

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/>

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FRIDAY REPORT: June 26, 2009



Upcoming Events

- Aug 19-22 - Save the Date: California Hispanic Chambers of Commerce State Convention

Check the [Mark Your Calendars](#) Section for more information about these events.

WEATHER

San Francisco Weekend Weather

Saturday ¹⁸	Sunday ¹⁹
 High 68°F Low 61°F Partly Cloudy	 High 70°F Low 59°F Partly Cloudy
Precip: 10%	Precip: 10%

NEWS

Possible BART Disruption Notification

Starting July 1, BART may strike due to current negotiations of union labor contract(s). At 11:59pm on June 30th, contracts between BART and many of its unions will expire. If agreement is not reached between the parties by then, there is a possibility of a strike and BART service stopping as early as July 1st. Please plan ahead and inform your employees to make necessary arrangements.

In the event of a strike, we encourage you to prepare by discussing with your employees the following options:

- Carpool/vanpool: To find potential carpool/vanpool partners who work and live near you, visit www.sfenvironment.org/ridesharematch
- Using another transit service: For available commute alternatives visit 511's Trip Planner at

www.511.org

- Telecommuting or adjustments to work hours during the strike term

You can track the progress of the strike at <http://www.511.org/bartdisruption/main.asp>. Attached you will find a letter from the Metropolitan Transportation Commission and the Bay Area Council as well as a list of commuter tips from 511. For further questions regarding the BART Strike, please contact BART at www.bart.gov or (510) 464-7134. Commute Alternatives Assistance; please contact us at (415) 355-3727.

Recovery Act More Than Doubles Surety Bond Guarantee Ceiling for Small Businesses — Move Could Help Spur Much Needed Construction Growth

WASHINGTON - Effective today, small businesses that need surety bonds to compete for construction and service contracts can qualify for U.S. Small Business Administration-backed surety bonds of up to \$5 million. The higher amount, a result of the Recovery Act, is more than double the previous \$2 million maximum surety bond guaranteed by SBA. Through SBA's Surety Bond Guarantee program, SBA guarantees bid, payment and performance bonds. Surety bonds protect the project owner against financial loss if contractors default or fail to perform. SBA partners with the surety industry to help small businesses that would otherwise be unable to obtain bonding in the traditional commercial marketplace. Under the partnership, SBA provides a guarantee to a participating surety company of between 70 and 90 percent of the bond amount.

"During these difficult economic times," said Acting SBA Administrator Darryl K. Hairston, "these changes are particularly helpful to small and emerging contractors who need access to surety bonds so they can bid on public construction and service projects. These changes will support small and emerging businesses nationwide, particularly construction contractors who have seen their markets hurt by a poor economy and lagging construction environment."

Additional program enhancements contained in the stimulus bill will be announced soon in the Federal Register. Among these changes is a provision that will allow SBA to guarantee a bond on a federal contract up to \$10 million following certification by the contracting officer that the bond guarantee is required. In recent years SBA has taken a number of steps to reinvigorate its Surety Bond Guarantee Program and make it easier for small businesses to obtain bonds. In 2007, SBA established a more flexible pricing structure, allowing Preferred Surety Bond Sureties to charge current state rates rather than being locked into rates that were established several years ago. Industry associations have commended SBA for these new changes and SBA continues to encourage surety bond providers and agents to actively participate in the program.

In the past year, SBA also implemented a new electronic bond application process. Small businesses and surety companies participating in the SBA prior approval program are able to transmit application forms electronically to help expedite review and approval processes. The SBA also re-engineered the claims reimbursement process to shorten the cycle time between submission of a claim for reimbursement by a surety company and payment by the government. SBA assistance in locating a participating surety company or agent and completing application forms is available online. For more information on SBA's Surety Bond Guarantee Program, go online to <http://www.sba.gov/osg/> or call 1-800-U ASK SBA.

Changes to SBA 504 Loan Program Will Allow Businesses to Refinance Existing Debt, Expand, Create New Jobs

WASHINGTON - Small businesses seeking to expand will be able to refinance existing loans used to purchase real estate and other fixed assets as a result of permanent changes to the U.S. Small

Business Administration's 504 Certified Development Company loan program. The changes were authorized in the American Recovery and Reinvestment Act of 2009. The permanent changes will allow small businesses to restructure eligible debt to help improve their cash flow which, in turn, will enhance their viability and support growth and job creation. The 504 loan program can be used to purchase business real estate or fixed assets, such as heavy equipment or machinery, and expand current development projects.

"This is one more piece of the Recovery Act that is going to have a direct impact and put more money in the hands of small business owners just when they need it most," SBA Administrator Karen G. Mills said. "Lower interest rates mean lower payments and less money going out the door each month in debt repayments. That means more cash on hand to keep their doors open, their employees working and to even expand and create more jobs." Mills pointed out that the 504 program's refinancing changes are the latest in several Recovery Act provisions that have been implemented by the SBA in recent weeks. On March 16, the agency temporarily raised to 90 percent the guarantee level on many of its 7(a) program loans and reduced fees on both 7(a) and 504 loans, and also doubled to \$5 million the surety bond guarantee level for small businesses competing for construction and service contracts.

Additionally, on June 15, SBA ARC loans became available for viable small businesses facing immediate financial hardship. "All of these steps, along with other Recovery Act provisions, are aimed at increasing access to capital and giving small businesses just what they need to help lead our nation's economic recovery," Mills said. The 504 loan program is administered through 271 Certified Development Companies across the nation. SBA today began implementation of the changes by publishing them as a permanent rule in the Federal Register.

The changes announced today include:

Debt Refinancing: Legislation allows 504 program projects to include a limited amount of debt refinancing if there is a business expansion and the debt refinanced does not exceed 50 percent of the projected cost of the expansion. "Expansion" includes any project that involves the acquisition, construction or improvement of land, building or equipment for use by the small business. The following are some of the conditions under which borrowers will be eligible for refinancing:

- The debt being refinanced was incurred to acquire land, to construct a building or to purchase equipment. The assets acquired must be eligible for financing under the 504 program.
- The existing debt is collateralized by fixed assets.
- The existing debt was incurred for the benefit of the small business.
- The new financing provides a substantial benefit to the borrower when prepayment penalties, financing fees, and other financing costs are taken into account.
- The borrower has been current on all payments of existing debt for one year prior to the date of refinancing.

For more information on the 504 loan program and eligibility requirements, go to www.recovery.gov or www.sba.gov/recovery.

Small Business Can Apply for ARC Loans Beginning June 15th

WASHINGTON - Starting June 15, SBA will begin accepting loans for a temporary new program called America's Recovery Capital (ARC). ARC loans of up to \$35,000 are designed to provide a "bridge" for viable small businesses with immediate financial hardship ? to keep their doors open until they get back on track. "These ARC loans are another tool in the SBA toolkit which will provide critical support to small businesses struggling to make it through these tough economic times," said Administrator Karen G. Mills. ARC loans are deferred-payment loans of up to \$35,000, available to established, viable, for-profit small businesses that need short-term help to make their principal and interest payments on existing and qualifying business debt. ARC loans are 100 percent guaranteed by the SBA and have no SBA fees

associated with them.

ARC loans will be disbursed over a period of up to six months and will provide funds to be used for payments of principal and interest for existing, qualifying small business debt including mortgages, term and revolving lines of credit, capital leases, credit card obligations and notes payable to vendors, suppliers and utilities. SBA will pay the interest on ARC loans to the lenders at the variable rate of Prime plus two percent. Repayment will not begin until 12 months after the final disbursement. After the 12-month deferral period, borrowers will pay back the loan principal over a period of five years. ARC loans will be made by commercial lenders, not SBA directly. For more information on ARC loans, visit www.sba.gov.

For more information about all of the SBA's programs for small businesses, call the SBA Answer Desk at 1-800 U ASK SBA or TDD 704-344-6640, or visit the SBA's Web site at <http://www.sba.gov>.

Confused About Stimulus Opportunities? Overview of American Recovery and Reinvestment Act of 2009

On February 17th, President Obama signed the \$787 billion American Recovery and Reinvestment Act into law. The bill includes:

- \$288 billion in tax relief and \$499 billion in spending
- \$144 billion for State and Local Fiscal Relief
- \$111 billion for Infrastructure and Science
- \$81 billion for Protecting the Vulnerable
- \$59 billion for Health Care
- \$53 billion for Education and Training
- \$43 billion for Energy

California is projected to receive \$95 billion; with \$11 billion of that going towards the \$42 billion budget shortfall. Timeline: 25% of stimulus spent by September 2009, 75% by September 2010 and 90% by September 2011.

What the Stimulus Means for Small Business

- \$720 million to help support a number of programs at the U.S. Small Business Administration (primarily reducing fees on 7(a) guaranteed loan guarantees)
- \$400 million in support for economic development and entrepreneurship, particularly in distressed rural, urban, and low-income communities
- Increased dollar amount for small business expensing limits from \$125,000 to \$250,000. This will allow small business owners to immediately write off business purchases and will help small business owners expand their businesses and hire new employees.
- 50 percent bonus depreciation deduction. This provides an additional one-year depreciation deduction value to 50% of the value of the property. Bonus depreciation is an incentive for businesses to invest in their business now, providing an immediate deduction for half the cost of the investment.

Increases Access to Capital and Elevates the Small Business Administration -- The bill authorizes the Small Business Administration to temporarily eliminate or reduce fees for participation in its flagship loan-guarantee programs, which insure banks against default by small business borrowers. The stimulus bill also increases to 90% the percentage of qualifying loans that the SBA can guarantee.

- For companies in need of quick relief, the bill offers a "small business stabilization financing," which gives them money to pay off existing loans. Under the program, the SBA can issue or back loans of up to \$35,000; businesses can then use the money to make up to six months of

payments on previous loans. Interest on stabilization loans will be fully subsidized, and the loans won't have any payments due for the first year. Borrowers must repay them within five years.

- Congress allocated \$630 million to fund loan subsidies and modifications, and authorized them to continue through September 2010. If the cash starts to run out, borrowers will have priority over lenders - and small banks will have priority over larger ones - for receiving fee discounts and waivers.

Unfreezes the Loan Market -- The recovery bill allows the SBA to guarantee up to \$3 billion in debt in secondary loan bundles, a move officials hope will make the bundles more attractive to investors and encourage banks to expand their SBA lending. The SBA will charge fees for its guarantees to keep the program cost-free to taxpayers.

Extends Loss Accounting Policy -- Companies with operating losses can currently use those losses to reduce their tax bills for two years prior to the loss and 20 subsequent years after the loss. For the 2008 tax year, the bill extends the carryback provision to five years, a move that will help some businesses cut the tax bill they'll need to pay by April. The option is available to companies with gross receipts of \$15 million or less.

Continues Equipment Expensing -- The government wants you to buy new equipment. Last year's stimulus bill expanded "section 179" expensing, a provision that lets businesses deduct as an expense the costs of some property purchases such as vehicles, machinery and computers. Normally, a business can write off up to \$125,000 in spending on such goods. Last year, Congress temporarily increased that amount to \$250,000 for expenditures in 2008. The new stimulus extends that higher limit through 2009. The provision is aimed at small companies: The deduction is phased out for businesses that spend more than \$800,000 on capital expenditures for the year.

Expands Hiring Incentives -- If you hire an unemployed military vet or a high-school dropout, you could get a \$2,400 per worker credit on your taxes. The existing Work Opportunity Tax Credit lets businesses claim a tax credit for 40% of the first \$6,000 in wages paid to a worker who falls into a qualifying "target group" of traditionally disadvantaged workers. The recovery bill adds two new classes of qualifying workers: veterans who left the military within the past five years and collected unemployment for at least four weeks before being hired, and "disconnected youths." A worker counts as "disconnected" if they're between the ages of 16 and 25 and haven't attended school or had regular employment in the past six months.

Increases Capital Gains -- Individuals who invest in small businesses over the next few years will get a nice break on their capital-gains taxes. If you buy stock in a small business, hold it for at least five years, and then sell it, current tax law allows you to exclude 50% of your gains (within certain limits). The stimulus bill increases that exclusion to 75% - but only for stock issued after the bill is enacted.

Expands Microloan Program -- One of the SBA's lesser-known loan programs focuses on microloans of up to \$35,000. The program requires applicants to apply through nonprofit community organizations. Those institutions vet applicants and make the loans, but the SBA makes money available to the community groups to finance their lending. Last year, the SBA funded loans totaling \$20.2 million through the microloan program. The stimulus bill allocates an additional \$6 million to directly fund microloans this year, plus \$24 million for marketing and management of the microloan program.

Department / Program Area Amount Includes Infrastructure Opportunities for Small Businesses - Small firms can take advantage of other parts of the stimulus package, as well. For instance, there are major investments in infrastructure, broadband, green technologies, home winterization incentives, etc., which can benefit large and small businesses alike. Here are some dollar figures for these expenditures:

- 27.5 billion for road construction projects
- \$26 billion to local school districts to enable them to have "21st century classrooms"

- \$7.2 billion for broadband access to underserved areas
- \$15 billion for scientific research
- \$19 billion for health information technology investments
- \$30 billion for improving the nation's electricity grid and other energy improvements
- \$5 billion to help weatherize homes for low-and moderate-income homeowners

Transportation

- Roads and Bridges: provides \$27.5 billion for modernizing roads and bridges, requires states to obligate at least half of the highway/bridge funding within 120 days;
- Public Transit and Rail: provides \$8.4 billion for investments in transit systems, \$8 billion for investment in high-speed rail, and \$1.3 billion for Amtrak capital needs. Includes funds for new construction of commuter and light rail, modernizing existing transit systems, and purchasing buses and equipment needed to increase public transportation and improve intermodal and transit facilities. The \$8 billion for high-speed rail was not included in either the House or Senate-passed versions;
- Aviation: \$1.3 billion to improve the nation's aviation infrastructure. Includes \$1.1 billion for the Airport Improvement Program; and
- General Transportation: \$1.5 billion for discretionary grants for capital investments in surface transportation infrastructure including roads, bridges, tunnels, rail and ports.
- Failure to maintain effort: The Department of Transportation portion of the legislation includes maintenance effort clause for the states to ensure that states don't substitute economic recovery funds for current state transportation funds.

Dams

- Small watershed dams rehabilitation: \$50 million for the Natural Resources Conservation Service
- Economic Development Administration: \$150 million

Water and Environment

- Army Corps of Engineers: \$4.6 billion to improve the nation's water resources infrastructure
- Drinking Water and Wastewater: \$4 billion for Clean Water State Revolving Loan Fund and \$2 billion for the Drinking Water State Revolving Loan Fund to finance water infrastructure improvements
- Superfund and Brownfields: \$900 million for EPA's nationwide environmental cleanup programs
- Waste: \$1.28 billion to support \$3.8 billion in loans and grants for needed water and waste disposal facilities in rural areas
- Bureau of Reclamation: \$1 billion to provide clean, reliable drinking water to rural areas and to ensure adequate water supply to western localities impacted by drought
- International Boundary Water Commission: \$220 million for the water quantity program to meet immediate repair and rehabilitation requirements

Science and Technology

- National Science Foundation: provides \$3 billion for basic research in fundamental science and engineering
- Department of Energy's Office of Science: provides \$1.6 billion for research in such areas as climate science, biofuels, high-energy physics, nuclear physics and fusion energy sciences
- Department of Energy's Advanced Research Project Agency-Energy (ARPA-E): provides \$400 million to support high-risk, high-payoff research into energy sources and energy efficiency in collaboration with industry
- National Institute of Standards and Technology (NIST): provides \$580 million including the Technology Innovation Program and the Manufacturing Extension Partnership

Energy

- Electricity delivery and energy reliability: \$4.5 billion to modernize the electric grid to include demand responsive equipment and enhance security and reliability of energy infrastructure
- General Services Administration: \$4.5 billion to convert GSA facilities to High Performance Green Buildings

Education

- \$40.6 billion within the State Fiscal Stabilization Fund: Direct payment to local school districts which can be used for school modernization, preventing cutbacks, preventing layoffs, or other purposes

Parks and Recreation

- Bureau of Land Management: \$180 million for constructing, reconstruction, decommissioning and repair of roads, bridges, trails, property and facilities
- Fish & Wildlife Service: \$115 million for construction of roads, bridges, trails, property and facilities
- National Park Service: \$735 million for deferred maintenance and repair and restoration of roads and construction of facilities
- Bureau of Indian Affairs: \$450 million for repair and restoration of roads and replacement of school construction
- Department of Agriculture, Forest Service: \$650 million for priority road, bridge and trail maintenance, including related watershed restoration and ecosystem enhancement projects

Tax Provisions

- 3% withholding: The legislation contains a 1-year delay in the implementation of the 3% withholding on contracts for government services
- Qualified School Construction Bonds: The bill creates a new category of tax credit bonds for the construction, rehabilitation, or repair of public school facilities or for the acquisition of land on which a public school facility will be constructed
- Tax Credit Bond Option for State and Local Governments ("Build America Bonds"): For 2009 and 2010, the bill would provide State and local governments with the option of issuing a tax credit bond instead of a tax-exempt governmental obligation bond. Because the market for tax credits is currently small given current economic conditions, the bill would allow the State or local government to elect to receive a direct payment from the Federal government equal to the subsidy that would have otherwise been delivered through the Federal tax credit for bonds

MARK YOUR CALENDARS

Aug 19-22 - Save the Date: California Hispanic Chambers of Commerce State Convention



Join us at the Location: US Grant Hotel located at 326 Broadway, San Diego, CA. The CHCC serves as the leading Hispanic statewide business and professional organization promoting the interests of more than 720,000 Hispanic businesses and over 65 local Hispanic chambers in California. The goal of the CHCC's Annual Convention is to elevate discussion and participation among Hispanic business owners, corporate business leaders, community leaders, and government officials to address issues of relevance to the Hispanic business

community.

The CHCC State Convention is the premier minority/ethnic business convention in California, offering participants the opportunity to learn the latest trends in business development, network with outstanding business professionals, and gain insights into growing and maintaining a successful business. Throughout the convention, participants have the opportunity to celebrate the educational, political, and economic success of the Hispanic community.

Convention participants will be exposed to some of the most dynamic, enterprising and informative speakers discussing current issues pertinent to the economic growth and development of California business and our communities. Past convention speakers include: Arnold Schwarzenegger, Governor of California; California Attorney General Jerry Brown; Former Governors Gray Davis and Pete Wilson; Former SBA Administrator Hector Barreto; Oscar, Grammy and Tony Award winning Actress Rita Moreno; Linda Alvarado, owner of the Colorado Rockies; and many more.

More details at www.cahcc.com

PROCUREMENT

Caldecott Pre-Bid on July 8th in Oakland

We invite you to attend the Caldecott Pre-bid on July 8, 2009 at the Park Plaza Hotel located on 150 Hegenberger Road, Oakland CA. The event starts at 1:00 pm and ends at 4:00 pm. The project was advertised on May 18, 2009 and it is schedule to go out to bid on Aug. 8, 2009. We strongly encourage you to come and meet the planholders. Registration is at the door. Please forward to anyone who might be interested in attending. This is a Recovery Act Funded Project. If you'll like to take a look at the list of bid items and plans and specs, follow the link below and search for 04-294914.

http://www.dot.ca.gov/hq/esc/oe/weekly_ads/attach_b.php?sort=a

Project Location -- The existing three bores of the Caldecott tunnel are located on the border of Alameda and Contra Costa counties in the San Francisco Bay Area. It carries State Route 24 (SR-24) traffic through the Berkeley Hills, and serves as a major commuter access route.

Project Overview -- The proposed project is to construct a 2-lane fourth bore tunnel north of the existing three bores. The new tunnel clear width is 12.58 m (41.25 ft), and the total length is 1,033 m (3,389 ft). Seven cross-passages will be constructed to connect the third and fourth bores to serve as emergency exits. In addition the project includes the following elements:

- Construction of retaining walls and temporary and permanent soundwalls
- Various roadway improvements
- Demolition of the existing maintenance building and construction of a new 2-story operations and maintenance building
- Installation of operations, communications and emergency systems

Project Goals

- Improve mobility for motorists and emergency crews along State Route 24 via the Caldecott tunnels
- Reduce delays and improve travel times
- Eliminate the need for daily tunnel lane reversals and merges
- Enhance safety for the traveling public and Caltrans maintenance workers

For more information, contact Adriana Harris, CALTRANS - Small Business Program, at 510-286-7110 or by email at adriana_harris@dot.ca.gov

Jul 30 — Financial Services Consortium Presents Let's Do Business 2

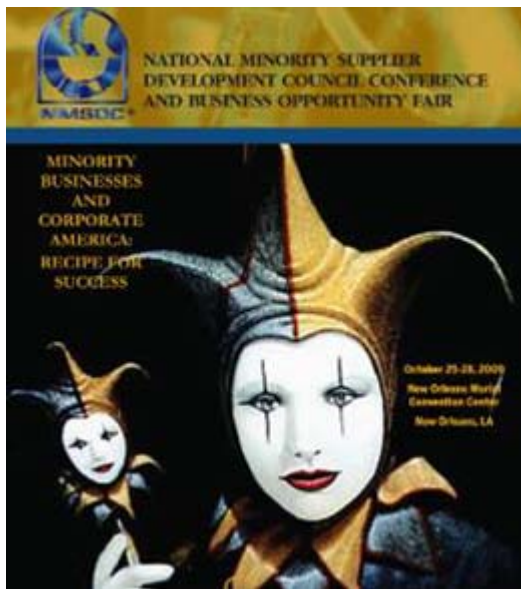
Let's Do BUSINESS

"Let's Do Business" is an event geared towards reviewing Supplier Diversity Contract Bid Opportunities with Diverse Businesses.

A Financial Services Consortium with their "prime" financial service suppliers, in partnership with a coalition of community based organizations will host a one day business development forum to

review contract opportunities for qualified diverse suppliers on Thursday, July 30, 2009 from 7:30AM to 5:30PM at Westin Bonaventure Hotel - Downtown Los Angeles located at 404 S. Figueroa St. Los Angeles, CA 90071. Details at <http://www.ldb2.com>.

Oct 25-28 — Save the Date: National Minority Supplier Development Council Conference and Business Opportunity Fair, New Orleans



Join us in New Orleans, Louisiana, at the 2009 National Minority Supplier Development Council Conference and Business Opportunity Fair, October 25 through 28, at the New Orleans Morial Convention Center. We hope that you will be one of the more than 7,000 corporate executives, minority business owners and government officials who will attend NMSDC's biggest event of the year. This year's Conference will deliver the most up-to-date information on minority business development.

Nationally-renowned speakers at Power Breakfasts, Luncheons, Plenary Sessions and Workshops with Corporate CEO's, Purchasing Executives, Minority Entrepreneurs, Government Decision-makers, and many other national experts on minority supplier development. Program includes Business Opportunity Fair on Monday only with more than 850 corporate and minority business booths.

This is the only event of its kind – one that brings together the best of meetings, special events and minority businesses and corporations! This year's Conference program, coupled with the Business Opportunity Fair, is an opportunity you can't afford to miss. A leader in minority business development for 37 years, NMSDC has made great strides in providing increased procurement and business opportunities for Asian, Black, Hispanic and Native American-owned businesses of all sizes.

Pre-registration discount available through Sep 11th. Full Conference Pass, Day Pass, and Business Opportunity Fair Only Pass are available. For additional details, visit <http://www.nmsdconline.com/>

The SFHCC recommends the Iberville Suites (<http://www.ibervillesuites.com/>) is the French Quarter like you've never seen it before. Located in the heart of the historic French Quarter, The Iberville Suites provides the ultimate in comfort and luxury. Spacious French Quarter suites with distinct living and sleeping areas include all the finest amenities. Our location puts you where you want to be, just steps from all the fine dining, live music and entertainment in the Vieux Carré. Plus, you'll enjoy a

complimentary breakfast each morning! The Iberville Suites shares its building with The Ritz-Carlton New Orleans, and our guests take advantage of The Ritz-Carlton Spa, along with the acclaimed restaurants and bars, including the French Quarter Bar (FQB), and M² with resident jazz trumpeter Jeremy Davenport, the restaurant that's the talk of the town. A discounted rate is available now on Orbitz.com for \$109, discounted from \$149-\$169 and is a 5 minute walk on Canal from the convention hotel.

Pacific Gas & Electric Seeks Contractors

The California Hispanic Chambers of Commerce (CHCC), has been working with Pacific, Gas & Electric Company (PG&E) to identify companies to bid on upcoming contract opportunities. Currently, the CHCC needs your assistance in identifying the following:

1. Identifying six (6) companies in the PG&E service delivery area, preferably with a history/background in providing services to other utilities.
2. The companies referred need to have expertise in one of the following areas:

Areas of Work - NAICS Codes

- Transmission & Distribution - construction 541330 / 237110 / 237120 / 238910
- Substation Work - engineering 333613
- Trenching & Paving - 238110 / 238140 / 238990
- Hydro, and power plant experience - 237130 / 237990

***We ask that the above companies have a background with other utilities

- Nuclear engineering, project management, construction, and furniture - 238220 / 238290 / 236210 / 237110

***In most cases, these companies must also have a Nuclear background

- SAP consultants that have worked specifically with utilities - 541611 / 541614
- Diverse rental car company and diverse GM dealer - 441110

3. All companies should be certified through the California Public Utilities Commission Supplier Clearing House.

4. All companies must complete CHCC's Procurement Participant Questionnaire. (Questionnaire available at http://www.cahcc.com/procurement_questions.pdf)

Please send any information about potential companies to CHCC's Director of Programs & Administration Sophia Garcia at sophia@cahcc.com. If you have any questions, please do not hesitate contact Sophia at 916-444-2221.

EVENTS BY OTHER ORGANIZATIONS

June 30 - SBA Program / Small Business Administration workshop

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.

6/30/2009 6:00PM - 8:30PM/ TALLER: "QUE HACER CUANDO EL BANCO LO RECHAZA!"

¿Tienen problemas para financiar sus deudas?, ¿Requiere dinero en efectivo en un corto plazo? Estos y más temas serán discutidos en el taller: "QUE HACER CUANDO EL BANCO LO RECHAZA!"

Aprenda cómo adquirir más capital circulante sin incrementar la deuda de su negocio por medio de programas de financiamiento alternativo tales como el financiamiento de cuentas por cobrar ("factoraje") y el financiamiento de órdenes de compra.

Conferencista: Marguerite Cueto, experta en factoraje

¡Inscríbete en Avanza En El Sitio Web!: www.acteva.com/go/sba ó

Llama: SBA, Benny Gutiérrez (415) 744-8498 o Paul Morales (415) 744-6788

June and July SCORE Workshops

See Course Descriptions at sfscore.org. Register online at www.acteva.com/go/sfscore

June Workshops

June 29: How to Start and Manage a Small Business - 8:30 a.m. to 5:00 p.m.

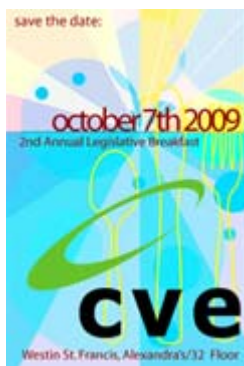
July is a full month - check out our calendar at www.sfscore.org

NEW: Tuesday July 14 - 10 am to noon. Hi-Tech, Low-Cost - Using the Computer to Manage Your Business Cheaply and Effectively

Fee: \$20 in advance or \$25 at door.

Keeping costs low and practicing good management are essential to any small business. The computer has become the only way to operate a business efficiently using: spreadsheets, accounting software, a website, new marketing techniques, collaboration and online payments. Learn which of these and other basic computer practices you should consider for your business and how to set them up at low or no cost

Oct 7 — Save the Date: Legislative Breakfast



Community Vocational Enterprises (CVE, Inc.) is hosting its second annual legislative breakfast at the Westin St. Francis Hotel. Join San Francisco's political, business, and community leaders in continuing a dialogue about workforce development for individuals with disabilities. Breakfast will be served from 8:00-10:00 am, with speakers, presentations, and awards beginning at 8:30 am. This is a great opportunity to enjoy fine dining in a beautiful setting overlooking downtown San Francisco, interact with your local business and political community, and continue to advance the community of San Francisco as a whole.

[Click here](#) to purchase tickets or become a table sponsor at the Legislative Breakfast.

JOB POSTING

Univision Radio seeks Account Executives

Univision Radio is looking for exceptional Account Executives who have experience in radio, TV, cable, newspaper, or media sales. Bilingual (Spanish/English) preferred. Computer skills, ability to generate new business, great communication skills, and multi-tasker is needed. Please forward resumes to sfrjobs@univisionradio.com.

FEATURED MEMBERS

Hotels

Cartwright Hotel

524 Sutter Street
San Francisco CA, 94109
P: 415-983-6237
F: 415-983-6244
W: www.cartwrighthotel.com

Holiday Inn

1500 Van Ness Avenue
San Francisco CA, 94109
P: 415-447-3008
F: 415-441-8346
W: www.sfhigg.com

Joie de Vivre Hotels

567 Sutter St.
San Francisco CA, 94102
P: (415) 248-5945
F: (415) 835-0311
W: www.jdvhotels.com

Queen Anne Hotel

1590 Sutter Street
San Francisco CA, 94109
P: 415-441-2828
F: 415-775-5212
W: www.queenanne.com

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. We welcome additions to the San Francisco Hispanic Chamber of Commerce.

Memberships can be purchased online at: <http://sfhcc.com/members/join.html>

David Contreras

425 Market Street Fl 17
San Francisco, CA 94105
Individual Membership

Luna's Montessori Bilingual School

1247 Park Ave.
Alameda, CA 4501
Education

P: 510-521-2354

W: <http://www.lunasmontessori.com>**Melange Cleaning**

300 Fremont Avenue Unit A
Pacifica CA, 94044
Janitorial Services

P: 510-685-2241

W: <http://www.melangecleaning.com>**Michael Wilk Architecture**

833 Market Street, #805
San Francisco, CA 94103
Architects

P: 415-839-9594

F. 415-904-8388

W: <http://www.wilkarch.com>**Scriptainternational**

1851 Vallejo Street, Suite 101
San Francisco, CA 94123
Translators & Interpreters

P: 415-730-7261

W: <http://www.scriptainternational.com>