CFTOKEN=41068147](http://www.empowersf.org?bevaID=158576&CFID=9202647&CFTOKEN=41068147).

To learn more about the NEN visit - <http://www.empowersf.org> .

If you have questions about this event or the NEN ? send an email to [nen@sfgov.org](mailto:nen@sfgov.org) or call 415 554 7114.

If you are an agency/non-profit and would like to participate in the resource fair ? send an email to [nensummit@sfgov.org](mailto:nensummit@sfgov.org).

If you would like to volunteer - send an email to [nensummit@sfgov.org](mailto:nensummit@sfgov.org).

If you would like to learn more about being a sponsor ? send an email to [nen@sfgov.org](mailto:nen@sfgov.org)

## Jun 2 - Join Mayor Newsom for CitySpeaks at San Francisco Main Library, Koret Auditorium

Please join Mayor Gavin Newsom for CitySpeaks, A forum to discuss "A Vision for Good, Sustainable, Fair Food." Mayor Newsom will be joined in conversation by Alice Waters Founder, Chez Panisse Restaurant Founder and Director, Chez Panisse Foundation and Vice President, Slow Food International. Join Mayor Newsom Monday, June 2, 2008 at 7:00 p.m. Doors open at 6:30 p.m. Please enter at 30 Grove Street and proceed to the Lower Level. Seating is limited. Kindly respond by May 29th to (415) 554-6279 or [CitySpeaks@sfgov.org](mailto:CitySpeaks@sfgov.org) Sign language interpretation is available upon request. CitySpeaks, a series of policy discussions focused on the challenges affecting San Francisco and possible solutions, is produced in partnership with Friends of the San Francisco Public Library and the San Francisco Public Library.

## July 12~15 - 2008 NCLR Annual Conference



The National Council of La Raza (NCLR) is thrilled to host the 2008 NCLR Annual Conference in San Diego , a city with Latin flare, rich history, and world-class attractions. our attendance at Conference will enable you to not only explore the beautiful city of San Diego, but will also give you an opportunity to network with fellow attendees in one of the largest Hispanic communities in the country. Don't miss out on this opportunity to connect with key community leaders, attend cutting-edge workshops, and hear presentations from speakers with national and international prominence! The Annual Conference will be held July 12-15, 2008 at the San Diego Convention Center , 111 West Harbor Drive , San Diego , CA .

For more information, visit <http://www.nclr.org/section/events/conference>

## JOB ANNOUNCEMENT

### Univision Radio is seeking a strong On-Air Personality for our Estereo Sol radio station.

We are looking for an experienced radio on-air talent, who is motivated, creative, a real people person, to join our successful team! Previous on-air work and production experience in a similar field is highly desirable. Bilingual (Spanish/English) is a must. Univision Communications Inc. ("Univision") is the leading Spanish-language media company in the United States . Our powerhouse portfolio includes Television, Radio, Music and Internet offerings that entertain and inform more Hispanics each day than any other media company in the country. To apply, please

email your resume and cover letter to: [sfrjobs@univisionradio.com](mailto:sfrjobs@univisionradio.com)

## Renaissance Entrepreneurship Center

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. For more information, see <http://www.rencenter.org/help.htm>

## FEATURED MEMBERS

### Real State Loans

#### Chase Manhattan Mortgage Corporation

2001 Junipero Serra Blvd., Ste. 110

Daly City CA, 94014

P: 650-755-9002

F: 650-755-9052

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

#### Littlewood Financial Group

Hills Plaza 2 Harrison St. #158

San Francisco CA, 94105

P: 415-512-7900

#### World Leadership Group

48 Lobos Street

San Francisco CA, 94112

P: 415-584-2822

F: 415-750-1615

## 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/>

**Mujeres Unidas y Activas**

3543 18th Street  
 San Francisco, CA 94110  
 Non-Profit Membership

**Roxana Damas**

P:(415) 621-8140  
[www.mujeunidas.net](http://www.mujeunidas.net)

**BlueKey Business Brokerage**

1160 Brickyard Cove, Suite 103  
 Point Richmond, CA 94801  
 Small Business Membership

P: (510) 215-5155  
 P: (510) 215-5255  
<http://www.bluekeybma>

## 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](http://www.acteva.com/go/sfscore)

**Food Safety Certification - Golden Gate Restaurant Association**

**June 2 - 8:30 AM - 5:00 PM**

California Assembly Bill 1978 requires that specified food facilities employ at least one person who has successfully passed a California State approved and accredited food safety certification exam. As of January 1, 2000, certification is mandatory and re-certification is required every three (3) years. Registration and information is available at [www.ggra.org](http://www.ggra.org)

**Public Speaking Skills**

**June 2 - 6:00 PM - 8:30 PM**

Participants will learn and practice powerful speaking techniques using voice, gestures, presentation structure and stories to make a positive impact on an audience of any size.

**How to Computerize Your Business**

**June 2 - 6:00 PM - 8:30 PM**

Computers have changed the world of business. They've helped increase productivity, improve recordkeeping, reduce paperwork, track sales, and control inventory. They've helped people work more efficiently and profitably than ever before. Computerizing your business can be one of the best decisions you'll ever make, but it's also one of the trickiest. The options are many and the choices bewildering. We will take the mystery and anxiety out of computerization. We tell you in plain English what you need to know to get "up and running"; quickly.

**Upwardly Global**

**June 3 - 5:00 PM - 8:30 PM**

Training and networking for immigrants who were professionals in the original country.

**How to Collect Your Business Debts**

**June 3 - 6:00 PM - 7:30 PM**

Any business not run on strictly cash can have problems collecting money owed by customers. This seminar will

cover what kinds of purchase orders you should use to minimize the chance of problems, how to maximize your chances of being paid for credit card charges, and how to take security to insure you will be paid. Then if you are not paid, how to get a judgment in small claims court and above all how to collect on the judgment.

### **Free and Low Cost Resources for Your Business**

#### **June 4 - 9:00 AM - 11:00 AM**

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

### **Starting a Business in San Francisco**

#### **June 4 - 11:00 AM - 12:00 PM**

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

### **Financing Your Business**

#### **June 4 - 12:30 PM- 2:00 PM**

Discover the right way to seek financing for your business. We will discuss loan proposal requirements, financing options and SBA programs. Presented in conjunction with the Bay Area Association of Government Guaranteed Lenders.

### **The Commercial Lease and Your Business**

#### **June 4 - 2:00 PM - 4:00 PM**

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.

### **Legal Structures for Your Business**

#### **June 4 - 4:00 PM - 5:30 PM**

Is sole proprietorship, corporation or limited liability company the right structure for your business? During this comprehensive overview, an experienced business lawyer will consider the various forms in which your business can be organized. While this class does not constitute legal advice, it will provide you with a basic understanding of business structures.

### **Buying and Selling a Business**

#### **June 4 - 6:00 PM - 8:30 PM**

Stock purchase? Sale of assets? Merger? How you structure the purchase or sale of your business will depend on a number of factors with significant consequences, including how much tax will be paid and who will be liable for the debts of the acquired company. Learn more about three principal ways to sell or acquire a business interest and how to choose the right one for you.

### **Basic Bookkeeping, Part One**

#### **June 5 - 1:00 PM - 4:00 PM**

Learn basic accounting and bookkeeping terms and processes. Topics include cash vs. accrual accounting, proper accounting data flow processes, the importance of budgeting, the purpose of different financial reports, the differences in computer accounting systems, cash management, and more. \$30 registration fee. Presented by the SF Small Business Development Center.

### **Upwardly Global**

#### **June 5 - 5:00 PM - 8:30 PM**

Training and networking for immigrants who were professionals in the original country.