

**February 2022**



**Our monthly news & updates**

[Visit our Website!](#)

**A Message From Chief Executive Officer Karin Moss**

Greetings Members,

As of today, I have officially begun my new role as your Chamber CEO. In fact, I even relocated close enough to walk to the office! I would like to take this opportunity to extend my sincere appreciation for your having entrusted me with the role of serving as your new CEO. I recognize that this is an exciting time for South San Francisco, and I welcome the opportunity to spearhead many exciting new initiatives with our Board, City and Community.



Having worked with so many corporate, hospitality and small entrepreneurial Mom and Pop businesses throughout my extensive career I recognize the demands on your schedules so I always like to say, "I'm open when you're open." Please don't ever hesitate to call or email me with any questions or concerns and I can assure you of a quick reply.

A special shout out to Linda Parenti and your Hiring Committee who were so helpful in the recruitment process despite the constraints of Covid. Throughout the protracted process we

shared a joint focus and vision for the future and I look forward to working closely with the Board in crafting my first 90 Day Marching Orders.

Please don't hesitate to share your thoughts and suggestions for how we can create programs, events and services that best meet your needs in this ever-changing climate.

Here's to our mutual success. Thanks for putting your trust in me!

### **Director Kristin Ditlevsen**

Happy New Year to everyone! As glad I as I am to see 2021 behind us, I have to say it's still a bit surreal that we are in 2022. Many of us are still out on the frontlines in our respective industries trying to figure out what to expect in terms of our work environment, the market for our products and services, the cost of doing business, our health and safety; and the list goes on.



One of the things I love about working in banking is that I get to work with so many different types of businesses and individuals. My clients all have unique perspectives and circumstances. Many of them were severely impacted early on in the pandemic and are starting to find their way through. In some cases, though, the long term impact is just now hitting. As a small community bank, for example, we were able to keep our doors open through the pandemic and transition our clients over to more electronic banking services to lessen in person contact. The lending side of our business, however, was heavily impacted by various factors which started to really show up about six months into the pandemic.

Some of the factors that we have faced are decreased loan demand, increased credit risk factors, and increased interest rate risk. Loan demand fell sharply in part due to the uncertain economic circumstances. Many business owners and individuals chose to delay investment and purchase decisions. Additionally, the increased level of support for businesses in the form of grants, forgivable loans, and low interest rate loans from the government, pushed demand for traditional loans further down. Overall this was a positive thing that allowed many businesses to stay open. Although we don't always think if it this way, money, like every other commodity, is subject to the law of supply and demand. With an oversupply of money to lend and invest, interest rates are being pushed down to historical lows. This is

great for borrowers, and it can benefit banks by providing opportunities to refinance clients away from one another. The downside is showing up now due to the lower profit margins in a highly competitive environment. These low rate loans will be with us for the next several years as many of us are making fixed rate loans 5,10, and even 30 years into the future. This causes risk of negative interest rate margins rates go back up.

We all face the increased risk in the market due to uncertain demand, costs and general business conditions. Our traditional way of looking at risk as a bank has also had to change. Looking back at 2020 and 2021 to see how a business performed will not necessarily be an accurate predictor of future performance. We have had to transition to forecasting and using the most current "up to the minute" data to assess repayment ability. This type of lending does not fit well into our highly regulated parameters which are intended to protect our depositors. Nonetheless we are finding a way to adjust to the "new normal" and work closely with our clients to assess the impact of COVID 19. I look forward to seeing more people and businesses return to their pre-pandemic levels of activity where ever possible and as it is deemed to be safe.

Happy New Year!

## **Member News, Community Events & Announcements**

### **South San Francisco Chamber of Commerce**

#### **2022 Annual Recognition & Business Awards Dinner**

**Thursday, March 3, 2022**

**(date subject to change based on San Mateo County guidelines)**

**6:00pm – 9:30pm**

**South San Francisco Conference Center**

**255 S. Airport Blvd., SSF**

The Annual Recognition and Business Awards Dinner is an event that cannot be missed! Awards will be given to businesses, organizations, and people in the categories of: Business of the Year, Minority/Women Owned Business, Pivot Pro/Innovation, Legacy/Family Owned Business, Excellence in Small Business, Veteran Owned Business, Special Recognition, Chamber Board Director of the Year, Mayor's Award, Dick Noftsgger Lifetime Achievement Award.



**MC of Ceremonies**

**Assembly Speaker pro-TEM Kevin Mullin**

**OUTSTANDING BUSINESS AWARD RECIPIENTS**

Business of the Year

Genentech

Excellence in Small Business

Grand Palace

Veteran Owned Business

Garden Chapel

Special Recognition

Sitike Counseling Center

Dick Noftsgar Lifetime Achievement

Richard Garabino

Pivot Pro/Innovation

Kaiser Permanente

California Catering Company

Restaurant Legacy/Family Owned Business

School House Grocery

BLT Construction

Minority/Women Owned Business

CG Moving Company

Chamber Board Director of the Year

Anthony (Tony) Clifford

Mayor's Award

Kaiser Permanente

**Special Event Sponsorships** are available. Contact [info@ssfchamber.com](mailto:info@ssfchamber.com) if you are interested in a sponsorship, or phone 650-588-1911.

**Menu choice:** Petite Filet and Chicken, or, Vegetarian. Dinner includes Caesar salad, garlic mashed potatoes, grilled broccolini, rolls, dessert

Cost: \$110 per person. Advance reservations required. Please RSVP to the Chamber at 650-588-1911, or <https://www.ssfchamber.com/2022-business-awards.htm>.

**NOTE:** *attendees must provide proof of full vaccination or present a negative test result within 72 hours of entering the event. These procedures subject to change based on San Mateo County Guidelines.*

**SSF Chamber of Commerce Education  
Foundation Higher Education Scholarship  
2022**

On behalf of Tony Clifford, Chair of the Education Scholarship Committee and South San Francisco Chamber of Commerce, we are pleased to announce the sponsorship of college scholarships. The scholarships will be awarded to graduating high school seniors that are residents of South San Francisco.



Scholarship application, resume, and essay must be submitted to the South San Francisco Chamber office **no later than Thursday, March 10<sup>th</sup> by 4:00pm.** A Committee will review all the pertinent information and select student winners.

Thank you in advance for your assistance in sharing this information on scholarship opportunities. Should you have any questions about our scholarship program or would like to make a tax-deductible donation please contact us at 650-588-1911, or email [info@ssfchamber.com](mailto:info@ssfchamber.com).

## NEW Covid-19 Testing Site in SSF



It is vitally important to get tested if you show symptoms of having COVID-19, regardless of your vaccination status, as well as if you have been exposed to someone who is positive for COVID-19. In partnership with the County of San Mateo, starting on Tuesday, January 18th there will be a free PCR testing site at 616 Linden Avenue.

Beginning on Monday, January 24th, the site will be open six days a week from Monday through Saturday from 8am – 4pm. The site will be open at least through the end of February, possibly longer. This mass testing site will provide up to 2,000 tests per day. Appointments are not necessary, however, given the current demand pre-registration is encouraged.

Please pre-register for this testing site [here](#).

Other testing sites in San Mateo County are also available. More information on testing, when to get tested, isolation and quarantine can be found [here](#).





Our goal  
is helping  
you with  
yours.

*Jenessa's goals:*

- Save a little more*
- Up my credit score*
- Create a budget*
- Pay off credit card debt*

We make it happen.



Visit [smcu.org/join](http://smcu.org/join) to get going on your goals.

Federally insured by NCUA. Equal Housing Lender.





Supporting small businesses is supporting our community's recovery. Hardships from COVID-19 have affected everyone, but have decimated small businesses. Many have closed and many hang on by threads.

To support small businesses in these critical times, the County and city partners launched Choose Local San Mateo County, a mobile app that enables shoppers to earn rewards automatically at hundreds of participating local businesses, which can be redeemed as cash discounts at select businesses.

Choose Local San Mateo County makes it easy to shop locally and support small businesses. Download the app today to begin shopping at the 290+ diverse businesses participating in Choose Local San Mateo County, and earn SMC Points to apply as cash discounts at select businesses.

Learn more at [www.ChooseLocalSMC.com](http://www.ChooseLocalSMC.com).





# Effective January 1, California law requires residents to sort organic waste from garbage!

If you do not yet have a **green** cart or bin for organic waste, please contact South San Francisco Scavenger at **650.589.4020**.

Residents of multifamily residential complexes should encourage their property owner or manager to make contact.

*To learn more, please visit:*

**CalRecycle** - [www.calrecycle.ca.gov/organics/slcp](http://www.calrecycle.ca.gov/organics/slcp)

**City of SSF** - <https://bit.ly/3sF5Hsh>

**SSF Scavenger** - [www.ssfscavenger.com](http://www.ssfscavenger.com)



An  
important  
message  
from



SOUTH SAN FRANCISCO  
**SCAVENGER**  
— COMPANY, INC. —

**Save  
the  
Date**



EMPLOYMENT LAW WEBINAR

Thursday, February 10, 2022

11:30am-1:00pm

Presented by South San Francisco Chamber Member  
Employment Law Firm

Simpson, Garrity, Innes & Jacuzzi.

TOPICS:

- New 2022 Employment Laws
- Important 2021 California Employment Law Court Decisions
- Employee Arbitration Agreements/ Pros & Cons
- Private Attorney General Act (PAGA Claims)/ What are they and how to respond
- COVID Updates
- OSHA Updates

This is a must webinar for anyone responsible for employment compliance.

*No charge to South San Francisco Chamber Members.*

RSVP: [info@ssfchamber.com](mailto:info@ssfchamber.com)

**Legislative Watch List**

**We take care of politics, so you can take care of your business**



**Coronavirus Transmission Rates are Falling Across California, Bringing Guarded Optimism**

After weeks of an unprecedented spike in coronavirus cases that challenged hospitals, schools and other institutions, there are growing indications that the surge spawned by the Omicron variant is flattening and, in some parts of California, even beginning to wane.

Los Angeles Times

**California Workplace Safety Board Hears Debate on Cutting Back Quarantine During Surge**

Business groups, including the California Chamber of Commerce, welcomed the change, but said there was still confusion for employers about how to follow the frequently shifting rules from different authorities.

San Francisco Chronicle

**Steps to Take When Employee Tests Positive for COVID-19**

What am I required to do when an employee tests positive for COVID?

CalChamber

**Educational Resources**

**Webinars, ZOOM, Meetup, Coffee Chats and more....**



**SSF Chamber Calendar of Events**

**Employment Law Webinar**

**Thursday, February 10, 2022**

**11:30am-1:00pm**

**Presented by South San Francisco**

*Presented by South San Francisco Chamber Member Employment Law Firm*

You can RSVP and pay for our events by going to the calendar section and clicking on

the event you want to attend. Registration is for SSF Chamber members.

*Not a Chamber member yet?*

Contact the Chamber at [info@ssfchamber.com](mailto:info@ssfchamber.com)

or visit [www.ssfchamber.com](http://www.ssfchamber.com)

Follow us on Facebook for the latest Chamber news.

### **Financial Management**

#### **A 2-Class Series In February**

To find out more or sign up for a class, call [amanda@rencenter.org](mailto:amanda@rencenter.org) or 650-321-2193x1103.

*Simpson, Garrity, Innes & Jacuzzi*

RSVP: [info@ssfchamber.com](mailto:info@ssfchamber.com)

### **South San Francisco Chamber of Commerce**

#### **Annual Recognition and Business Awards**

**Thursday, March 3, 2022**

**Reception: 6:00pm – Dinner: 7:00pm**

South San Francisco Conference Center

255 So Airport Blvd., SSF

RSVP: [info@ssfchamber.com](mailto:info@ssfchamber.com)

### **South San Francisco Chamber of Commerce**

#### **Ribbon Cutting, STEM Center Opening**

**Thursday, March 10, 2022**

**5:30pm-7:00pm**

Boys & Girls Club of No. San Mateo County

201 W. Orange Ave., SSF

RSVP: [info@ssfchamber.com](mailto:info@ssfchamber.com)

### **South San Francisco Chamber of Commerce**

#### **Higher Education Scholarship Luncheon**

**Thursday, April 21, 2022**

**11:30am – 1:30pm**

SSF Elks Lodge

920 Stonegate Drive, SSF

RSVP: [info@ssfchamber.com](mailto:info@ssfchamber.com)

**South San Francisco Chamber of  
Commerce**

**TASTE of South San Francisco**

**Friday, November 4, 2022**

**12:00 – 2:00pm**

South San Francisco Conference Center

255 So Airport Blvd., SSF

*More details coming soon!*



renaissance  
entrepreneurship center

your Business Path  
**GROW  
YOUR BUSINESS**

**Looking to make your business more profitable or resilient?**

**HR FOR THE NEW ECONOMY**

- Jan 18, 6-8pm HIRE SAFELY
- Jan 20, 6-8pm RECRUIT BETTER
- Jan 25, 6-8pm ONBOARD EFFECTIVELY
- Jan 27, 6-8pm SMALL BUSINESS BENEFIT SYSTEMS

**MARKETING BOOTCAMP**

- Jan 24, 5-7pm IMPROVE YOUR ONLINE PRESENCE
- Jan 26, 5-7pm (3-CLASS SERIES)
- Jan 28, 5-7pm

**FINANCIAL MANAGEMENT**

- Feb 1-8, 5-7pm DIVE INTO YOUR BUSINESS FINANCES
- (2-CLASS SERIES)

**SOCIAL MEDIA ADVERTISING**

- Mar 8, 6-8pm TARGET YOUR AUDIENCE AND
- Mar 15, 6-8pm MAXIMIZE YOUR ADVERTISING DOLLARS
- Mar 22, 6-8pm (3-CLASS SERIES)

To register:



Contact us to find out more and sign up!

bcc@recenter.org 650-321-2193 x 1103 FB | IG | Twitter @recenterbc







**renaissance**  
entrepreneurship center

Online / En línea  
Free / Gratis

# calendar 2022 JAN-FEB

Start and grow your business with Renaissance!  
Empiece y desarrolle su negocio con Renaissance!

## January

ORIENTATION  
OVER LUNCH

ENGLISH

07

FRI

12-1PM >

ORIENTACION  
CON ALMUERZO

SPANISH

12

WED

12-1PM >

STARTING YOUR  
CONSULTING  
BUSINESS

ENGLISH

13

THU

1-2PM >

HR FOR THE  
NEW ECONOMY  
SERIES

ENGLISH

18

TUE

6-8PM >

...AND THE CLASSES:

START SMART

Jan 10-17-24-31  
6-9PM

COMIENZA CON  
CONFIANZA

Jan 19-26 & Feb 2-9  
6-9PM

MARKETING FOR  
NEW BUSINESS  
OWNERS BOOTCAMP

(Year 0-3)

Jan 24-26-28  
5-7PM

HR FOR THE  
NEW ECONOMY  
SERIES

ENGLISH

20

THU

6-8PM >

HR FOR THE  
NEW ECONOMY  
SERIES

ENGLISH

25

TUE

6-8PM >

HR FOR THE  
NEW ECONOMY  
SERIES

ENGLISH

27

THU

6-8PM >

## February

ORIENTACION  
CON ALMUERZO

SPANISH

02

WED

12-1PM >

ENTIDADES  
LEGALES

SPANISH

04

FRI

1-2PM >

DEVELOPING AN  
ENTREPRENEURIAL  
MINDSET

ENGLISH

08

TUE

1-2PM >

ORIENTATION  
OVER LUNCH

ENGLISH

09

WED

12-1PM >

LEGAL  
ENTITIES

ENGLISH

11

FRI

1-2PM >

eCommerce:  
GETTING  
STARTED

ENGLISH

24

THU

1-2PM >

... AND THE CLASSES:

FINANCIAL  
PROJECTIONS  
- 2 WEEK SERIES  
FEB 1-8  
6-8PM

SOCIAL MEDIA  
MARKETING SERIES  
FEB 3-10-17-24  
6-8PM

PROYECCIONES  
FINANCIERAS  
- SERIE DE 2 SEMANAS  
FEB 15-22  
6-8PM

START SMART  
FEB 16-MAR 9  
6-9PM



Contact us to find out more and sign up!  
[brc@rencenter.org](mailto:brc@rencenter.org) | 650-321-2193 x 1103

FB | IG | Twitter @rencenterbrc

## South San Francisco Chamber Member Benefit

Did you know as one of the many benefits of being our member that you can submit your events for Chamber approval through our monthly newsletter, or social media outlets. Once approved, it will be also be listed on our [event calendar!](#)

## NEW CHAMBER OF COMMERCE MEMBERS



### Virus Geeks

Frank Lee, President & CEO  
901 Mariner's Island, Suite 300  
San Mateo, CA 94404  
(800)731-8815  
[frank.lee@virusgeeks.com](mailto:frank.lee@virusgeeks.com)  
[www.virusgeeks.com](http://www.virusgeeks.com)

Pharmaceutical, biotechnology, healthcare industries are experiencing significant changes because of the COVID-19 Pandemic. New Government legislation, changes in healthcare laws, and the pace of innovation is quickly transforming the landscape of patient care.

Virus Geeks is a data-driven Bio-Health Technology Company that develops health-centric initiatives to improve the quality of life through strategic partnerships across healthcare & biotechnology sectors. We help large populations gain access to molecular diagnostic testing and provide organizations the technology to efficiently manage data.



California Catering Co. (*October 2008*)

Center for Behavioral Safety, LLC (*February 2020*)

Comfort Inn and Suites SFO Airport North (*February 2013*)

El Camino Florist, (*January 2016*)



**Your support is truly appreciated!**

GNS South Tower, LP *(February 2016)*

Liberty Bank *(April 1982)*

Incline Insurance Services, Inc. *(November 2020)*

Morrow Service, Inc. *(February 1995)*

Peet's Coffee, Inc. *(January 2007)*

SAMCEDA San Mateo Economic Development Assoc. *(February 1997)*

Scott Buschman *(January 1999)*

Scanwell Logistics (SFO) Inc. *(January 2018)*

South San Francisco Rotary Club *(January 1994)*

South San Francisco Women's Club *(December 2005)*

The Pawington *(February 2014)*

Vincent Jones WFG Agent *(July 2015)*

#### **Chairman Circle Members**

***Chairman's Circle members receive benefits above and beyond typical membership,***

***with the highest visibility at Chamber events and in publications***

Chairman Circle – GOLD MEMBER



Chairman Circle – SILVER MEMBERS



Chairman Circle – BRONZE MEMBERS





<b>2022 BOARD OF DIRECTORS</b>	<b>BOARD MEMBERS</b>	<b>CHAMBER PERSONNEL</b>
<b>President</b> Paul Furiosa SSF Scavenger Co.	<b>Bill Benavides</b> BLT Construction  <b>Kristin Delleven</b> Liberty Bank  <b>Diga Garcia</b> CO Moving Company  <b>Eathy Hoffman</b> California Water Service Co.	<b>Chief Executive Officer</b> Karin Moss  <b>Staff</b> Linda Parenti Arlene Dozier
<b>Vice President</b> Tony Clifton CEO/President Beacon Business Bank	<b>David Hudleston</b> WHP Grosvenor Hotel  <b>Daniela Jongsutud</b> Chajnel Home Care Services  <b>Reggie Kumar</b> AC Hotel by Marriott San Francisco Airport  <b>Darius Lahtinen</b> Genentech  <b>Jim McGuire</b> SSF Conference Center  <b>Jim Metz</b> Advanced Business Forms  <b>Natalia Morales</b> Kroy Realty Corporation  <b>Christina Ng</b> Grand Palace Restaurant  <b>Gus Shihadeh</b> Amouza Restaurant  <b>Kevin Worth</b> Kaiser Permanente	
<b>Treasurer</b> Matthew Butler Tri-Counties Bank		
<b>Ex-Officio</b> Mike Futrell City of South San Francisco		