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VOLUME 7,
NUMBER 3

Business Tools for Success

June/July
2006

Ten Ideas to Enhance Cash Flow

by Alan L. Olsen, CPA, MBA (tax)
Managing Partner, Greenstein
Rogoff Olsen & Co. LLP

Managing cash flow is what separates good companies from the truly successful ones. Indeed, your ability to monitor the cash flow of your business can be the vital difference between profit and loss.

Here are 10 ideas to enhance cash flow:

1. Assess Your Risk Up Front

When you do work without being paid up front, you are extending credit. Discuss your billing procedures with your customers up front. "We expect payment in 30 days; is that a problem?" If it is, you need to know ahead

of time and make an informed decision about whether you really want to loan your new customer money.

2. Bill Immediately

Customers do not pay for what they have not yet been billed. Although many owners believe they have efficient billing procedures, our experience is that delayed billing is a primary cause of poor cash flow. You cannot bill soon enough!

3. Bill Thoroughly

Confusing bills provide your clients with an opportunity to delay paying you. Furthermore, be very specific about the payment terms and stick to them. If you expect payment in 30 days, say so; and detail what happens if you are not paid. Do not fear losing

business! If you are not now getting paid for work you have done, what is left to lose?

4. Make Paying Easier

Do you accept credit cards? If not, it is time you evaluated this opportunity. Do you enclose a postage-paid return envelope with your bill to expedite payment? Have you considered offering discounts for prompt payment? When we work with clients, we look at every aspect of their billing process.

5. Collect Your Bills

Receivables are loans your company provides to your customers or clients. Unless you really want to be a banker, develop a protocol for your collection effort that begins the mo-

ment a bill leaves your company. History has demonstrated that the lack of a well-developed collection protocol is the primary cause of poor cash flow.

6. Cut Unnecessary Expenses

Reduce the cash that is going out. Carefully examine your fixed expenses. Look at your utility bills and implement a conservation program. Review your insurance premiums to be sure you are not over-insured. How many subscriptions and memberships are really needed?

7. Time Your Payments Carefully

Review all of your vendor bills to ensure that you are taking advantage of any discounts. We can help you ana-

—Cash Flow,
page 3

Business Alley: The most affordable promotion in town!

Time is running out to take advantage of one of the best marketing opportunities offered by the Fremont Chamber of Commerce. While booth space is still available at Business Alley during the 2006 Festival of the Arts on August 5 and 6, it is selling quickly. Reserve your space today and showcase your products and services to over 350,000 potential customers. Each space includes a 10 foot by 10 foot booth, a six foot table, two chairs, and a listing on the Fremont Festival of Arts website

—Business Alley,
page 5

Expand Your Business: Franchise It!



by Ruth Yong, Ph.D.,
The Entrepreneur's Source

You've established a successful business. The rewards are great - the satisfaction of having achieved a goal that few others have realized, recognition in your community, financial security, still, you know that the potential is greater.

You face a dilemma: How to expand your business?

The best answers are those provided by the successful business people who have been in your shoes. Their answers derive from two primary motivators: the ability to grow a business quickly and the satisfaction they feel from working as mentors to other entrepreneurs.

Franchising provides you with the ability to expand your business much more rapidly at a lesser financial risk than if you were to invest in or raise capital to open new outlets. Your profits are higher because your costs are substantially lower than they would be if you owned all outlets. Frequently you and your franchisees can use your combined muscle to achieve purchasing power with key suppliers.

The psychological benefits of franchising your business cannot be undersold. You help others realize their

—Franchise
page 6

Company Image Begins at the Top

Invest in Your Most Valuable Resource



by Jane Malmgren
A.S.K for Success

What do you consider to be the most valuable resource in your business? For small businesses, the most valuable resource is likely to be the owner of that business. The client will

"buy" the person providing the service long before they buy the service itself. Much in the same way that the public's image of a major corporation can hinge on the perception of the likeability of its C.E.O, the image a small business owner presents to the public will likely determine the perceived value of the business to the client. That image is largely formed through our non-verbal and verbal communication and by how we treat others.

It has been said that the non-verbal messages we send speak far more loudly than the words we speak. Our posture, for instance, tells the world a lot about us. When others see us stride into a room with a smile on our face,

—Company Image,
page 8

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Our Mission is to promote, support and enhance a positive business environment.

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2006 – 2007

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Fremont Business Review

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15 Years of Excellence

The United States Chamber of Commerce has acknowledged the excellence of the Fremont Chamber of Commerce by granting the designation of "Accredited Chamber" Only 12 percent of all Chambers nationwide have received this honor.

FIFTEEN YEARS



ACCREDITED
CHAMBER OF COMMERCE
CHAMBER OF COMMERCE
OF THE UNITED STATES

Message from the Guest Editor Small Business Info @Your Library

by Sallie Pine, Reference Manager
Fremont Main Library

You probably know that the Fremont Main Library has books for small business owners. But just in case you didn't, some of the topics relevant to the small business owner include writing a business plan, getting seed money, getting the right legal forms completed, licenses, deciding about whether being part of a franchise, being home-based, or being incorporated is right for you and your business.

The library also has lots of books for running various types of businesses, including Entrepreneur Magazine's Start-Up series, which covers auto detailing to wedding consulting. To see more, go to www.aclibrary.org, and enter "small business" (with the quote marks so it gets searched as a phrase) in the catalog search box on the upper right to see the large range of materials you can get from the library. Or try more focused searches such as "small business" finance, or home-based business.

The library's reference collection includes some resources that could help entrepreneurs expand their business by targeting specific markets. You might want to come in and have a look at *Community Sourcebook of Zip Code Demographics*, (indexes of spending potential in various areas. Also contains demographic data, and information on the number of businesses and industries in each zip code); *Lifestyle Market Handbook* (Shows marketing profiles at the county level, including hobbies, investing, and high tech activities); *Projections 2005* (Forecasts for the Bay Area through 2030 on population, housing, workforce and income) and *Survey of Buying Power* (An annual report by area of retail sales in designated merchandise lines, including measures of disposable income.) All of these are kept at the Reference Desk on the second floor.

The library's website also has a collection of useful links for entrepreneurs. Visit the library's homepage www.aclibrary.org and click on the Business & Investments link under Research Guide. The American City Business Journals allows you to search over 40 business newspapers of the last 30 Days form a single search box. Check out the Alacra Industry Spotlights from Alacra Wiki, a Wikipedia for the business community. Under Starting a Business link there is a "Procedure for Starting a Business in Alameda County" that includes links to help choose a name, get licenses, and hire employees. There are also links to subscription databases provided by the library, information on the global marketplace, and tools for personal finance and investment.

The library subscribes to a number of databases that provide information that is not available on the open web, free to you with your library card. A few of the databases are only available from within the library; use them by logging on to one of our free Internet computers with your library card. They include **Conference Board Research Database**, **CorpTech** and **Hoover's Online**. **Conference Board Research Database** contains Conference Board research reports on issues in business management and US and global economics. Reports include studies of Fortune 500 companies regarding business trends, leadership decisions, corporate governance, HR and productivity. Economics material includes US and global economic indicators and forecasts of regional, national, and international economic conditions. **CorpTech** contains profiles of companies in a wide range of industries, including biotechnology, computer hardware and software, medical devices and pharmaceuticals, electronics and defense. You can create lists of companies by geography and/or industry group. In **Hoover's Online**, a large staff of business writers provides engaging overviews and histories of 18,500 public, private and international companies. Company reports include links to competitor lists, and you can compare companies financially with their top three competitors. It also includes an additional 12 million at a glance company reports from D&B and a Business Boneyard of companies that have gone the way of bankruptcy, merger or acquisition.

We also have databases that you can use from work or home, with your library card. Click on: www.aclibrary.org> Articles and Databases> Business & Investments. One of the most popular ones is **Reference USA**. This is a tool that allows you to build lists of potential clients, whether they are end consumers or other businesses. **Reference USA** is really two separate databases. One is called Residential and contains residential listings for the entire U.S., with median income and median home value from the U.S. census where available. If you wanted for instance to create a list of potential customers from the 94539 zip code whose median home value was \$500,000 or more and whose median home income is \$100,000 or more annually, click first on Residential to get the consumer database, then on the Custom Search to enter your criteria as in the example below. For this example, the next screen will give you boxes to enter up to five zip codes and to specify median home values in six different ranges and median incomes in five ranges. Multiple ranges may be selected by holding down the control key while you click on selected ranges.



The other is called Business and provides key executives, sales volume, number of employees, and parent and subsidiary relationships for over 10 million U.S. companies. Click on Business and then click the Custom Search tab. The Custom Search options are shown below:



One of the more interesting searches is by *YP Heading or SIC*. That's yellow pages or Standard Industrial Classification heading, which turns out to be almost a keyword search. You could, for example, look for computer related businesses in Fremont with less than 50 employees. This search brings you to a Search Refinement page where several different types of computer businesses are listed by yellow pages heading and by SIC code. Choose one or make multiple choices holding down the control key while you click on selected headings. When I chose Computers-Networking, I got a list of 26 companies with the address and telephone numbers which I could either download or print immediately. Clicking on an individual company gets you more detail. Data varies with each company (for publicly-held companies, there is always more) but may include: sales estimate, headquarters, whether they are foreign-owned, year established, and credit rating code. There is always a link to driving directions and a link to search the company in Google News. You get 50 prints or downloads with any search in either the Residential or the Business mode. If you need more, you will have to print or download the next 50, or redo the search and print the second 50. This is a great tool for building contacts and customers. It is available 24/7 from your home or office, with your library card.

Another popular database is **Business & Company Resource Center**. This brings together company profiles, journal and newspaper articles, industry narratives and financial reports. Companies may be searched by name, ticker symbol, city and state, or by industry: SIC or NAICS codes, or key words. You can also browse through SIC and NAICS codes to see what industries you might want to see covered. Company details vary, but include contact information, lists of subsidiary and parent companies, links to news articles, financial data and investment reports (mostly for publicly held companies), industry rankings and market share reports. You can also get market research on industries in the global marketplace by typing in a keyword (e.g., software) in the industry search. You'll see a list of overviews; click on the little green tab to see the market research.

If you don't have a library card, go to www.aclibrary.org, and click on the Get a Library Card link under the Using Your Library heading. Print out a copy of the registration form and bring it with you to any Alameda County Library branch with some identification showing your name and current address. Your library card: Get it! Use it!

Cash Flow—

from page 1

lyze which discounts are best for you. Delay all non-discounted bills as long as possible.

8. Put Your Cash to Work

First, make daily deposits! Second, make your deposits before the bank stops its daily transactions (2:00 PM - 3:00 PM). If your mail arrives late, get a post office box to speed up delivery. Finally, transfer idle cash into interest-bearing accounts. Even at 2 percent or 3 percent, this money adds up.

9. Evaluate Your Payroll Schedule

Consider changing your payroll from weekly to bi-weekly or monthly. Reducing the amount of payrolls, in turn, reduces payroll tax deposits. Consider payroll advances to help sway employee resistance.

10. Plan Ahead

Without exception, planning ahead is the most crucial aspect of cash flow management. Prepare a cash flow bud-

get based on last year's history, and you can begin to develop a game plan. Talking to your banker before you need money will provide you a better working relationship and better rates.

Summary

Cash flow management involves analyzing risk and requires both short- and long-term approaches. As a business owner, you know how crucial it is to maintain your profit margins. This guide was developed to assist you in ensuring that cash flow problems do not siphon off those profits unnecessarily.

Although we present a number of ideas here, they are general in nature in order to give a wide variety of insights into managing cash flow. In truth, cash flow management involves analyzing risk and requires both short- and long-term approaches. The most important thing is to develop a cash flow budget that is specific to you and your business needs.



Calendar of Events

June 2006

26 Summer Food Drive Begins

City Council Work Session
5 p.m., City Council Chamber

27 City Council Meeting

7 p.m., City Council Chamber

28 Government Affairs Committee Meeting

7:30 a.m., Chamber Conference Room

City of Fremont Mixer

5-7 p.m.
39550 Liberty St., Fremont
Phone: (510) 284-4026

The City of Fremont is committed to a diverse, strong and adaptable local economy where businesses can be successful and where residents and visitors alike can enjoy high quality commercial amenities. The Fremont City Council understands the need to be business friendly and continues to keep economic development a high priority.

30 City Council Meeting Special Work Session

City Council Goal Setting
9:00 a.m. - 5:00 p.m., Family Resource Center, Millenium Room

July 2006

3-4 Independence Day Holiday

Chamber Office closed

5 Ambassador's Meeting

8 a.m., Chamber Conference Room

10 Communications/Web Site Team Meeting

1:30 p.m., Chamber Conference Room

11 Special Board of Directors Meeting

7:30 a.m., Chamber Conference Room

City Council Meeting

7 p.m., City Council Chamber

12 Club Sport Mixer

5-7 p.m.
46650 Landing Pkwy., Fremont
Phone: (510) 226-8500
Since the opening of their first club in 1978, Club Sport has improved the lives of their members by helping them integrate fitness into their lifestyles.

18 Festival of the Arts Committee Meeting

11:30 a.m., Chamber Conference Room

City Council Work Session

5:30 p.m., Location TBA

19 Connection Club Leaders Meeting

8 a.m., Chamber Conference Room

25 Leadership Steering Committee Meeting

8 a.m., Chamber Conference Room

City Council Meeting

7 p.m., City Council Chamber

26 Government Affairs Committee Meeting

7:30 a.m., Chamber Conference Room



Wine Garden ticket pricing for Chamber members

Chamber membership has its privileges, and we are offering our members the first chance to take advantage of a *limited-time reduced rate* for the Wine Garden Connoisseurs' Circle at the Fremont Festival of the Arts, Aug 5-6

For six years, the Wine Garden at the Fremont Festival of the Arts has offered a shady and secluded retreat for those who wish to enhance their festival experience. Enjoy premium wines from local wineries poured by vintners eager to share their expertise and speak to guests about tasting techniques and different wine varieties. Wine will be accompanied by a delicious buffet lunch made especially for Wine Garden guests by one of Fremont's finest dining establishments. Tickets to the Wine Garden are a great way to thank your best customers or to reward your employees for their hard work.

Connoisseurs' Circle

The Connoisseurs' Circle provides special recognition for companies and organizations that purchase a block of 10 tickets. Connoisseurs' Circle members receive the following additional benefits:

- Recognition for your company as a Connoisseurs' Circle member in the Wine Garden program distributed to every 2006 Wine Garden attendee
- Your company listed on the Wine Garden signage
- Your company name included in the thank you ad in the Fremont Business Review
- And, the opportunity to be included in all Connoisseur's Circle events and receive advance notice of ticket sales.

This special offer enables you to purchase a Connoisseur's Circle block for only \$500, a savings of \$50. But, you must hurry. This special offer expires on Monday, July 10th. In order to take advantage of the offer, please call Lana Hillary-Windom at (510) 795-2244, x101 or email lhillary-windom@fremontbusiness.com. You must mention this special offer in order to qualify.

The Wine Garden

The Wine Garden is open from noon to 5 p.m. each day of the festival. Each ticket is good for admission on either Saturday or Sunday, you select the date. Wine Garden tickets include:

- A preferred parking space near the Wine Garden
- A 2006 Festival wine glass
- A 2006 Festival drink ticket that can be used outside the Wine Garden
- Gourmet buffet served by some of Fremont's leading restaurants
- Premium wines poured by wine experts and representatives from wineries.
- Entertainment presented for the exclusive pleasure of Wine Garden attendees.

Entrance to the Wine Garden is limited to individuals 21 and over.

Wine Garden and Connoisseurs' Circle tickets:
call 510-795-2244 ext. 101
visit www.fremontbusiness.com
and order online



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Home Inspection Services

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Anniversaries

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Greenstein, Rogoff, Olsen & Co., LLP
Clint Gregg

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10+ Years

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Wizard Screens
Zpizza

Visit us online!
fremontbusiness.com
Member websites are linked via our online directory

Monthly Visits to the Chamber Website

www.fremontbusiness.com

14,284

Total number of visits during the month of March 2006

13,544

Average # of visits per month (2006)

[data provided by Deep Metrix LiveStats]

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Member Benefit

Promote Your Business to Fremont Newcomers through Chamber Greetings Program

When people or firms move to a new area, they often learn about available resources by looking at promotional items from local businesses such as coupons, product samples or small gifts. The Fremont Chamber of Commerce offers its members an opportunity to reach the newcomers through the Fremont Chamber Greetings Program.

We partner with title companies, apartment management offices, the Chamber Ambassadors and city offices to distribute your promotional items to the new residents and businesses. Your organization is welcome to submit the coupons, small gifts or other items to the Chamber office every quarter, making them seasonal if you wish. (Sorry,

flyers are not accepted; they are used for a different quarterly program - ChamberPak.) We combine all the items in the Fremont Chamber Greetings gift bags and write a welcome letter on behalf of the local business community. The distribution cost is less than 33 cents per item.

This gracious hospitality is usually well received by the new residents and businesses. It definitely increases visibility of the participating companies and creates a good will, which extends towards the Chamber and its members.

To reserve your space or discuss a sponsorship opportunity for the Fremont Chamber Greetings Program, please contact KK Kaneshiro at (510) 795-2244, ext. 103 or at kkkaneshiro@fremontbusiness.com.



Large crowds are expected for the 2006 Fremont Festival of the Arts

Business Alley—

from page 1

www.fremontfestival.net.

As a Business Alley participant you can expand your reach by advertising in the special Festival of the Arts edition of the Fremont Business Review. With an increased distribution to key contacts and businesses in the area, remind your potential and current customers of your products and services and invite them to visit your booth for a sample.

Past Business Alley participants have generated hundreds, sometimes thousands, of leads with many of those

leads turning into solid customers and increased sales. Located on State Street between Capital Avenue and Beacon Street and anchored by the Firefighter Combat Challenge and the State Street Stage, Business Alley is able to take advantage of the increased foot traffic generated by these attractions.

Don't miss this opportunity to expand your business and reach a client base you may not normally have access too. Contact Danna Bergstrom at (510) 795-2244 or email dbergstrom@fremontbusiness.com today!

Want to participate in Business Alley? There's still time!

Fremont Chamber members, call Danna Bergstrom at (510) 795-2244, ext. 105 today to reserve your ten foot by ten foot booth space at the Festival of the Arts.

If you would like more information about becoming a member of the Fremont Chamber of Commerce, call KK Kaneshiro at (510) 705-2244, ext. 103

Connection Clubs

Meeting Dates, Times, Places

The Chamber's Connection Club is a "business to business" referral program, designed to give maximum support and opportunity to Chamber members who understand the value of networking and doing business with people they know and trust. No duplications of business types allowed. Each club may only have one representative of any given profession or specialty.

To visit a Connection Club, please call the Chair or Vice Chair to reserve your space.

Tuesday Noon
meets weekly at 11:45 a.m.
Fellini O's
3900 NewPark Mall Road, Ste. 101, Newark
Chair: Ron Machado, (510) 657-9946
Vice-Chair: Lirio Gonzalez, (510) 894-0764
www.tuesdayconnectionclub.com

Connect 2 Succeed
2nd & 4th Thursday at 11:45 am
La Piñata Restaurant
39136 Paseo Padre Parkway, Fremont
Chair: Dr. Joe Joly, 510-249-9037
Vice-Chair: TBD
www.connect2succeed.com

Fridays Women In Business
meets weekly at 7:30 a.m.
Best Western Garden Court Inn
5400 Mowry Ave., Fremont
Chair: Hong Burt, (408) 425-2714
Vice-Chair: Kathy Colton, (510) 490-7740
www.fremontwib.com

Professional Source
meets at 11:30a.m. on 3rd Thursday
The Depot Café
37260 Fremont Blvd., Fremont
Chair: Kevin Dean, 510-687-9737
Vice: Rich Hemmerling, 408-234-4394
www.theprofessionalsource.com

Wednesday Noon
meets weekly at 12 noon
The Depot Café
37260 Fremont Blvd., Fremont
Chair: Marian Briones, (510) 226-7827
Vice-Chair: Staci Talan, (510) 745-7445
www.fremontreferrals.com

Thursday AM
meets weekly at 7:30 a.m.
The Depot Café
37260 Fremont Blvd., Fremont
Chair: Renee White, (510) 440-1100
Vice-Chair: Brad Gelesic, (510) 612-3858
www.thursdayAM.com

Referrals Plus
1st & 3rd Thursday at 11:45 am
Nouvelle Bistro
43543 Mission Blvd., Fremont
Chair: Melinda Yee, (510) 651-2448
Vice: Sheryl Marymont, (510) 661-0906
www.thursdayreferralsplus.com

Friday AM Connection Club
meets weekly at 7:15 a.m.
The Depot Café, Fremont
37260 Fremont Blvd., Fremont
Chair: Brendon Whateley, (650) 472-1116
Vice-Chair: Guido Bertoli, (510) 790-2444
www.fridayconnections.com

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Doing Business Over Lunch

Some of the best business deals are made over lunch. If you would like to have your restaurant featured here, please call (510) 795-2244, or you can send an email to fmtcc@fremontbusiness.com



39116 State St, Fremont
(510) 791-1688
Lunch: 11 am -2 pm
Dinner: 5 pm-9:30 pm
Sundays: 4 pm-9 pm



39233 Fremont Bl.
(In the Hub)
(510) 742-6221
Open 7 Days a Week
11 am-10 pm



39136 Paseo Padre Pkwy
Fremont **(510) 790-6550**
Open Daily 8 am - 11 pm



5200 Mowry Ave, Fremont
(510) 792-2000
Lunch(M-F): 11:30 am- 3 pm
Dinner: 5:00 pm - 10 pm
Saturdays, dinner only
4:30 pm - 9:30 pm



39401 Fremont Blvd
Fremont **(510) 657-2436**
Sun-Thurs: 11 am -9 pm
Fri & Sat 11 am -10 pm



40645 Fremont Bl, #23, Fmt
(510) 668-1850
Tu-Thur: 11:30 am-9 pm
Fri-Sat: 11:30 am-9:30 pm
Sun: 1 pm - 8 pm



45915 Warm Springs Bl.
Fremont **(510) 656-9141**
Lunch M-F: 11:30 am-2:30 pm
Dinner: 5-10 pm (M-F & Sun)
5 pm-12 am (Sat)
Sun. Brunch: 10 am-2 pm



zpizza

46703 Mission Blvd.
Fremont
(510) 360-9900
Sun-Thur: 11 am-9 pm
Fri-Sat: 11 am -9:30 pm

Member News



Anna Jacoby featured in Home Remodeling & Makeovers Magazine

Congratulations to Anna Jacoby of *Anna Jacoby Interiors and Premiere Home Staging*. Anna's interior design work, and her very own beautiful kitchen, appeared in the Woman's Day magazine Home Remodeling & Makeovers, Volume XVI, Number 3. Featured in the article "Best Kitchen Makeovers" Anna and her two children were pictured enjoy-

ing her newly remodeled kitchen, a beautiful designed mix of colors and textures. For more information, visit annajacobyinteriors.com.

City offers opportunity for Fremont businesses for National Night Out 2006

The Economic Development Department of the City of Fremont will be distributing "block party" bags to over 140 neighborhoods on National Night Out 2006. The bags will include coupons to encourage residents to shop and dine in Fremont. Fremont businesses are invited to provide coupons for the bag. This is a free opportunity and there is no charge to contribute coupons. You must provide 500-1,000 coupons for inclusion. These can be existing coupons/discount flyers you are currently circulating or it can be a special offer for this event. The coupons must be delivered to Kim Marshall at the Economic Development Office, 3300 Capitol Ave., Bldg. A, by Friday, July 14th. For more information contact Kim Marshall at kmarshall@ci.fremont.ca.us or (510) 284-4026.

Franchise—

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dreams of financial independence by teaching them how to establish and operate the business you conceived. In return, you're working with motivated business owners, people who will contribute creative, innovative ideas to benefit the franchise. The simpler management structure of a franchised organization also means fewer headaches for you at the helm. Even employees of franchised organizations are more productive and more loyal. Rather than toiling for a faceless corporation with little chance of breaking through a low-hanging ceiling, employees recognize that by demonstrating the right stuff, they could also own a franchise someday.

Businesses that have the best po-

tential for franchising have some of these traits in common:

- A proven track record, both financially and operationally. How long you've been in business is not as important as your staying power and the fact that you've proven your concept.
- A unique market niche or a new twist in an established field.
- A sizable growth or under-developed market, or one that is fragmented and ripe for consolidation.
- A business that is interesting and profitable from a prospect's standpoint, one that he or she is proud to own.
- A strong management team committed to the franchise program.
- A business that is replicable and can be easily taught.

• A business that, for its price, provides a decent, fairly near-term return on investment and a good living for its owner.

Here's a simple test. Put yourself in the position of a prospective franchisee for your business: Would you open one if it were a company store?

If the answer is yes, you're probably franchise-able.

Ruth Yong, Ph.D. is a consultant for The Entrepreneur's Source, North America's leading business and franchise consulting organization. They specialize in helping people build rewarding careers, take control of their lives, and create financial freedom. For more information, contact Ruth at 510-657-7490 or visit www.theesource.com/ryong



Alert the media

Chamber members are encouraged to submit newsworthy press releases for inclusion in our Member News section.

Send press releases to:
Editor, Fremont Business Review,
39488 Stevenson Place, Suite
100, Fremont, CA 94539

or email:
cbonior@fremontbusiness.com
with "Member News" in the subject line.

Don't forget to include your contact information



Just like a well balanced diet, a well-balanced financial strategy is very important for your "financial health"

We can help you determine if you have the appropriate balance for your lifestyle.

Call Jack Chang of MassMutual Financial Group at (510) 870-9803 or email him at jchang@finsvcs.com



MassMutual Financial Group
39300 Civic Center Drive, Suite #310
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Jack Chang
Registered Investment Advisor

Top of the Week REPORT

Linking the Business Community



The Top of the Week Report is a weekly digest of important Chamber events, local news, government updates, and Fremont's companies making news. Just send an email message to nbatalao@fremontbusiness.com, with "SUBSCRIBE" (all caps, no quotes) in the subject line. You will receive a confirmation notice immediately and instructions for unsubscribing.

Linking the Business Community

Online Business Directory

Our online business directory generates referrals for our members and helps visitors find the right chamber member.

January through April 2006:
Top 150 member Displays
70,240

Clicked on referrals
4,435

Email referrals
42

Map referrals
1,311

Sisters of the Holy Family Palmdale Spectacular IX

Motherhouse
159 Washington Boulevard, Fremont

Sunday, August 20, 2006
1:00 p.m. to 6:00 p.m.

Dedicated to the Multi-cultural world
where we live and work

Multi-cultural entertainment,
Dinner with Wine, Silent and Live Auctions

Auction Preview

Saturday, August 19, 2006
1:00 pm - 4:00 pm

Must have it!
Purchase Option
Available During Preview

Entrance Fee is \$5.00
for those who have NOT
purchased a ticket to the
Palmdale Spectacular IX



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Is your business plan in place?

Talk to a SCORE counselor at no charge. Schedule an appointment with Gene Page by calling 510-795-2244. Gene is available for your small business counseling needs.

Available times:
Mondays from 9 a.m. to 1 p.m.

Promising Days Are Ahead for the State's Budget...Maybe

by Billy Sandbrink

Director of Government Affairs

In Sacramento, May signals the beginning of the budget talks. Although the Governor releases an initial proposal in January, the real hard core work begins when the Governor releases the "May Revise", the Governor's adjusted budget proposal based on updated tax receipt information that serves as the starting point for discussions. The theoretical deadline for the budget is June 30, although this target has not been met in well over a decade. Usually budget discussions are accompanied by party politics and a few key issues that force adoption of the budget to linger on into August, leaving state workers without a paycheck in the mean time. This year, being an election year for the Governor, numerous other statewide offices, the entire Assembly, and a few Senate seats, will politicize the budget discussions even more. Some would point to the political nature of the budget, especially this year's as a major reason for disliking politics and for their lack of confidence in our elected leaders to get the job done.

Despite the discontent some may feel about the budget, these next two months are important to the average citizen because the budget discussions tend to give outsiders a glimpse at what is in store for the next year, in both a political sense (i.e. what issues will elected officials be fighting about the

most) and, more importantly for what your tax dollars will be paying and for what they will not be paying.

The handling of California's budget over the last few years has been the target of ridicule and a major source attributed to the major lack of confidence Californians have in their statewide elected officials. This is because when the state was living high-on-the-hog with capital gains taxes, which hind sight tells us was one time money, money was spent for expanding programs and ongoing funding obligations. The result was that when the dot-com went splat and 9-11 shook the nation at the deepest of levels, California was massively in the red and held a bond rating not much higher than a junk bond.

The effects of this situation are still with us today. The state continually has multi-billion dollar operating (a.k.a. structural) deficits despite the consistent "raids" on local coffers, unfunded mandates, the suspension of Proposition 42, and reduced funding for health care and educational programs. As a consequence, less money has been spent on students than was otherwise intended by Proposition 98, major transportation projects across the state

have been postponed or abandoned, among other things.

These effects have resulted in some serious political implications as well. Groups like the California Teachers Association (CTA) and the California Nurses Association (CNA) have spent millions of dollars on advertisements to let people know their plight and to attack Governor Schwarzenegger and anyone else who has interfered with what they feel is just.

Despite all of the bad news and the political mess resulting from the last few budgets, the state has recently reported that it has \$7.5 billion in additional revenue to spend on the coming year's budget due to higher than expected personal income tax revenue. Does this mean that California has finally

turned the financial corner? The early word on the street is do not count on it.

A large portion of the increased revenue comes from capital gains tax, the same source of money that flooded the State's coffers during the dot-com boom. This time around, the increased capital gains tax revenue has come from large stock related transactions and real estate sales. These sources

are not necessarily volatile and cannot be trusted with funding ongoing programs, but with the cooling of the housing market in the state and the modest, yet spectacular economic growth in the state, this funding is not rock solid. The next question in line is how the state will spend this revenue.

According to the Legislative Analyst's Office (LAO), the May Revise will spend \$4.3 billion of the \$7.5 billion total revenue increase for ongoing program spending with \$3.2 billion going towards reserves and early debt payments. The LAO believes this proposal is generally solid and revenue projections should hold up. With the LAO's relative confidence in and the CTA's surprising endorsement of the May Revise, it would seem that there is a chance that the budget may be signed on time and progress towards fiscal solvency may be made. But until the ink of the Governor's signature is dry, do not hold your breath.

For information on this issue or any other issue impacting Fremont businesses, contact Billy Sandbrink, director of government affairs, at (510) 795-2244x107 or bsandbrink@fremontbusiness.com.



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FREMONT CHAMBER OF COMMERCE
PRESENTS

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Saturday, August 5 and Sunday, August 6, 2006
10 a.m. - 6 p.m. in Central Fremont

Featuring:

- 650 Artists & Crafters
- 2 Free Music Stages
- KidZone with rides, slides, hands-on crafts, puppets
- Great Wines and Cold Beer
- Wine Garden
- Gourmet Marketplace
- 30 Food Booths benefiting local non-profits
- 5 Different Beers on Tap
- 35 Different Wine Varieties
- Expanded Business Alley
- Firefighter Combat Challenge



FCCTV:

**Fremont Chamber of Commerce
Television**

You...Your Most Valuable Business Resource

So often, business owners or business leaders don't take credit for the value they as individuals bring to the table in their businesses. And conversely, they often don't realize the affect that their choice of words or body language may also have upon their business. KK Kaneshiro, director of member services and host of the Fremont Chamber of Commerce televi-

sion show (FCCTV) interviews guest Jane Malmgren, a business coach, from *A.S.K. for Success*. Jane talks about the importance of word choice, body language and actions in forming a positive image for your business. She also shares the qualities of a good business leader and how to begin adopting those qualities into your leadership style.

Start And Grow Your Business With Score, "Counselors To America's Small Business"

A new business can use the most advanced technology available, but without fundamental business sense, today's entrepreneur may struggle to stay in operation tomorrow. Starting a business requires planning. Starting a successful business, however, requires much more. Successful entrepreneurs understand that the learning curve is steep and take advantage of SCORE's free small business counseling and low-cost educational training workshops. SCORE is a resource partner with the U.S. Small Business Administration. It is a nonprofit association dedicated to entrepreneur education and the formation, growth and success of small businesses nationwide.



Gene Page, SCORE Counselor

Starting a new business or expanding an existing one can be time-consuming, overwhelming and a serious gamble. Learning from the experience of others is a smart way of avoiding making critical mistakes. And asking for help is the surest way of correcting a problem before it grows. SCORE's "Counselors to America's Small Business" can be your guide along the path to business success. SCORE works by matching business management consultants with current and prospective small business owners in need of expert advice. With more than 11,200 working or retired volunteers in 389 chapters nationwide, SCORE has

call 1-800-634-0245 to request the free brochure, Live Your Dream: SCORE can help. Last but not least, call your local SCORE chapter at (510) 792-3847, located in the Chamber of Commerce's offices, to make a Monday appointment with Gene Page, SCORE counselor.

experts in virtually every area of business management. SCORE counselors are ready to assist small business owners or the aspiring entrepreneurs with business plans, loan applications, marketing tactics and more. All counseling services are free and confidential. On the national and local level, SCORE supports small business success. SCORE counselors work with entrepreneurs to streamline operations and to develop contingency plans to face the challenges of potentially reduced cash flows. Across the country, SCORE plays a crucial role in helping small businesses thrive.

SCORE provides free information and online counseling on the SCORE small business web site at www.score.org. In addition, you can

According to a 2004 study by the Ewing Marion Kauffman Foundation, at any given time, 10 million Americans are thinking about starting a business. Thousands more who already own small businesses are thinking about the best way to expand their business. Entrepreneurs who succeed in turning their dream into reality understand that information is power. They seek help and advice from SCORE's business professionals who have time-tested knowledge and expertise. These counselors bring vast experience from owning their own businesses, to managing Fortune 500 corporations, to serving as managers in manufacturing or service companies.

Submit an article

Would you like to submit an article or become a guest editor? Contact Cindy Bonior to learn more about the guest editor program. 510-795-2244, ext 106

visit fremontbusiness.com for an editorial calendar and submission guidelines

Check your link

Members: Are you linked to our online directory? Send us your URL and we will link you to the Fremont Chamber's online business directory. www.fremontbusiness.com's website averages 13,544 unique visits per month [deepMetric stats -Jan - Apr 2006]

email: fmtcc@fremontbusiness.com
subject: new member URL

FCCTV Times & Channels

FCCTV is shown in over 646,000 households! Would you like to be a guest? Call KK Kaneshiro at 510-795-2244, ext. 103. Fremont Chamber of Commerce Television (FCCTV) highlights Fremont Chamber of Commerce members

Watch FCCTV in these cities:

Fremont – Ch 29 Mon 8:30 p.m.; Ch 26 Mon 7:30 p.m.

Newark – Ch 27 Fri 5 p.m.

Alameda – Ch 28 Sat 3:30 p.m.; Sun 8:30 p.m.

Union City – Ch 15 Thu 10 p.m.; Sat 3:30 p.m.; Sun 8:30 p.m.

Hayward, San Leandro, San Lorenzo and Castro Valley – Ch 28 Thu 10 p.m.; Sat 3:30 p.m.; Sun 8:30 p.m.

Company Image—

from page 1

our head held high, and with a spring in our step, they tell themselves that we are happy, confident, and ready to take on a challenge. How well we are groomed sends other non-verbal messages that can make or break a business. For example, who wants to go to a hair stylist whose own hair style is outdated and does not use make-up in ways that enhances her attractiveness? While we can not all look like Angelina Jolie or Brad Pitt, we will see benefits by doing what we can to look our best when we venture into public.

The words we speak also say volumes, and not always the meaning we wish to convey. Are we conscious about selecting words that are clear and concise and that our listener will understand? Using jargon, for instance, while it can be fun, may leave other people in the dark. Also, which is easier for your listener to visualize: "the truck went down the street," or the "red, eighteen-wheeler roared down the street"? Harvest the power of words to help people understand the meaning we want to convey.

Lastly, when we treat others well we tell them that they are important to us. By keeping appointments and arriving a few minutes early, we declare by our actions that we are thinking of the other person. Showing consideration of clients, or potential clients, is the result of taking the time to put ourselves in the other person's shoes. For instance, a thoughtful real estate broker will use a roomy car to take clients to see listings. A customer service

representative who deals with the public will forgo wearing overpowering perfumes that may invoke allergic reactions in her customers.

We have seen at least three criteria that people use to form conclusions about the type of person we are, and which in turn affects people's perception of our businesses. We may not all win popularity contests, but with a little thought, and a concerted effort to demonstrate respect to others, we can show our most business's valuable resource, ourselves, to best advantage.

Jane Malmgren is the owner of A.S.K. for Success, a consulting organization that assists businesses and individuals in discovering ways to reach their goals. Operating under the belief that organizational and personal success begins with developing the potential of the individual, A.S.K. for Success has proven success in teaching organizations how to develop the potential of its people resulting in dramatic and measurable improvements in financial performance, leading and managing staff, getting and keeping customers and growing and innovating their businesses. For more information, contact Jane Malmgren at (510) 828-0442, or visit www.ask4success.net

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