

### 1895

year Hayward  
businesses organized



### A+

rating



### 2,216

HCC  
Facebook  
followers



### 15

countries the  
chamber travel  
program has  
toured



### 23,000

attendees at annual  
chamber summer  
downtown street  
parties



### 34

### 129

presenters  
in 2017



### 50

countries we've  
sent export  
certificates



### 74

years of the  
annual  
chamber  
awards gala

### 40 in 40

40 business  
workshops in 40  
months (many with  
SBDC and the City of  
Hayward)



### 14

years the Latino  
Business Roundtable  
has met



### 100+



Over 100 nonprofits  
are chamber members

### NONPROFITS

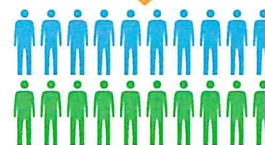
### 29,000



29,000 employees  
at chamber members

### EMPLOYEES

### 6



6 members with  
over 1,000 employees

### MEMBERS

### 58



58 members  
with 1 employee

### MEMBERS

### 3. REGIONAL MINIMUM WAGE INVENTORY

I note that my comments are added with the advantage of having the comments and discussion of the entire committee. Please don't consider these comments as having special insight or precognition.

--CEDC Member Didacus Ramos

Regarding minimum wage as a policy in Hayward, I do not believe that requiring a minimum wage will help the general population, assuming that is the intent. Originally, Congress passed the minimum wage as an industrial element. When applied to that size population it had a significant impact on the general economy of the United States germinating the rise of the Middle Class outside of the merchant class for the first time in history. It was one more tool in helping America climb out of the Great Depression. It was never aimed and mostly not required for small businesses under approximately 50 employees.

I believe we need better questions.

What is the desired result of a minimum wage? Who would it benefit? Is that result beneficial to the population of Hayward?

The answer to all these questions seems to point to the need for more income, but not necessarily for higher wage requirements. We need programs that provide skill sets and wide opportunities for a significant number of our residents to get higher income. I see nothing proposed in a rising minimum wage that meets that metric. Even at the proposed \$15 per hour, that would not be a living wage. It probably would not have an effect of lowering the number of hours or the number of jobs each household presently works.

There are programs that can meet that need. It is possible for the City to sponsor and/or facilitate workshops and seminars to toward that end. An example would be the Hayward Chamber of Commerce seminars for entrepreneurs on the requirements and demands of running your own business. The City could also encourage more start-up businesses through the license and permit process.

Still, the need is not about encouraging those who would already start their own business. (For that the issue is rather to not obstruct that inclination.) The real need is among those in the population who work for a living but are not making a living wage/income. It is time to consider the Universal Basic Income and to support that issue proceeding through Sacramento. But there is still more that can be done.

The Internet provides the best opportunity for large numbers of people to make substantial sums of money. Researching such opportunities would require several hours, special expertise, and experimentation vetting the viability of any one opportunity. That is a challenge that we should investigate.

The goal should be to raise the income level of Hayward households from the mean income of \$58,000 to at least \$78,000 putting more people in the range of affording to pay for the goods and services needed to live life full measure, including home ownership. Such a program would focus on getting more residents to a commitment to raising their personal incomes and towards an ownership/buy-in level to making Hayward a better place to live.

## Examples of Bucks Programs

In-Store Program			
Type of Bucks Program	How It Works	Who Administers	Who Markets
Retail Store	Consumer purchases \$40 worth of merchandise before tax, receives \$20 in Bucks. Later, when purchasing at least \$40 more merchandise at the same store, \$20 is credited from the purchase.	Store maintains database of registered users	Store would be responsible for marketing program
Community or Regional Program			
Type of Bucks Program	How It Works	Who Administers	Who Markets
BerkShares	Consumer trades dollars for printed BerkShares at a local participating bank at a rate of 95:100. Consumer spends, for example, \$100 for a meal using BerkShares. Restaurant redeems \$95 at the participating bank or uses BerkShares to purchase goods from other participating businesses. Consumers save 5% by buying local at participating businesses.	Program is grant-funded through a non-profit entity. There are membership fees (\$25/yr), but not to businesses—paid by “interested citizens.” BerkShares are high-security currency held by participating banks. In 2006, \$1 million BerkShares were printed, still in circulation.	BerkShares, Inc. administers the program including marketing for over 400 participating businesses. Marketing includes free listing on website and in printed directory distributed at participating banks. Also advertising in local newspapers, radio and various public venues. Berkshares also receives national and International press coverage.
Go Local Sonoma	Consumer uses a GoLocal debit card that tracks purchase credits. Credits can be used toward future purchases at any participating business. Savings total 10% per purchase.	Local businesses that meet the eligibility criteria can pay an annual membership fee (four tiers based on annual sales) to access shared brand (including use of logo) and targeted advertising.	Go Local Sonoma provides business listing on website and pocket guide as well as stories and profiles of participating merchants, social media mentions, trainings for staff, networking opportunities, advertising and free Rewards Cards for all staff.