

This Week's Friday Report



San Francisco Hispanic Chamber of Commerce

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FRIDAY REPORT: March 20, 2009



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Upcoming Events

Mar 27 - Telemundo Hispanic Business Salute: Telemundo/KSTS-TV48 And Eighteen Hispanic Chambers Of Commerce Honor And Recognize Six Bay Area Latino Business Leaders At The 2009 Hispanic Business Salute

Mar 21 - Apr 11 ? Access to Business Capital May 16-23 - San Francisco Small Business Week

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

WEATHER

San Francisco Weekend Weather

Saturday ²¹	Sunday ²²
Flu Spreading	Cut Water Bills
 High 56°F Low 50°F PM Showers	 High 52°F Low 44°F Rain
Precip: 30%	Precip: 70%

NEWS

Statement from SBA Acting Administrator on Recovery Efforts Announced by President Obama Today

WASHINGTON

The following statement was issued today by Acting Administrator Darryl K. Hairston of the U.S. Small Business Administration following the announcement by President Barack Obama of important steps being taken by the SBA and the U.S. Department of Treasury to address the economic challenges facing small businesses and entrepreneurs across the country. "U.S. small businesses employ about half our nation's workers and over the last decade have created about 70 percent of all new jobs. But their access to credit and lending markets has dried up, making it harder every day for small businesses to keep their doors open and their employees working. American small businesses are one of the strongest engines for economic prosperity in the world, and we can't let this crisis continue to undermine their growth and potential. Today President Obama reiterated his belief that we owe it to America's small businesses to be the partner they need in the midst of this crisis. At SBA, we couldn't agree more.

"SBA this week is implementing two key provisions laid out in the Recovery Act - we are temporarily eliminating certain loan fees and raising guarantees on some 7(a) loans up to 90 percent. With these critical steps by SBA, and the Treasury Department's commitment of up to \$15 billion aimed at getting lending markets flowing again, we are standing up with small business owners across this country and telling them how we are going to put much-needed capital in their hands. "We hope small businesses will take the opportunity to ask their banks about the SBA loans that might be available to them. And, we encourage community banks and other lenders to work with us to reach as many qualified borrowers as we can during these difficult times."

Beginning today, the SBA will:

- Temporarily raise guarantees to up to 90 percent on SBA's 7(a) loan program, through calendar year 2009, or until the funds are exhausted. This increase in guarantee levels will help provide banks with the greater confidence they need to extend credit during the current recession, will mean more capital available to small business owners around the country.
- Temporarily eliminate fees for borrowers on SBA 7(a) loans and for both borrowers and lenders on 504 Certified Development Company loans, through calendar year 2009, or until the funds are exhausted. This will mean more capital available to small businesses at a lower cost. The fee elimination is retroactive to February 17, the day the Recovery Act was signed. SBA is developing a mechanism for refunding fees paid on loans since then.

Additionally, the President announced today that the Treasury Department will commit up to \$15 billion to help unlock the frozen credit markets by purchasing small business loan securities currently frozen on the secondary market. By purchasing these securities, it will unlock these secondary markets, and in turn, free up more capital to jumpstart lending for small business owners. The SBA has worked closely with the Treasury Department to address the need to unlock these secondary markets for SBA loans.

For more information on the SBA and Treasury initiatives announced today by the President, visit the SBA Web site at www.sba.gov.

How the Crash Will Reshape America

by Richard Florida

The crash of 2008 continues to reverberate loudly nationwide-destroying jobs, bankrupting businesses, and displacing homeowners. But already, it has damaged some places much more severely than others. On the other side of the crisis, America's economic landscape will look very different than it does today. What fate will the

coming years hold for New York, Charlotte, Detroit, Las Vegas? Will the suburbs be ineffably changed? Which cities and regions can come back strong? And which will never come back at all?

My father was a child of the Great Depression. Born in Newark, New Jersey, in 1921 to Italian immigrant parents, he experienced the economic crisis head-on. He took a job working in an eyeglass factory in the city's Ironbound section in 1934, at age 13, combining his wages with those of his father, mother, and six siblings to make a single-family income. When I was growing up, he spoke often of his memories of breadlines, tent cities, and government-issued clothing. At Christmas, he would tell my brother and me how his parents, unable to afford new toys, had wrapped the same toy steam shovel, year after year, and placed it for him under the tree. In my extended family, my uncles occupied a pecking order based on who had grown up in the roughest economic circumstances. My Uncle Walter, who went on to earn a master's degree in chemical engineering and eventually became a senior executive at Colgate-Palmolive, came out on top-not because of his academic or career achievements, but because he grew up with the hardest lot.

My father's experiences were broadly shared throughout the country. Although times were perhaps worst in the declining rural areas of the Dust Bowl, every region suffered, and the residents of small towns and big cities alike breathed in the same uncertainty and distress. The Great Depression was a national crisis-and in many ways a nationalizing event. The entire country, it seemed, tuned in to President Roosevelt's fireside chats.

The current economic crisis is unlikely to result in the same kind of shared experience. To be sure, the economic contraction is causing pain just about everywhere. In October, less than a month after the financial markets began to melt down, Moody's Investor Services published an assessment of recent economic activity within 381 U.S. metropolitan areas. Three hundred and two were already in deep recession, and 64 more were at risk. Only 15 areas were still expanding. Notable among them were the oil- and natural-resource-rich regions of Texas and Oklahoma, buoyed by energy prices that have since fallen; and the Greater Washington, D.C., region, where government bailouts, the nationalization of financial companies, and fiscal expansion are creating work for lawyers, lobbyists, political scientists, and government contractors.

No place in the United States is likely to escape a long and deep recession. Nonetheless, as the crisis continues to spread outward from New York, through industrial centers like Detroit, and into the Sun Belt, it will undoubtedly settle much more heavily on some places than on others. Some cities and regions will eventually spring back stronger than before. Others may never come back at all. As the crisis deepens, it will permanently and profoundly alter the country's economic landscape. I believe it marks the end of a chapter in American economic history, and indeed, the end of a whole way of life.

READ MORE - <http://creativeclass.com/rfcgdb/articles/How%20the%20Crash%20Will%20Reshape...pdf>

Business.gov Launches First Government-Sponsored Online Community for Small Businesses

WASHINGTON

SBA's Business Gateway Program announced today the launch of a new Web initiative - <http://Community.Business.gov> - the first government-sponsored online community built specifically for small businesses. The objective of the Business.gov Community supports the White House's mission to create a transparent and connected democracy, and aims to provide small business owners, bloggers, and the government with a place to discuss and share information about starting and running a successful business.

An extension of Business.gov, the Business.gov Community combines discussion forums, blogs, an idea exchange, and more, and offers advanced tools for navigating the labyrinth of government resources, policies, laws, and opportunities that impact the small business owner. In addition to providing a "home" where users can share expertise and unique experiences, the site also provides a pioneering opportunity for small businesses to provide direct input into Business.gov and voice the ways government and the online community can better serve them.

"Over the past year, we have significantly expanded our efforts to engage with small business owners, by giving them easy access to the information they need to run their business," said Nancy Sternberg, program manager of Business Gateway. "The launch of the Business.gov Community represents a new milestone. Through the application of Web 2.0 technologies, we hope to unite small business owners, industry experts and government, and take the program to a new level of collaborative knowledge-sharing and insight." Over the next few months, the Business.gov Community will expand to include additional features and resources that address specific user interests and provide access to the wider pool of government and Business.gov partner resources available to the small business owner.

Last Chance for Free Tax Help: April 15th is right around the corner

If your 2008 household income was less than \$45,000, you can get free tax help at more than 160 sites across the Bay Area. IRS-certified tax preparers will help you get the refund you deserve. You could qualify for the Earned Income Tax Credit, which could mean a refund of up to \$4,800!

Visit a site near you to learn about other tax credits you may be eligible for, free or low cost bank accounts, and other financial services. To locate a site nearest you, call 211.

What to bring:

- Social Security Card or ITIN numbers
- All W2's, 1099's and other income forms
- Landlord contact information
- A voided check for Direct Deposit
- Last year's tax return (if you have it)
- 2008 Economic Stimulus Payment Amount
- Childcare provider name, address, and tax ID number

Buying a New Home?

As part of the recently passed budget, \$100 million has been allocated for a first come, first serve new homebuyer tax credit. If you are buying a newly built home between March 1, 2009 and March 1, 2010 that has not been lived in before, you could qualify for the state tax credit of \$10,000 or 5 percent of the purchase price of a newly built home, whichever is less. For more information, [click here](#).

California Economic Development Recovery Strategy

Executive Summary

The federal government is in the initial stages of implementing a \$787 billion economic recovery plan to provide new funding to states, local governments, schools, businesses, and working families in an effort to turn the tide in the current economic crisis. The state must seize this opportunity by putting forth a comprehensive blueprint to guide the state's economic and workforce development actions. While monetary policy is set in Washington D.C., the state can play an important role in facilitating the smooth and efficient use of federal and state programs to best serve immediate needs of the businesses, workers, and other individual affected by the recession. If done well, these monies can serve as a catalyst for the state's long-term economic future.

In short, the California Economic Development Recovery Strategy serves as a blueprint for state economic and workforce development actions over the next 24 months. This is an initial draft of the Strategy and it has been put forth as a document to help engage the Legislature and the public in the important discussion of the future of our communities. The foundational principles of the strategy are to:

- Design a Strategy that leads to a renewed vision of California's future;
- Leverage California's innovation leadership;
- Weigh actions today against impacts tomorrow;
- Manage toward defined outcomes; and
- Focus on local and regional delivery strategies.

The five goals of the Strategy are to:

- Improve business access to capital;
- Target infrastructure projects that link to economic development;
- Expedite workforce services, educational services, and training opportunities;
- Enhance local and regional community development capacity; and
- Ensure that the state's recovery strategy is a plan for all Californians.

Examples of recommended economic and workforce development activities include, but are not limited to:

- **Ensure Oversight of Recovery Efforts:** Establish a state economic recovery board, similar to the federal board to oversee the implementation of the Strategy and effective use of state and federal resources.
- **Cut Government Red Tape:** Introduce legislation to reduce the impact of state regulations on small and medium-size businesses, while retaining stated policy objectives.
- **Provide Small Business Gap Financing:** Introduce legislation to expand the state Small Business Guarantee Program to offer direct loans to small businesses that receive a federal guarantee from the federal Small Business Administration.

Establish Green Innovation Zones: Introduce legislation to enhance the incentives within Enterprise Zones that could be beneficial to cleantech R&D, manufacturing, and distribution.

- **Funding of Green Infrastructure Projects:** Introduce legislation to prioritize state funding toward green infrastructure projects that meet certain criteria including being "shovel ready," having the ability to create long-term jobs, and providing a "green dividend."
- **Expand Green Training Opportunities:** Introduce legislation to appropriate supplemental federal funds to Community Colleges for green training opportunities.
- **Learn By Building:** Introduce legislation to integrate training components into large and small scale infrastructure projects where they do not currently exist.

This draft report on the CA Economic Recovery Strategy consists of the following five parts including:

1. The structural framework for moving forward including goals, objectives, action items, timelines, funding sources, oversight, and monitoring provisions. The state must facilitate public and private investment activities by connecting government programs and funding with local communities. A series of immediate, mid-term and long-term actions are recommended to grow California's economy.
2. An assessment of the California economy. California is one of the largest and most diversified economies in the world, ranking 8th in economic productions behind only the U.S., Japan, Germany, China, United Kingdom, France, and Italy. Driving the state's \$1.8 trillion economy are the businesses and workers in the state's nine economic regions. This section includes details on major industries, and employment and growth patterns.
3. A focus on California's green economy. Innovation has long been the one of the common denominator of the California economy. In this section an expanded analysis is provided of business and workforce opportunities of the emerging green economy.
4. Local, state, and federal resources available to implement the Strategy. This section provides a list of the types of local, state, and federal resources that are available to move the California economy forward and help mitigate the current impact of the crisis on local workers and businesses.
5. State and regional organizations available to implement the Strategy. The private sector, often overlooked when developing a state strategy, can play an important role in the implementation of this comprehensive

community and economic development strategy. This section will identify a broad range of organizations that can serve in this pivotal role.

The success of the Strategy will be measured by its ability to engage a broad spectrum of Californians, and by an increase in jobs and private capital to sustain existing and establish new businesses.

[Read the full report](#)

MARK YOUR CALENDARS

Mar 27 - Telemundo Hispanic Business Salute: Telemundo/KSTS-TV48 And Eighteen Hispanic Chambers Of Commerce Honor And Recognize Six Bay Area Latino Business Leaders At The 2009 Hispanic Business Salute



SAN JOSE, CA - February 04, 2009 - Telemundo/KSTS-TV48 and eighteen Northern California Hispanic Chambers of Commerce from the Bay Area Counties have selected six honorees to be recognized during the 14th Annual Hispanic Business Salute on Friday, March 27, 2009 at the Fairmont Hotel in San Jose.

Every year, Telemundo/KSTS-TV 48 and its sponsors recognize outstanding Bay Area Latino entrepreneurs at the Annual Business Salute. The awards ceremony focuses on Hispanic owned businesses and their contributions to the Latino community by presenting a series of television vignettes that feature each honoree's life experiences and their successes. "They truly represent the hard working spirit of our community and with their example inspire and mentor our future generation of Hispanic leaders," said Cesar Angulo, VP of Sales of Telemundo/KSTS-TV48.

Each year at HBS, Telemundo 48 and its sponsors present scholarships to outstanding college bound Latino students. To date, more than \$250,000 dollars in scholarships have been granted.

For more information and media interviews, please contact Daniel Rodriguez at 408-944-4851.

May 16-23 - San Francisco Small Business Week



Enjoy Small Business Week 2009 with San Francisco merchants! Presented by Wells Fargo, the Small Business Administration, the Office of Small Business, the Small Business Commission, the Small Business Development Center, the San Francisco Chamber of Commerce and many others.

Join Mayor Gavin Newsom for Flavors of San Francisco, a kick-off gala event celebrating San Francisco small businesses. Hosted at City Hall on Monday, May 18th, the celebration includes an award ceremony and resource and networking event that highlights the City's restaurants and lounges.

Other events include the After Hours Grand Expo hosted by the San Francisco Chamber of Commerce, a green business celebration hosted by PG&E and the Pacific Energy Center and many seminars, workshops and networking events hosted around the city by our sponsors and resource partners.

Please support your local merchants by coming out for the sidewalk sales on May 16-17!

Stay tuned for news about I am small business, a campaign that highlights small business owners and their valuable contributions to our community and connects small businesses to the City's network of resources.

For more information as it becomes available, visit www.sfsmallbusinessweek.com

PROCUREMENT

Contracting Newsletter - March Edition

The newsletter for DBE, SBE, LBE, and WBE firms doing business with Bay Area Transportation Agencies

[CLICK HERE](#) to view

Apr 22 - Public Participation Session with U.S. Department of Transportation (DOT)

You are Invited to the: Business Outreach Committee Public Participation Session on Wednesday, April 22, 2009, from 4 to 6 p.m. at MTC, 101 8th Street, Oakland, CA 94607 The BOC's annual Public Participation session is aimed at providing SBE, DBE, and WBE firms with information about U.S. Department of Transportation (DOT)-assisted contracting opportunities in the upcoming fiscal year. SBE, DBE, WBE firms, and general contracting groups are encouraged to share information on the availability of ready, willing, and able DBEs to participate in DOT- assisted contracts let by transit and transportation agencies throughout the region. This meeting will have a special focus on new contracting opportunities made possible by funding from the American Recovery and Reinvestment Act (ARRA), aka "the federal Stimulus Package." See Page 2 of Contracting Newsletter for details

May 15 - Make Me a Match! Procurement Summit



NEED MORE BUSINESS?



Sign up by April 1 for the Make me a Match! Procurement Summit

Looking for more business? Don't miss this groundbreaking event that will match women business owners with large companies and their primary suppliers so they can do business together.

Scheduled One-on-One Appointments -- When you attend, you will have scheduled one-on-one appointments with your matched Prime Suppliers to potentially negotiate and sign contracts. Prior to the event day, registrants will be interviewed and evaluated by a diversity expert to ensure the most successful matches. The majority of the work will be done prior to the Summit, so early registration is crucial.

Roundtables -- Simultaneously, there will be several Educational Roundtable discussions with experts on various topics such as capacity building, certification, and marketing. In addition, there will be Networking Roundtables specifically set up for meeting with other women business owners to discuss doing business together. All women business owners should attend the Summit for these educational and networking opportunities.

SFHCC Members in Good Standing receive a discounted rate of \$35 fee by registering with promotional code PARTNER09. General public rate is \$50 fee for the general public

Learn more and sign up today - the DEADLINE for registration is April 1! Visit www.nawbo-sf.org

EVENTS BY OTHER ORGANIZATIONS

Mar 20 - Assemblywoman Fiona Ma Wants You to Know About the Digital TV Transition and How to Lower Your Utility Bills

Assemblywoman Fiona Ma and Commissioner Rachele Chong of the California Public Utilities Commission invite you to learn about the digital television transition and how to lower your utility bills on March 20, 2009 from 1 - 2 p.m. at the Richmond Recreation Center.

- **WHO:** Assemblywoman Fiona Ma, Majority Whip, Rachele Chong, CPUC, Glenn Phillips, Federal Communications Commission
- **WHAT:** Digital TV Transition and Lower Utility Bills
- **WHERE:** Richmond Recreation Center, 251 18th Ave., San Francisco, CA 94121
- **WHEN:** Friday, March 20, 2009 / 1 - 2 p.m.

For more information contact Kelenia Olsen at 415-557-2312 (District Office).

Mar 26 - Latino Community Foundation 4th Annual Gala- Celebrating Philanthropy con Sabor Latino!

Join the Latino Community Foundation on March 26, 2009 at 6:00 p.m. for its upcoming gala. The event will honor a distinguished community, philanthropic and corporate leader, Dr. Herman Gallegos. Dr. Gallegos is one of the founders of the Latino Community Foundation. The gala will feature Latino restaurants and wineries including: Alex Sotelo Cellars, Colibri Mexican Bistro, Destino Nuevo Latino Bistro, Frias Family Vineyard, La Calle Asadero Mexicano, Robledo Family Winery, Sol Food Puerto Rican Cuisine, Tamarindo Antojerías Mexicanas, and Zazil Coastal Mexican Cuisine. The event will be at the Westin St. Francis located at 335 Powell Street in San Francisco's Union Square. Tickets are \$200/each and individual sponsorships begin at \$1,500/table, please visit our website at www.latinocf.org for more information.

Apr 3 - Cesar Chavez Commemorative Celebration

ARBOL invites you to its 1st Cesar Chavez Commemorative Celebration on April 3, 2009 at Pickleweed Park Community Center, 50 Canal Street, San Rafael, CA 94901 from 2:30 to 5:00 pm. The Hon. Carlos Felix, Consul General of Mexico in SF will preside over the Cesar Chavez Star Awards ceremony. Entertainment: Karina Velasquez Mexican Folkloric Ballet, Marin Chinese Cultural Association Lion Dance, etc. For more information, visit www.arbolmarin.org

Apr 19 - BURN THE FLOOR

EXTENDED BY POPULAR DEMAND! BURN THE FLOOR! SET TO SIZZLE THROUGH SUNDAY, APRIL 19 AT SAN FRANCISCO'S POST STREET THEATRE

Burn the Floor, the sultry dance spectacular that has audiences dancing in the aisles night after night, has Cha-Cha'd its way to an extended run at San Francisco's Post Street Theatre. Originally scheduled to close March 15, Burn the Floor will now play through Sunday, April 19.

Created and choreographed by world champion Ballroom dancer Jason Gilkison, Burn the Floor takes audiences on a toe-tapping journey through the passion and history of Ballroom dance, from Harlem's hot nights at The Savoy, where the Lindy and Charleston were born, to the Latin Quarter where the Cha Cha and Rumba ruled. The elegance of the Viennese Waltz, the exuberance of the Jive, the intensity of the Paso Doble-audiences experience them all, not to mention the Tango, Samba, Mambo, Quickstep, Swing... it's Ballroom dance with a sexy 21st century edge.

Special Discount Including Warm-Up Session (for participating shows).

Witness the "behind the scenes events" as the cast is mentally and physically prepared for the day's performance while put through their paces and dance routines. This offer not only allows access to the dancer's warm-up; you also get \$10 off of each ticket you purchase! Tickets are on sale at the Post Street and Marines Memorial Theatre box offices, by calling 415-771-6900 and online at ticketmaster.com. Use the code word BURN when you call or just enter BURN in the special offers box at www.ticketmaster.com.

May 28 - "Microfinance, CA"



Renaissance Entrepreneurship Center is proud to partner with "Microfinance, CA" - the first state-wide conference highlighting microfinance as a smart investment for California. Presented by Opportunity Fund, Kiva, and the Silicon Valley Community Foundation. Principal Sponsorship by Chevron and Wells Fargo. Up to 2 Million Entrepreneurs in California can't access the small amounts of capital they need to get their businesses off the ground. What are we doing to meet this demand?

Join us for the first state-wide conference at The Frances C. Arrillaga Alumni Center at Stanford University, Palo Alto on microfinance to:

- Learn the nuts and bolts of domestic microfinance
- Visit Bay Area microfinance borrowers through small group tours

- Understand the impact and future of microfinance in California
- Contemplate your role in the field of microfinance through small group dinners with practitioners, leaders, and investors.

Visit www.microfinancecalifornia.org to learn more and register. Early Bird Registration available until April 15, 2009

ACCESS TO CAPITAL

Training for Business Owners Seeking to Grow and Expand with Investments



Saturday's - March 21st & 28th, April 4th & 11th
10:00 a.m. to 3:00 p.m.
25 Van Ness Avenue, Room 330 A, San Francisco 94102

ABC Training [ETP] - The ABC Training Program is a formal training for businesses ready to take the next step. Partially funded by the California Employment Training Panel (ETP) you may qualify for receive the training at No Cost with an opportunity "to pitch" business plan to investors, angel investors and venture capital companies in a formal and in depth format after completion of the program via an ABC Pitch Session.

ABC Pitch Series - Seeks growing businesses that are ready to receive private investment or equity financing. Provides informal but focused forums to pitch to potential investors and free "coaching" available through the ABC Committee.

ABC Training curriculum includes:

- Strategic planning for your venture
- The road map: writing an effective business plan
- Betting on the jockey: building the killer management team
- Protecting your intangible assets: intellectual property rights
- Marketing, pricing, and your competition
- Finance and valuation
- Putting your best foot forward: business presentations
- Attracting capital: financing strategies for the new venture

Strategic regional training conducted on a rotating basis throughout California. Funded by the California Employment Training Panel (ETP) for business owners who are seeking to get their businesses ready for an infusion of growth capital.

Seeking investors and/or need more information, please contact: Juan A. Gallegos by calling 619.246.7550 or by email at juan@gallegosassociates.com

For information about the ABC program please visit <http://www.cahcc.com/abc/index.html>



FEATURED MEMBERS

Contractors

Rubecon General Contracting

3450 Third Street, Bldg. 1B
 San Francisco CA, 94124
 P: 415-206-7740
 F: 415-206-1750

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/>

Claudia Thorn

2149 Arroyo Ct
 Pleasanton, CA 94588
 Individual Member

P: 925-426-6947

Hotel Kabuki

1625 Post Street
 San Francisco, CA 94115
 Small Business Member

Lili Ruiz

P: 415-922-3200
<http://www.jdvhotels.com/kabuki>

Chaska Rojas-Bottger

3120 Clinton Ave
 Richmond, CA 94804
 Individual Member

P: 415-2873411

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.

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

4/1 - 9:00 AM - 11:00 AM / Free and Low Cost Resources for Your Business

Representatives from SBA, SCORE, the SF SBDC, the Renaissance Entrepreneurship Center, and the San Francisco Public Library Small Business Center will discuss the resources available

4/1 - 11:30 AM - 12:30 AM / Starting a Business in San Francisco

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.

4/1 - 1:00 PM - 3:00 PM / Financing Your Business

Discover the right way to seek financing for your business. We will discuss loan proposal requirements, financing options and SBA programs.

4/1 - 3:30 PM - 5:30 PM / Business Law Basics

An experienced business lawyer will discuss Choice of Legal Entity (corporations, LLC, partnership, etc.); Intellectual Property; Employee issues; and Real Estate issues. This class does not constitute legal advice.

4/1 - 6:00 PM - 8:30 PM / How to Deal with Difficult People

What is the cost to your business when you are submerged in conflict, dealing with difficult people? This workshop will examine the reasons why conflict exists and tools you can use to align yourself for so you can reduce conflict and create opportunity. Group and individual activities will be incorporated as exercises throughout the workshop.

4/2 - 9:00 AM - 12:00 PM / Doing Business with General Services Administration

Who GSA is and how they are organized; how to do business with the GSA, review of contracting regulations, requirements and specifications, Federal Acquisition Service (FAS), process to obtain a GSA schedule (in detail), and applicable websites. Presented by the Federal Technology Center and the SF SBDC. Register for free at www.theftc.org

4/2 - 1:00 PM - 4:00 PM / Basic Bookkeeping, Part One

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 SBDC.

4/6 - 8:30 AM - 5:00 PM / Food Safety Certification - Golden Gate Restaurant Association (in Spanish)

State law 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 years. Registration and information is available at www.ggra.org The April 6 class will be conducted in Spanish.

4/6 - 6:00 PM - 8:30 PM / Restaurant Series: Checklist for Starting a Restaurant

We'll discuss the specifics of opening and running a successful restaurant. Topics will include business plans, food and beverage vendors, market research, location, pricing strategies and operating plans. \$30 registration fee. Presented by the SF SBDC.

4/7 - 1:00 PM - 3:00 PM / Marketing Research - Discover Your Niche

As a startup business owner, you can market your business more effectively the more you know about the customer you are targeting. Topics include finding the customer's key characteristics, understanding why they would buy, and determining your competitive advantage.

4/7 - 6:00 PM - 8:30 PM / Business Survival Tools in Tough Times

An experienced volunteer from the Legal Services for Entrepreneur project will discuss resources, tools, and options available for businesses facing problems arising from the current economic slow down. For more information, please contact Gary Marshall at (415) 744 6771.