

SMALL BUSINESS EXCHANGE

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35 YEARS

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January 2, 2020

The State of Women in the Construction Industry in 2020



[Article was originally posted on www.constructconnect.com]

By: *Holly Welles,*

Women have been getting into more diverse fields over the last few decades. Maybe the trend is because of changing ideologies or the economic situation, or maybe there's just a need for more workers in these areas. Whatever the reason, women are starting to put their marks in industries that were previously dominated by men.

The construction industry has changed a lot in the last decade. Rapidly advancing technology has created a lot more positions to be filled, and gender is not an issue. All around the world, women have stepped up to fill those vacant roles.

Changes in Construction Employment Over the Decades

Women in construction have been rising in numbers since 1985. Things peaked in 2006 when there were 1.1 million women in the construction industry in the United States.

In subsequent years, the numbers have fluctuated, likely due to the economic crisis in America after 2008. As of 2017, when an estimated 971,000 women worked in construction, 9.1% of them made up the entire industry in the United States.

Around the world, the numbers are slightly different and speak to the possibility of changes in U.S. recruitment and retention. Currently, Australia leads the way with 15.9% of the construction workforce being women. Japan falls close behind, with women making up 15% of the industry. These numbers are impressive considering the significant gap seen in North America.

Increasing Wages and Incentives

While not a very large demographic, women in construction still make 95.7% of the pay their male counterparts earn. This wage gap is in stark contrast to the 82% that's seen across all industries in entirety. For women, construction offers a lot of opportunities that most other male-dominated fields seem to be less able to provide.

Some of these extra incentives were helped along by organizations like NEW, Nontraditional Employment for Women, which was established in New York City in 1978 for low-income women. Across the United States and around the world, there are workforce development programs like NEW that open the door for women wanting to break into these industries.

They exist not only to help women enter these roles but also to build these industries up by looking beyond gender and toward the bigger picture.

Acceptance in the Construction Industry

In a 2019 CNBC story by Courtney Connley, Amanda Gray, national architectural and commercial account manager for The Dow Chemical Co., shared stories about trying to prove her authority during meetings. She said that in those instances, most of the men support her in the face of demeaning behavior.

In response to one situation where a male consultant tried to quiz her on basic construction knowledge, she said, "The good thing is I had built credibility with these people in the past and someone stepped in and said, 'I can't believe you would ask her that question.'"

Acceptance among co-workers is a hit-or-miss venture that must be carried out one step at a time. Women undoubtedly will continue to face challenges in a male-dominated workforce. Fortunately, the industry is increasingly accepting women and providing the tools they need to thrive.

This can be seen in the increase in supplies aimed to meet women's needs. Recently, there have been pushes to provide more lines of safety apparel made for female construction workers specifically, such as gloves, hard hats, and soft-shell jackets. This equipment must fit correctly, or it could become a detriment to safety rather than an aid. When these supplies aren't available, companies send the message that they aren't prepared to hire women.

Recruiting and Retaining More Women in Construction

The construction labor shortage has made rethinking recruitment efforts a necessity. This also makes the time ripe for organizations to further explore how to help women find success in the construction workforce.

The Canadian Apprenticeship Forum has recently launched a task force comprised of 48 organization representatives across the trades. Their strategy is to supply companies and colleges with best practices to increase the participation and retention of women in these programs. Then, they hope to track outcomes and provide actionable data on strategies discussed for years.

Construction and trade organizations can start taking real action in 2020 to encourage more



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Continued on page 5

A Celebration of the life of Stephanie Lazio Cincotta

Stephanie Lazio Cincotta
1928 - 2019

Stephanie Lazio Cincotta, born in San Francisco 1928, an extraordinary woman of many talents, and longtime resident of San Rafael, died at home at the age of 91 on December 19, 2019. First and foremost Stephanie was a child of God who counted on her faith to help her through life. She married Serge L. Cincotta in 1948. In 1968 Stephanie became a Marine Corp Momma. In 1969 her title was extended to Gold Star Mother, compliments of her son, Tommy. Stephanie stepped up as the family anchor. When the sea was churning, the boat was drifting, she was the calm resilient force that held everything in place. Stephanie was a strong and kind woman who reflected another time. She valued the people around her. She was a lady who seemed to navigate by the Spirit of God within her, rather than what anyone presented to her. She was savvy, soaking up the lessons of the past to run a successful business (Alioto-Lazio Fish Co.) in a place that spits out the weak and unprepared.

She was a good person, the kind you could rely on - salt of the sea, a beam of light on a foggy night. She is preceded in death by her parents, Tom and Annetta Lazio, her loving husband, her son, PFC Thomas A. Cincotta (Silver Star Recipient), her brother, Lorenzo Lazio and one grandson. She is survived by her loving children, Mary Ann (Robert) Shepherd, Stephanie T. (Eric) Jorgensen, Annette (Thomas) Traverso, S. Joseph (Rebecca) and Angela; nine grandchildren, five great grandchildren, her brother, Lawrence Lazio, and brother-in-law, Antone G. Cincotta Jr. along with nieces and nephews. Finally, she is survived by her loving sons of USMC Lima Unit 3/9. Rosary service 7 P.M on Tuesday, January 7th, 2020 followed by Funeral Mass Wednesday the 8th at 10 A.M. both at Saint Sebastian Catholic Church 373 Bon Air, Greenbrae, CA 94904. In lieu of flowers, Mom preferred Spiritual Bouquets or donations to either St. Vincent de Paul dining room in San Rafael or the Shrine of St. Jude in San Francisco. Monte's Chapel Of The Hills San Anselmo 415-453-8440



Business Toolkit

Care to Establish and Succeed in a Remote Career? Here's What to Focus Upon

[Article was originally posted
<https://goremotely.net/>]

A general statement that every worker in the world wants a better work-life balance is undeniably and unequivocally true. Each profession, no matter how much you enjoy it, takes a toll on your body and mind. This especially resonates with those working 9-to-5, having to attend countless monotone meetings, and working with larger collectives.

Pursuing a successful career can be formatted in a more flexible, healthier, less stressful, and overall more productive way. Millions of companies are of this opinion as well. This is why they start to introduce or have fully embraced the <https://goremotely.net/blog/remote-working-statistics>

What is Remote Work?

Everything you need to know about it is already in its name. It means you get to work on your schedule, from your own choice of location, as long as you get the work done.

There is an increased level of freedom, from little things such as not having to be dressed formally (but rather in that old pair of pajamas you adore) or being able to take as many breaks as you want, to much more important conveniences such as curving all that stress from commuting and coworking and tailoring your days to personal habits.

Why Corporates Let People Work This Way?

It is much more convenient for everyone - both employers and employees. The corporate, however, focus on sparing massive amounts of money they have to spend on maintaining a professional environment, while your reasons are more personally related.

Namely, once your company gives you a partly-remote or a full remote schedule, they get to save on employees' transportation costs, utilities, office supplies, etc. For one person, these costs are invisible. For, say, 200 workers, the costs are quite significant.

Also, studies say that people get much more productive this way. Once they don't have to be worried about what is happening back home during their workhours, their focus and work stamina skyrocket.

What Are Some of the First Steps?

Well, first and foremost, you'll have to bear in mind that research is key. Before you consider venturing into a remote career, it is best to invest a fair portion of your time in getting as informed as possible. In the age of the internet, we are lucky to have pages and pages of people's thoughts, experiences, and opinions at the tip of our fingers.

Try to utilize all of this info by soaking up whatever you can. Do not just focus on the positive, but rather scrutinize every aspect of this work model. People rarely find it is not for them; still, you know your habits best.

Once you decide to try the model, examine if remote work is available at your company. The old

saying says, 'Ask, and you shall be given.' Your employer could be happy to help you raise your productivity and work-life balance. If the company has no remote work policy and you are stubborn to reap the benefits of telecommuting, you can always jump to another, remote work-oriented company.

If you start working remotely, make sure to set your priorities straight. Remember the main reasons why you nosedived into a remote career. If you want to focus on your health and overall wellness, use the extra time to improve your habits - work out, sleep well, eat healthily, and dismiss any smaller stress effectors. You are soon to experience the change brought to your life by a much less strict timetable.

In case the family is your priority, plan your workdays accordingly. Taking care of your children, putting time and effort into their nourishment, education, and overall upbringing is incredibly important and will take a massive chunk of your day.

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Access to Capital

Ready to Grow Your Business?

How to Get a Small-Business Loan in 5 Steps

[Article was originally posted on www.nerdwallet.com]

By Steve Nicastro & Teddy Nykiel

1. Ask yourself, why do I need this loan?

Lenders will ask you this question, and your answer will likely fall into one of these four categories:

- To start your business.
- To manage day-to-day expenses.
- To grow your business.
- To have a safety cushion.

2. Decide which type of loan is right for you.

Your reasons for needing the loan will dictate the type of small-business loan you get.

If you're starting a business, it's virtually impossible to get a loan in your company's first year.

Lenders require cash flow to support repayment of the loan, so startups are typically immediately disqualified from financing.

Instead, you'll have to rely on business credit cards, borrowing from friends and family, crowdfunding, personal loans or a microloan from a nonprofit lender. Here's more information on startup business loans.

For businesses with a year or more of history and revenue, you have more financing options, including SBA loans, term loans, business lines of credit and invoice factoring.

3. Determine the best type of small-business lender.

You can get small-business loans from several places, including banks, nonprofit microlenders and online lenders. These lenders offer products including term loans, lines of credit and accounts receivable financing.

You should approach small-business-loan shopping just as you would shopping for a car, says Suzanne Darden, a business consultant at the Alabama Small Business Development Center.

Once you determine which type of lender and financing vehicle are right for you, compare two or three similar options based on annual percentage rate (total borrowing cost) and terms. Of the loans you qualify for, choose the one with the lowest APR, as long as you are able to handle the loan's regular payments.

Use banks when:

- You can provide collateral.
- You have good credit.
- You don't need cash fast.

Traditional bank options include term loans, lines of credit and commercial mortgages to buy properties or refinance. Through banks, the U.S.

Small Business Administration provides general small-business loans with its 7(a) loan program, short-term microloans and disaster loans. SBA loans range from about \$5,000 to \$5 million, with an average loan size of \$371,000.

Small businesses have a tougher time getting approved due to factors including lower sales volume and cash reserves; add to that bad personal credit or no collateral (such as real estate to secure a loan), and many small-business owners come up empty-handed. Getting funded takes longer than other options — typically two to six months — but banks are usually your lowest-APR option.

Use microlenders when:

- You can't get a traditional loan because your company is too small.

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California Sub-Bid Request Ads



An Equal Opportunity Employer
is requesting quotations from all qualified
DBE

Professional services, sub-contractors, material suppliers and trucking for the following project:
Contract No. 03-3F5404

FURNISH PRECAST PRESTRESSED CONCRETE SLAB & PLACE STRUCTURAL CONCRETE

CONSTRUCTION ON STATE HIGHWAY IN SACRAMENTO COUNTY NEAR GALT ON ROUTE 99 FROM NORTH MINGO ROAD TO SOUTH OF ARNO ROAD OVERCROSSING AND IN SACRAMENTO ON ROUTE 160 AT AMERICAN RIVER BRIDGE.

Bid Closing Date: JANUARY 8, 2020 @ 2:00 PM

DBE GOAL: 17%

CONTACT:

David Aboujudom
Brosamer & Wall Inc.
1777 Oakland Blvd, Suite 300
Walnut Creek, California 94596
PH: 925-932-7900 FAX: 925-279-2269

PROJECT SCOPE:

We are requesting bids for the following trades and/or material suppliers:

Brosamer & Wall Inc., is requesting quotes from all qualified subcontractors and suppliers including certified DBE firms for all items of work type, including but not limited to:

- | | | |
|---|-------------------------|-----------------------------|
| • AC DIKE | • ELECTRICAL | • ROADSIDE SIGNS |
| • AGGREGATE BASE AND ASPHALT PAVING | • EROSION CONTROL | • ROCK SLOPE PROTECTION |
| • BIOLOGIST | • FENCE | • SCHEDULING |
| • CIDH | • JOB SITE MANAGEMENT | • STREET SWEEPING |
| • CLEAN & GRUB | • JOINT SEAL | • STRUCTURE CONCRETE |
| • CONCRETE BARRIER | • LEAD COMPLIANCE PLAN | • SWPPP |
| • CONSTRUCTION AREA SIGNS | • METAL BEAM GUARD RAIL | • TEMPORARY CREEK DIVERSION |
| • DEMOLITION | • NOISE MONITORING | • TRAFFIC CONTROL |
| • DRAINAGE PIPES | • PERMANENT STRIPING | • TRUCKING |
| • DRILL AND BOND DOWELS | • PILE DRIVING | |
| • EARTHWORK/ROADWAY/
STRUCTURAL EXCAVATION | • PRECAST CONCRETE | |

For the complete list of the Actual Project Bid Items go to:
<http://ppmoe.dot.ca.gov/des/oe/weekly-ads/oe-biditems.php?q=03-3F5404>

Requirements: Brosamer & Wall, Inc. will work with interested subcontractors/suppliers to identify opportunities to break down items into economically feasible packages to facilitate DBE Participation. Brosamer & Wall, Inc. is a union signatory contractor. Subcontractors must possess a current contractor's license, insurance coverage and worker's compensation for the entire length of the contract.

All subcontractors will be required to sign our standard Subcontract Agreement. 100% payment and performance bonds may be required. If you have any questions regarding this project or need assistance in obtaining/waiving insurance, bonding, equipment, materials and/or supplies please call or email David Aboujudom contact information below.

Plans and specifications can be viewed at our office located at 1777 Oakland Blvd Suite 300, Walnut Creek, Ca. 94596 or at no cost from Caltrans website. B&W will also make plans electronically please email daboujudom@brosamerwall.com for free online link. Brosamer & Wall INC., intends to work cooperatively with all qualified firms seeking work on this project. If you are interested in submitting a subcontractor bid for this project, you may contact DAVID ABOUJUDOM at 925-932-7900 or fax us your quote at 925-279-2269. PLEASE SUBMIT A COPY OF YOUR CURRENT DBE CERTIFICATION WITH YOUR BID. Subcontractors, Dealers/Suppliers and Brokers please provide your designation code to us on or before the bid date. B&W, INC., IS AN EQUAL OPPORTUNITY EMPLOYER

Chumo Construction, Inc.

14425 Joanbridge Street, Baldwin Park, CA 91706
Phone: (626) 960-9502 • Fax: (626) 960-3887
Email: Office@Chumoconstruction.net
Contact: George Chumo

Sub-Bids Requested From Qualified
DBE Subcontractors & Suppliers

FOR CONSTRUCTION ON STATE HIGHWAY IN ORANGE COUNTY IN LAGUNA BEACH AND IRVINE FROM 0.1 MILE SOUTH OF ROUTE 73/133 SEPARATION TO ROUTE 133/241 SEPARATION IN DISTRICT 12 ON ROUTE 133

Location: 12-Ora-133-R3.9/13.6
Contract No. 12-0N6604

Bid Date: 01-07-2020 @ 2:00 PM

We have information about the plans, specifications, and requirements in our office located at 14425 Joanbridge Street, Baldwin Park, CA. Please call to arrange an appointment, our office hours are 8:00 am to 4:30 pm. Copying services are available.

100% Performance and Payment Bonds with a surety company subject to approval of Chumo Construction Company, Inc. are required of subcontractors for this project. Chumo Construction will pay bond premium up to 1.5%. Subcontractors will be required to abide by terms and conditions of the AGC Master Labor Agreements and to execute an agreement utilizing the latest AGC Standard Long Form Subcontract incorporating prime contract terms and conditions, including payment provisions. Chumo Construction's listing of a Subcontractor is not to be construed as an acceptance of all of the Subcontractor's conditions or exceptions included with the Subcontractor's price quote. Chumo Construction requires that Subcontractors and Suppliers price quotes be provided at a reasonable time prior to the bid deadline to enable a complete evaluation. For assistance with bonding, insurance, lines of credit, equipment, materials and/or supplies contact George Chumo at (626) 960-9502.

Chumo is an equal opportunity employer



Proven Management, Inc.
225 3rd Street, Oakland, CA 94607
Phone: 510-671-0000 • Fax: 510-671-1000

Requests proposals/quotes from all
qualified (DBE) Certified subcontractors,
suppliers, and truckers.

SOUTHGATE ROAD REALIGNMENT FOR CONSTRUCTION ON STATE HIGHWAY City & County of San Francisco Transportation Authority

Bids: January 14, 2020 @ 1pm

SUBCONTRACTING GOAL: DBE - 16%

The work in this contract includes but is not limited to: Traffic Control; SWPPP; Earthwork & Landscape; Erosion Control; Subbases & Bases; Aggregate / Concrete Bases; Surfacing & Pavements; Asphalt Conc.; Structures; Ground Anchors & Soil Nails; Earth Retaining Systems; Temp. Structures; Piling; Conc. Structures; Rebar; Structural Steel Coatings; Drainage Facilities; Subsurface Drains; Misc. Drainage Facilities; Misc. Construction; Conc. Curbs & Sidewalks; Misc. Metal; Fences; Traffic Control Devices; Signs & Markers; Railings & Barriers; Electrical; Concrete; Geosynthetics; Building Construction; Building Demo.

Bonding, insurance, lines of credit and any technical assistance or information related to the plans & specifications & requirements for the work will be made available to interested DBE certified suppliers & subcontractors.

Assistance with obtaining necessary equipment, supplies, materials, or related assistance or services for this project will also be offered to interested DBE certified suppliers, subcontractors, truckers. PMI is signatory to the Operating Engineers, Carpenters, and Laborers Collective Bargaining Agreements.

100% Payment & Performance bonds will be required from a single, Treasury-listed surety company subject to PMI's approval. PMI will pay bond premium up to 1.5%. Subcontractors awarded on any project will be on PMI's standard form for subcontract without any modifications. For questions or assistance required on the above, please call.

We are an Equal Opportunity Employer

You can view more ads at
[www.sbeinc.com/advertising/
sub_bid_requests.cfm](http://www.sbeinc.com/advertising/sub_bid_requests.cfm)



California Sub-Bid Request Ads

DESILVA GATES CONSTRUCTION

11555 Dublin Boulevard • P.O. Box 2909
Dublin, CA 94568-2909
(925) 829-9220 / FAX (925) 803-4263
Estimator: JIM YACKLEY
Website: www.desilvagates.com
An Equal Opportunity/
Affirmative Action Employer

DeSilva Gates Construction (DGC)
is preparing a bid as a Prime Contractor
for the project listed below:

CALTRANS ROUTE 174 - CONSTRUCTION ON STATE HIGHWAY IN NEVADA COUNTY NEAR PEARDALE FROM MAPLE WAY TO YOU BET ROAD

Contract No. 03-4F3704,
Federal Aid Project No. ACHSST-P174(014)E
Disadvantaged Business Enterprise Goal
Assigned is 18%

OWNER:

STATE OF CALIFORNIA
DEPARTMENT OF TRANSPORTATION
1727 30th Street, Bidder's Exchange, MS 26,
Sacramento, CA 95816

REVISED BID DATE: January 8, 2020 @ 2:00 P.M.

DGC is soliciting quotations from certified Disadvantaged Business Enterprises, for the following types of work and supplies/materials including but not limited to:

AC DIKE, BIOLOGIST CONSULTANT, CLEARING AND GRUBBING/DEMOLITION, CONSTRUCTION AREA SIGNS, DEVELOP WATER SUPPLY, ELECTRICAL, EROSION CONTROL, FENCING, HYDROSEEDING, K-RAIL SUPPLIER, LEAD COMPLIANCE PLAN, MINOR CONCRETE, MINOR CONCRETE STRUCTURE, MISC. IRON AND STEEL, ROADSIDE SIGNS, ROADWAY EXCAVATION, COLORED HOT MIX ASPHALT, STRIPING, SWPPP/WATER POLLUTION CONTROL PLAN PREPARATION, TEMPORARY EROSION CONTROL, UNDERGROUND, TRUCKING, WATER TRUCKS, STREET SWEEPING, CLASS 2 AGGREGATE BASE MATERIAL, HOT MIX ASPHALT (TYPE A) MATERIAL, RUBBERIZED HMA (GAP GRADE) MATERIAL, ASPHALT OIL BINDER.

Plans and specifications may be reviewed at our offices located at 11555 Dublin Boulevard, Dublin, CA or 7700 College Town Drive, Sacramento, CA, or at your local Builders Exchange, or reviewed and downloaded from the ftp site at <ftp://ftp%25desilvagates.com:f7pa55wd@pub.desilvagates.com> (if prompted the username is [ftp@desilvagates.com](ftp://ftp%25desilvagates.com) and password is f7pa55wd) or from the Owner's site at www.dot.ca.gov/hq/esc/oe/weekly_ads/all_adv_projects.php

Fax your bid to (925) 803-4263 to the attention of Estimator Jim Yackley. If you have questions for the Estimator, call at (925) 829-9220. When submitting any public works bid please include your DUNS number and DIR number. For questions regarding registration for DIR use the link at www.dir.ca.gov/Public-Works/PublicWorks.html If you need DBE support services and assistance in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies or related assistance or services, for this project call the Estimator at (925) 829-9220, or contact your local Small Business Development Center Network (<http://californiasbdc.org>) or contact the California Southwest Transportation Resource Center (www.transportation.gov/osdbu/SBTRCs). DGC is willing to breakout portions of work to increase the expectation of meeting the DBE goal.

At our discretion, 100% Payment and 100% Performance bonds may be required as a subcontract condition. This will be a PREVAILING WAGE JOB. DGC is an Equal Opportunity/Affirmative Action Employer.

DESILVA GATES CONSTRUCTION

11555 Dublin Boulevard • P.O. Box 2909
Dublin, CA 94568-2909
(925) 829-9220 / FAX (925) 803-4263
Estimator: VICTOR LE
Website: www.desilvagates.com
An Equal Opportunity/
Affirmative Action Employer

DeSilva Gates Construction (DGC)
is preparing a bid as a Prime Contractor
for the project listed below:

CALTRANS ROUTE 280 - CONSTRUCTION ON STATE HIGHWAY IN SANTA CLARA AND SAN MATEO COUNTIES IN LOS ALTOS HILLS AND MENLO PARK FROM FOOTHILL EXPRESSWAY UNDERCROSSING TO 0.5 MILE NORTH OF SAND HILL ROAD OVERCROSSING

Contract No. 04-3J3204,
Federal Aid Project No. ACNH-280-1(150)E
Disadvantaged Business Enterprise Goal
Assigned is 19%

OWNER:

STATE OF CALIFORNIA
DEPARTMENT OF TRANSPORTATION
1727 30th Street, Bidder's Exchange, MS 26,
Sacramento, CA 95816

BID DATE: JANUARY 7, 2020 @ 2:00 P.M.

DGC is soliciting quotations from certified Disadvantaged Business Enterprises, for the following types of work and supplies/materials including but not limited to:

AC DIKE, COLD PLANE, CONCRETE BARRIER, CONSTRUCTION AREA SIGNS, ELECTRICAL, EROSION CONTROL, HAZARDOUS / CONTAMINATED MATERIAL, METAL BEAM GUARDRAIL, MINOR CONCRETE / TEXTURE PAVING, MINOR CONCRETE STRUCTURE, PCC GRINDING, STRUCTURAL CONCRETE APPROACH SLAB / INDIVIDUAL SLAB REPLACEMENT, ROADSIDE SIGNS, OBJECT MAKERS, STRIPING, SURVEY / STAKING, SWPPP / WATER POLLUTION CONTROL PLAN PREPARATION, TEMPORARY EROSION CONTROL, UNDERGROUND, VEGETATION CONTROL, TRUCKING, WATER TRUCKS, STREET SWEEPING, CLASS 2 AGGREGATE BASE MATERIAL, CLASS 1 PERMEABLE MATERIAL, HOT MIX ASPHALT (TYPE A) MATERIAL, RUBBERIZED HMA (OPEN GRADE) MATERIAL, RUBBERIZED HMA (GAP GRADE) MATERIAL.

Plans and specifications may be reviewed at our offices located at 11555 Dublin Boulevard, Dublin, CA or 7700 College Town Drive, Sacramento, CA, or at your local Builders Exchange, or reviewed and downloaded from the ftp site at <ftp://ftp%25desilvagates.com:f7pa55wd@pub.desilvagates.com> (if prompted the username is [ftp@desilvagates.com](ftp://ftp%25desilvagates.com) and password is f7pa55wd) or from the Owner's site at www.dot.ca.gov/hq/esc/oe/weekly_ads/all_adv_projects.php

Fax your bid to (925) 803-4263 to the attention of Estimator Victor Le. If you have questions for the Estimator, call at (925) 829-9220. When submitting any public works bid please include your DUNS number and DIR number. For questions regarding registration for DIR use the link at www.dir.ca.gov/Public-Works/PublicWorks.html If you need DBE support services and assistance in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies or related assistance or services, for this project call the Estimator at (925) 829-9220, or contact your local Small Business Development Center Network (<http://californiasbdc.org>) or contact the California Southwest Transportation Resource Center (www.transportation.gov/osdbu/SBTRCs). DGC is willing to breakout portions of work to increase the expectation of meeting the DBE goal.

At our discretion, 100% Payment and 100% Performance bonds may be required as a subcontract condition. This will be a PREVAILING WAGE JOB. DGC is an Equal Opportunity/Affirmative Action Employer.

DESILVA GATES CONSTRUCTION

11555 Dublin Boulevard • P.O. Box 2909
Dublin, CA 94568-2909
(925) 829-9220 / FAX (925) 803-4263
Estimator: ERIC ALLRED
Website: www.desilvagates.com
An Equal Opportunity/
Affirmative Action Employer

DeSilva Gates Construction (DGC)
is preparing a bid as a Prime Contractor
for the project listed below:

ANNUAL STREET MAINTENANCE PROJECT 18-XX WINCHESTER BOULEVARD STREET RESURFACING DBE Goal 16%

OWNER:

CITY OF CAMPBELL
70 N. First Street, Campbell, CA 95008

BID DATE: JANUARY 8TH, 2020 @ 3:00 P.M.

DGC is soliciting quotations from certified Disadvantaged Business Enterprises, for the following types of work and supplies/materials including but not limited to:

ADJUST IRON, COLD PLANE, CONSTRUCTION AREA SIGNS, ELECTRICAL, EMULSION SUPPLIER, EROSION CONTROL, MINOR CONCRETE, ROADSIDE SIGNS, STRIPING, TESTING, TRAFFIC CONTROL SYSTEM, TRUCKING, WATER TRUCKS, STREET SWEEPING, HOT MIX ASPHALT (TYPE A) MATERIAL, RUBBERIZED HMA (GAP GRADE) MATERIAL.

Plans and specifications may be reviewed at our offices located at 11555 Dublin Boulevard, Dublin, CA or 7700 College Town Drive, Sacramento, CA, or at your local Builders Exchange, or reviewed and downloaded from the ftp site at <ftp://ftp%25desilvagates.com:f7pa55wd@pub.desilvagates.com> (if prompted the username is [ftp@desilvagates.com](ftp://ftp%25desilvagates.com) and password is f7pa55wd) or from the Owner's Service site at QuestCDN, Quest Project No. 6598278, info@questcdm.com (952) 233-1632.

Fax your bid to (925) 803-4263 to the attention of Estimator Eric Allred. If you have questions for the Estimator, call at (925) 829-9220. When submitting any public works bid please include your DUNS number and DIR number. For questions regarding registration for DIR use the link at: www.dir.ca.gov/Public-Works/PublicWorks.html If you need DBE support services and assistance in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies or related assistance or services, for this project call the Estimator at (925) 829-9220, or contact your local Small Business Development Center Network (<http://californiasbdc.org>) or contact the California Southwest Transportation Resource Center (www.transportation.gov/osdbu/SBTRCs). DGC is willing to breakout portions of work to increase the expectation of meeting the DBE goal.

At our discretion, 100% Payment and 100% Performance bonds may be required as a subcontract condition. This will be a PREVAILING WAGE JOB. DGC is an Equal Opportunity/Affirmative Action Employer.

DESILVA GATES CONSTRUCTION

11555 Dublin Boulevard • P.O. Box 2909
Dublin, CA 94568-2909
(925) 829-9220 / FAX (925) 803-4263
Estimator: VICTOR LE
Website: www.desilvagates.com
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Affirmative Action Employer

DeSilva Gates Construction (DGC)
is preparing a bid as a Prime Contractor
for the project listed below:

SOUTHGATE ROAD REALIGNMENT - CONSTRUCTION ON STATE HIGHWAY IN THE CITY AND COUNTY OF SAN FRANCISCO ON YERBA BUENA ISLAND FROM THE YERBA BUENA TUNNEL TO 0.2 MILE EAST OF THE YERBA BUENA TUNNEL

SFCTA Contract No. 9/20-01,
Caltrans EA 04-3A6414
Project ID 0419000153,

Federal Aid Project No. BRLS-6272(047)
Disadvantaged Business Enterprise Goal Assigned is 16%

OWNER:

SAN FRANCISCO COUNTY
TRANSPORTATION AUTHORITY
1455 Market Street, San Francisco, CA 94103

BID DATE: JANUARY 14, 2020 @ 1:00 P.M.

DGC is soliciting quotations from certified Disadvantaged Business Enterprises, for the following types of work and supplies/materials including but not limited to:

BRIDGE DECK RESURFACING, BRIDGE, CLEARING AND GRUBBING/DEMOLITION, COLD PLANE, CONCRETE BARRIER, CONSTRUCTION AREA SIGNS, ELECTRICAL, EROSION CONTROL, FENCING, JOINT TRENCH, LANDSCAPING, LEAD COMPLIANCE PLAN, METAL BEAM GUARDRAIL, MINOR CONCRETE, MINOR CONCRETE STRUCTURE, PCC PAVING, ROADSIDE SIGNS, SIGN STRUCTURE, STRIPING, SWPPP/WATER POLLUTION CONTROL PLAN PREPARATION, TEMPORARY EROSION CONTROL, UNDERGROUND, TRUCKING, WATER TRUCKS, STREET SWEEPING, CLASS 2 AGGREGATE BASE MATERIAL, HOT MIX ASPHALT (TYPE A) MATERIAL.

Plans and specifications may be reviewed at our offices located at 11555 Dublin Boulevard, Dublin, CA or 7700 College Town Drive, Sacramento, CA, or at your local Builders Exchange, or reviewed and downloaded from the ftp site at <ftp://ftp%25desilvagates.com:f7pa55wd@pub.desilvagates.com> (if prompted the username is [ftp@desilvagates.com](ftp://ftp%25desilvagates.com) and password is f7pa55wd) or from the Owner's site at <http://www.bidexpress.com/>

Fax your bid to (925) 803-4263 to the attention of Estimator Victor Le. If you have questions for the Estimator, call at (925) 829-9220. When submitting any public works bid please include your DUNS number and DIR number. For questions regarding registration for DIR use the link at www.dir.ca.gov/Public-Works/PublicWorks.html If you need DBE support services and assistance in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies or related assistance or services, for this project call the Estimator at (925) 829-9220, or contact your local Small Business Development Center Network (<http://californiasbdc.org>) or contact the California Southwest Transportation Resource Center (www.transportation.gov/osdbu/SBTRCs). DGC is willing to breakout portions of work to increase the expectation of meeting the DBE goal.

At our discretion, 100% Payment and 100% Performance bonds may be required as a subcontract condition. This will be a PREVAILING WAGE JOB. DGC is an Equal Opportunity/Affirmative Action Employer.



California Sub-Bid Request Ads



5225 Hellyer Avenue, Suite #220
San Jose, CA 95138
Phone (408) 574-1400 • Fax (408) 365-9548
Contact: Randy Bonino
Email: estimating@graniterock.com

REQUESTING SUB-QUOTES FROM QUALIFIED SBE, Small DBE, Women Owned SBE, HUBZone SBE, Veteran-Owned SBE, Service Disabled Veteran Owned SBE SUBCONTRACTORS/ SUPPLIERS/TRUCKERS FOR:

South San Francisco Bay Shoreline Project IFB No. W912P720B0001
Owner: US Army Engineer District, San Francisco
Engineers' Estimate: \$53,000,000
BID DATE: January 16, 2020 @ 10:00 AM

Items of work include but are not limited to: Contractors Quality Control, Design Catwalk, Clearing & Grubbing, Demolition, Geotechnical Instrumentation, Geotech, Piezometers, Geogrid, Dewatering, Erosion Control, Hydroseeding, Trucking, High Performance Turf Reinforced Mat, Import Fill, Base Rock, Biologist, Survey, Settlement Monitoring, Rodent Control Chain Link Fabric, Catwalk and Temporary Sheet Pile Wall.

Granite Rock Company 'Graniterock' is signatory to Operating Engineers, Laborers, Teamsters, Carpenters and Cement Masons unions. 100% performance and payment bonds will be required from a qualified surety company for the full amount of the subcontract price. Bonding assistance is available. Graniterock will pay bond premium up to 1.5%. In addition to bonding assistance, subcontractors are encouraged to contact Graniterock Estimating with questions regarding obtaining lines of credit, insurance, equipment, materials and/or supplies, or with any questions you may have. Subcontractors must possess a current contractor's license, DIR number, insurance and worker's compensation coverage. Subcontractors will be required to enter into our standard contract. Graniterock intends to work cooperatively with all qualified firms seeking work on this project.

We are an Equal Opportunity Employer



5225 Hellyer Avenue, Suite #220
San Jose, CA 95138
Phone (408) 574-1400 • Fax (408) 365-9548
Contact: Paul Brizzolara
Email: estimating@graniterock.com

REQUESTING SUB-QUOTES FROM QUALIFIED SBE, SUBCONTRACTORS/ SUPPLIERS/TRUCKERS FOR:

I-280 / Foothill Expressway Off-Ramp Improvements Contract C19222
Owner: Santa Clara Valley Transportation Authority
Engineers' Estimate: \$3,200,000
BID DATE: January 16, 2020 @ 2:00 PM

Items of work include but are not limited to: SWPPP, Construction Area Signs, Striping, PCMS, Traffic Control, Erosion Control, Sweeping, MBGR, Concrete Barrier, Minor Concrete, Hazardous Dirt Off-Haul, Clearing & Grubbing, Landscape, AC Dike, Tack, Sign Structures, Electrical, Survey and Trucking.

Granite Rock Company 'Graniterock' is signatory to Operating Engineers, Laborers, Teamsters, Carpenters and Cement Masons unions. 100% performance and payment bonds will be required from a qualified surety company for the full amount of the subcontract price. Bonding assistance is available. Graniterock will pay bond premium up to 1.5%. In addition to bonding assistance, subcontractors are encouraged to contact Graniterock Estimating with questions regarding obtaining lines of credit, insurance, equipment, materials and/or supplies, or with any questions you may have. Subcontractors must possess a current contractor's license, DIR number, insurance and worker's compensation coverage. Subcontractors will be required to enter into our standard contract. Graniterock intends to work cooperatively with all qualified firms seeking work on this project.

We are an Equal Opportunity Employer



O.C. Jones & Sons, Inc.
1520 Fourth Street • Berkeley, CA 94710
Phone: 510-526-3424 • FAX: 510-526-0990
Contact: Donat Galicz

REQUEST FOR SBE SUBCONTRACTORS AND SUPPLIERS FOR:

I-280/Foothill Expressway Off-Ramp Improvements Contract C19222
Santa Clara Valley Transit Authority
BID DATE: January 16, 2020 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Temporary and Permanent Erosion Control Measures, Lead Compliance Plan, Progress Schedule (Critical Path Method), Develop Water Supply, Construction Area Signs, Traffic Control System, Portable Changeable Message Sign, Temporary Crash Cushions, SWPPP, Rain Event Action Plan, Storm Water Sampling, Analysis, and Annual Report, Temporary Hydraulic Mulch, Temporary Fencing, Sweeping, Treated Wood Waste, Abandon Pipeline, Clearing & Grubbing, Roadway Excavation (Type Z-2 Aerially Deposited Lead), Structure Excavation (Retaining Wall), Structure Backfill (Retaining Wall), Underground, Hydromulch, Hydroseed, Lean Concrete Base, AC Dike, Tack Coat, Cold Plane AC, CIDH Concrete Pile, Structural Concrete, Bar Reinforcing Steel, Sign Structure, Roadside Signs, Minor Concrete, Misc. Iron & Steel, Pavement Marker, Vegetation Control (Minor Concrete), Midwest Guardrail System, Transition Railing, Concrete Barrier, Striping & Marking, Electrical, Construction Staking, and Construction Materials

Donat Galicz (510-809-3498 dgalicz@ocjones.com) is the estimator on this project and he is available to provide assistance or answer questions regarding the project scope of work including bid requirements, break out of bid items, plan or spec interpretation, bonding or insurance requirements, and other bid assistance. Plans and specs are available to review at our Berkeley office, on the VTA's website or can be sent out via Building Connected. PDF format quotes should be emailed to the estimator or faxed to 510-526-0990 prior to noon on the date of the bid. Quotes from SBE Subcontractors, Suppliers and Truckers are highly encouraged. OCJ is willing to breakout any portion of work to encourage SBE participation. Subcontractors must possess a current DIR, Contractors License, and insurance and workers compensation coverage including waiver of subrogation. OCJ may require Performance and Payment bonds on subcontracts. OCJ will pay the bond premium up to 2% of the contract value. All subcontractors are required to execute OC Jones' standard subcontract agreement, comply with all insurance requirements, and name OCJ as additional insured. Copies of our agreement and insurance requirements are available upon request. OCJ is a Union contractor, and we are signatory to the Operating Engineers, Laborers, Teamsters, and Carpenters. OCJ is an Equal Opportunity Employer.

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kromero777@gmail.com
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Visit www.sbeinc.com to download the latest SBE Newspaper and Newsletter



The State of Women in the Construction Industry in 2020

Continued from page 1

women to join their ranks. The National Association of Women in Construction, for example, partners with several councils, education programs and associations to develop training and education initiatives.

Companies can revisit their apprenticeship, training, and recruitment initiatives to evaluate how they work with established best practices. Cultural changes like removing gendered language from job listings, developing family-friendly benefits and creating inclusive branding can help women feel that these career opportunities speak to their needs and professional goals.

Looking Toward 2020

Assuming the economy and demand for construction continues as it has been for the last de-

cade, we're likely to see a lot more women in the industry. By the early 2020s, the number could reach beyond the 2006 figure of over 1 million.

The change is slow but progressing at a steady pace. Moving one step at a time keeps us going forward.

About the author:

Holly Welles is a freelance writer who covers construction and real estate innovations for publishers across the web, including NCCER and Constructible. She also runs her own residential real estate blog, The Estate Update.

SOURCE:

<https://www.constructconnect.com/blog/the-state-of-women-in-the-construction-industry-in-2020>



BID NOTICE CBE/LSBE FIRMS

The High Desert Mental Health Urgent Care Center (MHUCC) is a component of the Los Angeles County's Public Works Program. The project site is located at 335 East Avenue I in the city of Lancaster. The MHUCC facility entails the construction of one (1) 1-story building. The total building footprint area is approximately 9,900 square feet sitting on a 5.98 acre lot. The project will provide a surface parking lot, an ambulance drive, and landscaping improvements. The building program will include nurse stations, therapy rooms, seclusion rooms, and offices for the health providers.

Current subcontracting scopes of work are as follows:

- Rough & Finish Carpentry
- Openings/Doors/Glazing
- Specialties/Signage/Accessories/lockers
- Paving & Surfacing
- Metal Panels
- Landscaping & Irrigation
- Thermal & Moisture Protection
- Finishes/Drywall/Plaster/Paint/Flooring
- Window Furnishings
- Striping/Pavement Markings
- Site Concrete, Bioswale, Flat Work & Walls

PENTA will be hosting a Pre-Bid Meeting on (Date/Time TBD), at (Location TBD).
The County's CBE participation goal for the MHUCC project is 25%

Bids are due January 17, 2020 by 2:00 p.m.

* All interested bidders must submit a pre-qualifications form to bid. You can access the pre-qualification form <https://pentabldgggroup.sharefile.com/d-s3e94ac1a7c349f78> and submit to PENTA via email at amccoll@pentabldgggroup.com

For information on the availability of plans, specifications, and the Bidder's policy, please contact: emolloy@pentabldgggroup.com
For all technical questions, please contact: jgonzalez@pentabldgggroup.com



California Sub-Bid Request Ads

Truesdell Corporation of California, Inc.

is requesting quotes from all qualified subcontractors and suppliers for the following project:

City of Ontario, CA; Bridge Preventative Maintenance Project (BPMP) at Various Locations.

We are soliciting for: TRAFFIC CONTROL SYSTEM; REMOVE ASPHALT CONCRETE SURFACING; HOT MIX ASPHALT (BRIDGE); LEAD COMPLIANCE PLAN; PUBLIC SAFETY PLAN; SIGNING AND STRIPING; GRIND EXISTING BRIDGE DECK; RECONSTRUCT BARRIER; RECONSTRUCT GUARDRAIL.

This project has an 11% DBE requirement. Truesdell Corporation of CA, Inc. is an Equal Opportunity Employer and will work with any interested subcontractor to identify opportunities to break items into economically feasible packages. Contact us should you need assistance with obtaining bonding, insurance, equipment, materials and or supplies. Please contact us should you need assistance in obtaining the plans, specifications and contract requirements for this project.

Performance and Payment Bonds may be required for the full amount of the subcontract. Subcontractors will be required to execute the Truesdell Corp's Standard Subcontract Agreement. **Quotes are due by 5:00 PM the day before the bid date of January 9, 2020.** Please fax your quotations to 602-437-1821, Attn: Victor Liou.

Sub-Bids Requested from qualified DBE Subcontractors and Suppliers For:

REGIONAL WATER RECYCLING PLANT NO. 5 (RP-5) LIQUIDS TREATMENT EXPANSION

TO 22.5 MGD AND SOLIDS TREATMENT FACILITY

PROJECT NOS. EN19001 & EN19006

Owner: Inland Empire Utilities Agency • Location: Chino, CA

Bid Date: February 20, 2020 @ 2:00 P.M.

J.F. Shea Construction, Inc.

667 Brea Canyon Road, Suite 30 • Walnut, CA 91789

Phone: (909) 595-4397, Fax: (909) 444-4268

Contact: Lori Olivas, lori.olivas@jfshea.com

J.F. Shea Construction, Inc. is soliciting your participation in the preparation of this bid. We are particularly interested in bids from subcontractors/suppliers for the following work items: Demolition, Erosion Control, Geotextiles, Microtunneling, AC Paving, Aggregates, Ready-Mix Concrete, Reinforcing Steel, Precast Concrete, Masonry, Structural Steel, Miscellaneous Metals, Steel Deck, Plastic Paneling, Waterproofing, Metal Wall Panels, Roofing, Sheet Metal, Sealants, FRP Doors/Frames, Hardware, Access Doors, Overhead Coiling Doors, Aluminum Storefront, Skylights, Glazing, Metal Framing & Drywall, Resilient Tile Flooring & Base, Perforated Metal Acoustic Panels, Painting and Coatings, Louvers, ID Devices, Fire Protection Specialties, Toilet Accessories, Aluminum Clarifier Cover, Equipment, Jib & Davit Cranes, Hoists, Monorails and Bridge Cranes, Truck Scale, HVAC, Electrical and Instrumentation

Plans and Specifications: Please email your request to elizabeth.schmid@jfshea.com

Plans may also be viewed at the Dodge Plan Rooms or at our Walnut Office.

J.F. Shea Construction, Inc. is an equal opportunity employer and intends to negotiate in good faith with interested DBE firms and intends to utilize the lowest responsive bidder. J.F. Shea expects potential subcontractors to be bondable. J.F. Shea will pay for up to 1% for subcontractor bond costs. Subcontractors and Suppliers are expected to bid per plans and specifications, including requirements for warranties. Standard manufacturer's warranties, if not in conformance with owner's specifications, will not be accepted.



Kiewit Infrastructure West Co.

4650 Business Center Drive Fairfield, CA 94534

Attn: Victor Molina • norcal.bids@kiewit.com

Fax: 707-439-7301

Requests bids from certified San Francisco Contract Monitoring Division (CMD) Small and Micro-LBEs, CUCP DBE's and Small Business Enterprises (SBEs) Subcontractors, Consultants, and/or Suppliers seeking to participate in the SFPUC, Mountain Tunnel Improvements Project in Tuolumne and Mariposa Counties, CA.

<http://www.sfgov.org/cmd> • <http://www.epa.gov>
<http://www.sba.gov> • www.californiaucp.org

Subcontractors and Suppliers for the following project:

Mountain Tunnel Improvements Project • Contract No. HH-1000

Owner: San Francisco Public Utilities Commission

Bid Date: January 16, 2020 @ 2:00 P.M.

SF Small/Micro Local Business Enterprises (LBEs) / Disadvantaged Business Enterprises (DBEs)

Minority Business Enterprises (MBE), Women Business Enterprises (WBE), Small Business Enterprises (SBE), Small Businesses in a Rural Area (SBRA), Labor Surplus Area Firms (LSAF), or Historically Underutilized Business (HUB) Zone Businesses wanted for the following scopes, including, but not limited to:

Aggregates, AC Paving, Blasting, Concrete Supply, Concrete Pumping, Concrete Reinforcement Supply & Install, Concrete Forming & Accessories, Concrete Paving, Cast in Place Concrete, Precast Concrete, CIDH, Demolition, Drilled Concrete Anchors & Dowels, Drilled Micropiles, Equipment, Electrical, Erosion Control, Fencing & Gates, Hoists & Cranes, HVAC, Hydroseeding, Instrumentation & Controls, Joint Sealants, Tunnel Grouting, Masonry, Metals, Openings, Painting & Coatings, Piping & Valves, Pumps, Propane Storage Tanks, Retaining Walls, Roof Decking, Sheet Metal, Signage, Structural Steel, Steel Doors & Frames, Shotcrete, Shoring, Slope Protection, Street Sweeping, Survey & Tunnel Stationing, SWPPP, Tunnel Invert Paving, Thermal & Moisture Protection, Trucking & Hauling, Utility Boring, Water Truck and Welding.

Bonding, insurance and any technical assistance or information related to the plans or specification and requirements for the work will be made available to interested SF CMD certified, Small/Micro SB LBE and CUCP, MBE, SBE, SBRA, LSAF OR HUB certified DBE suppliers and subcontractors. Please visit SFPUC website: <http://sfgov.org/cmd/surety-bond-assistance-program-1> for their Bond Assistance Program. Assistance with obtaining necessary equipment, supplies, materials, or services for this project will be offered to interested certified suppliers and subcontractors.

**Subcontractor and Supplier Scopes are due January 10, 2020 and
Quotes NO LATER THAN January 15, 2020 at 5 PM.**

Plans are available for viewing at our office at our address below and through SmartBidNet (SBN).

All subcontractors that are registered in our SBN database will receive an invitation to bid. Please visit SmartBidNet to complete the SFPUC Confidentiality Agreement, register your company and to receive bidding information, view plans and specifications.

You can view the plans in our office during regular business hours by appointment.

Performance Bond and Payment Bonds may be required for subcontractors and a supplier bond for suppliers, where applicable.

Drinking Water State Revolving Fund (DWSRF) Provisions apply

Project Labor Agreement applies

Davis Bacon Act applies

An Equal Opportunity Employer

CA Lic. 433176

DIR# 100001147

How to Get a Small-Business Loan in 5 Steps

Continued from page 3

Micro lenders are nonprofits that typically lend short-term loans of less than \$35,000. The APR on these loans is typically higher than that of bank loans. The application may require a detailed business plan and financial statements, as well as a description of what the loan will be used for, making it a lengthy process.

Also, the size of the loans is, by definition, "micro." But these loans may work well for smaller companies or startups that can't qualify for traditional bank loans, due to a limited operating history, poor personal credit or a lack of collateral.

Popular micro lenders include Accion Kiva, the Opportunity Fund and the Business Center for New Americans.

Use online lenders when:

- You lack collateral.
- You lack time in business.
- You need funding quickly.

Online lenders provide small-business loans and lines of credit from \$500 to \$500,000. The average APR on these loans ranges from 7% to 108%, depending on the lender, the type and size of the loan, the length of the repayment term, the

borrower's credit history and whether collateral is required. These lenders rarely can compete with traditional banks in terms of APR.

But approval rates are higher and funding is faster than with traditional banks — as fast as 24 hours. See NerdWallet's reviews of online business lenders.

4. Find out if you qualify.

WHAT'S YOUR CREDIT SCORE?

Your place on the credit spectrum is one factor that will determine which loans you'll qualify for. You can get your credit report for free from each of the three major credit bureaus — Equifax, Experian and TransUnion — once a year. You can get your credit score for free from several credit card issuers as well as personal finance websites, including NerdWallet.

Banks, which as previously noted offer the least expensive small-business loans, want borrowers with credit scores at least above 680, Darden says. If your credit score falls below that threshold, consider online small-business loans for borrowers with bad credit or loans from a non-profit micro lender.

HOW LONG HAVE YOU BEEN IN BUSINESS?

In addition to your credit score, lenders will consider how long your business has been operating. You need to have been in business at least one year to qualify for most online small-business loans and at least two years to qualify for most bank loans.

DO YOU MAKE ENOUGH MONEY?

Many online lenders require a minimum annual revenue, which can range anywhere from \$50,000 to \$150,000. Know yours and find out the minimum a given lender requires before you apply.

CAN YOU MAKE THE PAYMENTS?

Look carefully at your business's financials — especially cash flow — and evaluate how much you can reasonably afford to apply toward loan repayments each month. Some online lenders require daily or twice-monthly repayments, so factor that into the equation if that's the case.

To comfortably repay your loan each month, your total income should be at least 1.25 times your total expenses, including your new repayment amount, Darden says. For example, if your business's income is \$10,000 a month and you have \$7,000 worth of expenses including rent,

payroll, inventory, etc., the most you can comfortably afford is \$1,000 a month in loan repayments. You can use NerdWallet's business loan calculator to determine your loan's affordability.

5. Gather your documents.

Once you've compared your options, it's time to apply for the loans that fit your financing needs and that you qualify for.

You can apply for multiple small-business loans within a short time frame (about two weeks) without a negative effect on your personal credit score.

Depending on the lender, you'll need to submit a combination of the following documents with your application:

- Business and personal tax returns
- Business and personal bank statements
- Business financial statements
- Business legal documents (e.g., articles of incorporation, commercial lease, franchise agreement).

SOURCE:

www.nerdwallet.com/blog/small-business/how-to-get-a-small-business-loan/

PUBLIC LEGAL NOTICES

Outreach January 2020

Engage with the Port of San Francisco regarding waterfront resilience. Join the Port for a 1.5 hour walking tour on January 11 around Islais Creek to learn more about the neighborhood history and ecology as well as the City's work to mitigate and adapt to sea level rise. Meet at 10:00am at Islais Creek Promenade, located at 1698 Indiana Street. Additionally, the Port, the U.S. Army Corps of Engineers, and other City partners are hosting an upcoming community meeting on January 30 from 5:30pm-7:00pm located at the Southeast Community Facility at 1800 Oakdale Avenue to encourage engagement on coordinated resilience projects in the Islais Creek/Bayview neighborhoods. Join the Port and the Exploratorium in the northern waterfront for a Royal Walk with the King Tide on January 10 from 10:00-11:00am and January 11 from 10:45-11:45, located between Piers 3 and 5. Stay engaged at sfportresilience.com!

APPLY TO BECOME A CENSUS TAKER!

Every 10 years, the U.S. Census Bureau is responsible for conducting the nationwide census. The Census Bureau is recruiting now to fill important temporary positions in San Francisco with great pay (\$30/hour) and flexible hours for Spring 2020. You do not have to be a US citizen to apply.

Be a Census Taker and make a difference in your community! **Apply online NOW at 2020census.gov/jobs. GET THE SALARY AND BENEFITS YOU DESERVE.** Learn to identify your value, how to conduct objective market research and develop persuasive strategies with AAUW Work Smart Salary Negotiation Workshops presented by the FRIENDS of the Commission on the Status of Women, in partnership with the Commission/ Department on the Status of Women. Take the **FREE** and **self-paced e-course** at friendscosw.org/online or register for an in-person workshop at friendscosw.org/eequalpay. For more information, call 415.779.6636

Make a Difference, Become a Literacy Volunteer
Half of San Francisco's 3rd and 4th graders are not reading at grade level. By volunteering to tutor through the Library's award-winning FOG Readers program, you can help students in grades 1-4 increase their confidence and gain a half a grade level within the first three months. Currently, there are over 300 children waiting for a volunteer to help change their lives. For more information, visit sfpl.org/fog. To get started, email readers@sfpl.org.

Child support matters can be complicated, stressful, and confusing. The Department of Child Support Services helps parents understand the process so they know their rights and options for making and receiving support payments. Call us today at (866) 901-3212 or visit our office at 617 Mission Street to learn how we can help you. Information is also available online at www.sfgov.org/dcss. The City and County of San Francisco encourage public outreach. Articles are translated into several languages to provide better public access. The newspaper makes every effort to translate the articles of general interest correctly. No liability is assumed by the City and County of San Francisco or the newspapers for errors and omissions.

CNS-3324668#

8 Marketing Resolutions for 2020

[Article was originally posted www.sba.gov]

By Rieva Lesonsky,

According to a report from Mailchimp 31% of small business owners say marketing is their number-one challenge. Here are marketing resolutions for 2020 to help you find the solutions.

Resolution #1: Resolve to integrate your marketing.

Far too many small business segregate their marketing into siloes and don't cross-promote within their various channels. Instead connect your marketing methods (search engine marketing, mobile, email, content, voice, direct mail, public relations, advertising, social media, etc.) with one another—all leading back to your business and/or your website.

Resolution # 2: Resolve to broaden your definition of content marketing.

Content marketing today goes beyond words. It includes infographics, podcasts, video, etc. Essentially, if it involves media, it's content.

Effective content marketing puts your customer's needs first. As the Content Marketing Institute's B2B report shows, 90% of the most successful content marketers put their audience's information needs ahead of their own promotional messages.

Resolution #3: Resolve to increase your commitment to video marketing.

Search Engine Journal says, "With the popularity of YouTube, dynamic imagery, and AR, video content and visual storytelling will continue to rise in 2020.

According to HubSpot, 56% of 25-34-year-olds and 54% of 35-44-year-olds want to see more video content from brands they support

Resolution #4: Resolve to personalize your email marketing campaigns.

Today 91% of internet users send emails, which is one reason email is still the most effective marketing method. For every dollar they spend

on email, businesses get \$32 back, according to the DMA.

Even more effective than just sending the same email to everyone on your list, is to send personalized emails. However most businesses aren't personalizing their emails. Here's why you should, per Instapage:

- When an email is not personalized, 52% of customers say they'll find somewhere else to go.
- 82% of marketers have reported an increase in open rates through email personalization.
- 75% of marketers believe personalization yields higher click-through rates.
- 74% of marketers say targeted messages and personalization of emails improves customer engagement rates.
- Personalized email marketing generates a median ROI of 122%.
- Businesses using email personalization generate 17% more revenue through their campaigns than the average marketer.

Resolution #5: Resolve to always test.

Testing is key to marketing success. It's the best way to know if what you're doing is still working or if it can be improved upon. Mailchimp says you can even learn from unsuccessful campaigns. The idea is to explore and discover new ideas and then, "test, learn, iterate and repeat."

Resolution #6: Resolve to use technology.

According to The Performance of Small and Medium Sized Businesses in a Digital World from Deloitte:

- 85% of small businesses say using digital tools help their businesses
- Small businesses that use digital tools are 3 times more likely to experience customer growth
- Small businesses that use digital tools are 2 times as profitable.
- 90% of all small businesses believe digital

tools have fostered innovation in their business

Resolution #7: Resolve to use micro-influencers.

HubSpot reports:

- Micro-influencers are more effective than you likely think—82% of consumers responding to a survey, say they're "highly likely to follow a micro-influencer's recommendation".
- Micro-influencers discuss potential products and services more than the average consumer—they have 22.2 times more weekly conversations.
- Micro-influencers may have fewer followers than more high-profile influencers, but this generally "leads to higher engagement and greater trust."

If you sell B2B:

Resolution #8: Review how you connect to B2B buyers.

B2B buyers have changed—71% of B2B executives say they increasingly want B2C-like experiences.

- 65% rely on peer recommendations and 54% turn to review sites & social media
- On social platforms buyers browse discussions and learn more about a topic, ask for suggestions & recommendations from other users, reach out to thought leaders & connect directly with potential vendors
- B2B buyers want vendors to share relevant content that speaks directly to their needs.

Make sure to add using social media, keeping track of your competitors' activities, and staying on top of marketing innovations to your resolution list and you should be able to take 2020 by storm.

SOURCE: <https://www.sba.gov/blog/8-marketing-resolutions-2020>

Care to Establish and Succeed in a Remote Career? Here's What to Focus Upon

Continued from page 2

Still, through telecommuting, you'll be able to do so, and much more.

Also, if you are a student, a remote career is one of the few options to succeed in balancing school and work. Many people put themselves through school using the remote work model, which is amazing - you can sharpen your skills while not letting your diploma suffer.

Working 9-to-5 still costs a pretty penny, so you will be able to save up. Most of us who once had to punch clocks in the office a lot of times had to pick up a cup of coffee from a drive-thru, order lunch at work, pitch in for different occasions, and even get some supplies from our own pockets.

Since you no longer have to do this, make sure to put all these costs on paper, and set that money aside in a piggy bank. You can use it for enrolling in a cooking class, trying pottery, starting yoga - anything that could benefit your mind and soul.

Take care of yourself and stay content; you'll see your days get much brighter, and your productivity will blast off!

Last but certainly not the least - travel if you can. Experiences you gain from traveling can change your life fundamentally. You'll see yourself getting more openminded, culturally and intellectually richer, satisfied, and, of course, grateful that your career does not suffer. If you work remotely, you can work from anywhere in the world. Use this advantage to its full potential.

Conclusion

With everything said, it comes to no surprise as to why remote work is gaining such vigorous momentum. Points mentioned above are something everyone wishes for in their professional lives. You can do it as well. Just remember - once you try it, use it to the max!

SOURCE: <https://goremotely.net/>



DIVERSITY OUTREACH

- Advertise
- ITB to Targeted (NAIC/SIC/UNSPSC) Certified Business
- Telephone Follow-up (Live)
- Agency/Organization Letters
- Computer Generated Dated/ Timed Documentation
- Customized Reports Available

Visit this link for the OUTREACH ORDER FORM:
www.sbeinc.com/services/diversity_outreach.cfm

Fictitious Business Name Statements

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0389102-00

Fictitious Business Name(s):
BARE HANDS
Address
30 Ford Street, San Francisco, CA 94114
Full Name of Registrant #1
Suzanne Shade
Address of Registrant #1
30 Ford Street, San Francisco, CA 94114

This business is conducted by **An Individual**
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **Not Applicable**

Signed: **Suzanne Shade**

This statement was filed with the County Clerk of San Francisco County on **12-19-2019**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Mariedyne L. Argente**
Deputy County Clerk
12/19/2019

12/26/19 + 01/02/20 + 01/09/20 + 01/16/20

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0388945-00

Fictitious Business Name(s):
BEAUTIQUE
Address
1706 Steiner Street, San Francisco, CA 94115
Full Name of Registrant #1
Quynh Nguyen
Address of Registrant #1
2500 El Camino Real #308, Palo Alto, CA 94306

This business is conducted by **An Individual**
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **10/27/2019**

Signed: **Quynh Nguyen**

This statement was filed with the County Clerk of San Francisco County on **12-06-2019**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Mariedyne L. Argente**
Deputy County Clerk
12/06/2019

01/02/20 + 01/09/20 + 01/16/20 + 01/23/20

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0388899-00

Fictitious Business Name(s):
Harper Zee
Address
1247 Fulton Street, Apt #10, San Francisco, CA 94117
Full Name of Registrant #1
Harper Zee Adams
Address of Registrant #1
1247 Fulton Street, Apt #10, San Francisco, CA 94117

This business is conducted by **An Individual**
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **July 25, 2019**

Signed: **Harper Zee Adams**

This statement was filed with the County Clerk of San Francisco County on **12/02/2019**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Melvin Galvez**
Deputy County Clerk
12/02/2019

12/05/19 + 12/12/19 + 12/19/19 + 12/26/19

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0389033-00

Fictitious Business Name(s):
1. Open Wide San Francisco
2. Open Wide
3. Open Wide Dental
Address
1196 Valencia Street, San Francisco, CA 94110
Full Name of Registrant #1
Jana Sabo DDS Inc (CA)
Address of Registrant #1
1196 Valencia Street, San Francisco, CA 94110

This business is conducted by **A Corporation**
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **6-9-2019**

Signed: **Jana Sabo, President**

This statement was filed with the County Clerk of San Francisco County on **12-03-2019**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Mariedyne L. Argente**
Deputy County Clerk
12/13/2019

12/19/19 + 12/26/19 + 01/02/20 + 01/09/20

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0388910-00

Fictitious Business Name(s):
Portola Partners
Address
1550 El Camino Real, Suite 200, Menlo Park, CA 94025
Full Name of Registrant #1
Portola Partners Group LLC (DE)
Address of Registrant #1
1550 El Camino Real, Suite 200, Menlo Park, CA 94025

This business is conducted by **A Limited Liability Company**
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **Not Applicable**

Signed: **Jeffrey Lin**

This statement was filed with the County Clerk of San Francisco County on **12-03-2019**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Fallon Lim**
Deputy County Clerk
12/03/2019

12/12/19 + 12/19/19 + 12/26/19 + 01/02/20

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0389035-00

Fictitious Business Name(s):
PRESIDIO KEBAB & GYROS
Address
3277 Sacramento Street, San Francisco, CA 94115
Full Name of Registrant #1
3277 Sacramento Street LLC (CA)
Address of Registrant #1
3277 Sacramento Street, San Francisco, CA 94115

This business is conducted by **A Limited Liability Company**
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **12-13-2019**

Signed: **Ted Sokmen**

This statement was filed with the County Clerk of San Francisco County on **12-13-2019**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Fallon Lim**
Deputy County Clerk
12/13/2019

12/19/19 + 12/26/19 + 01/02/20 + 01/09/20

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0389136-00

Fictitious Business Name(s):
Elite Interpreting
Address
535 Head Street, San Francisco, CA 94132-2822
Full Name of Registrant #1
Sonya Rama
Address of Registrant #1
535 Head Street, San Francisco, CA 94132-2822

This business is conducted by **An Individual**
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **12-23-2019**

Signed: **Sonya Rama**

This statement was filed with the County Clerk of San Francisco County on **12-23-2019**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Giselle Romo**
Deputy County Clerk
12/23/2019

01/02/20 + 01/09/20 + 01/16/20 + 01/23/20

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0389072-00

Fictitious Business Name(s):
Lady Falcon Coffee Club
Address
3620 Wawona Street, San Francisco, CA 94116
Full Name of Registrant #1
AttaGirl Enterprises, Inc (CA)
Address of Registrant #1
111 San Benito Way, San Francisco, CA 94127

This business is conducted by **A Corporation**
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **12-17-2019**

Signed: **Elizabeth Maguire, CEO**

This statement was filed with the County Clerk of San Francisco County on **12-17-2019**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Maribel Jaldon**
Deputy County Clerk
12/17/2019

01/02/20 + 01/09/20 + 01/16/20 + 01/23/20

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0389133-00

Fictitious Business Name(s):
SHUDRAKKA
Address
33 8th Street, Apt #1733, San Francisco, CA 94103
Full Name of Registrant #1
Ekaterina Shudrak
Address of Registrant #1
33 8th Street, Apt #1733, San Francisco, CA 94103

This business is conducted by **An Individual**
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **12-23-2019**

Signed: **Ekaterina Shudrak**

This statement was filed with the County Clerk of San Francisco County on **12-23-2019**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Melvin Galvez**
Deputy County Clerk
12/23/2019

01/02/20 + 01/09/20 + 01/16/20 + 01/23/20

FICTITIOUS BUSINESS NAME STATEMENT File No. A-0389223-00

Fictitious Business Name(s):
1.) Golden Coast Soap Co.
2.) Golden Coast Soap Company
3.) Naera
4.) Naera Body Care
5.) Cosmos Soap
6.) Cosmos Soap Co.
7.) Cosmos Soap Company
8.) Golden Coast Collective
9.) Golden Coast Designs
Address
2443 Fillmore Street, Suite 412, San Francisco, CA 94115
Full Name of Registrant #1
Golden Coast Soap, LLC (CA)
Address of Registrant #1
2443 Fillmore Street, Suite 412, San Francisco, CA 94115

This business is conducted by **A Limited Liability Company**.
The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **12-31-2019**

Signed: **Jessica Docena, Principal**

This statement was filed with the County Clerk of San Francisco County on **12-31-2019**

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law.

Filed: **Maribel Jaldon**
Deputy County Clerk
12/31/2019

01/02/20 + 01/09/20 + 01/16/20 + 01/23/20

CHANGE OF NAME

CHANGE OF NAME

ORDER TO SHOW CAUSE FOR CHANGE OF NAME CASE NO. CNC 19-555474

PETITIONER OR ATTORNEY
Caroline Farran Cloudsley
1595 Pacific Avenue. Apt. 207
San Francisco, CA 94109

TO ALL INTERESTED PERSONS:
1. Caroline Farran Cloudsley aka Caroline Cloudsley
for a decree changing names as follows:

Caroline Farran Cloudsley aka
Caroline Cloudsley
changed to
Caroline Cloudsley Gonzales

2. THE COURT ORDERS that all persons interested in this matter shall appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted.

NOTICE OF HEARING
Date: **February 11, 2019** Time: **9:00 AM**
Dept: **103** Room: **103**

3. A copy of this Order to Show Cause shall be published in Small Business Exchange, at least once each week for four successive weeks prior to the date set for hearing on the petition in the Small Business Exchange newspaper of general circulation, printed in this county.

SUPERIOR COURT OF CALIFORNIA,
COUNTY OF SAN FRANCISCO
400 MCALLISTER STREET
SAN FRANCISCO, CA 94102

BOWMAN LIU, Clerk
DATED - **December 23, 2019**

12/26/19 + 01/02/20 + 01/09/20 + 01/16/20