

## Celebrating 175 Years of Leadership and Resilience



As we celebrate the 175th anniversary of the San Francisco Chamber of Commerce, I want to take a moment to thank each of you for your invaluable membership and support. Our shared legacy is a testament to the power of collaboration within this vibrant San Francisco community.

Since its founding in 1850, the Chamber has been a key institution, bringing together businesses, city leaders and everyday San Franciscans to champion success and progress. Nearly two centuries later, the Chamber continues

to thrive because of your dedication, and there are many lessons to be learned from this enduring partnership.

At its inception, the Chamber was established to advocate for the economic well-being of our city during a time of rapid growth and transformation. In the years that followed, the Chamber has stood alongside San Francisco as it navigated its

most challenging moments. Time and again, we have seen our city embrace new ideas that ushered in an age of innovation and prosperity.

The Chamber has long been the conduit that helps bold innovators lead San Francisco into the next era, and today's challenges are no different. The road ahead may seem daunting, but it is also filled with tremendous opportunity. Now, more than ever, we need collaboration across every sector of our city. Whether you're part of a small business, a major corporation, a nonprofit or an individual entrepreneur, your ideas — big and small — matter. The collective power of our community is what will drive us towards the next era of future success.

The challenges we face today are not insurmountable. If our city's history has taught us anything, it's that by coming together and collaborating, we can find creative solutions that bring about bold strides forward.

As we celebrate this remarkable milestone, I invite each of you to join us in shaping the future of San Francisco. Together, we can honor the legacy of the Chamber's 175 years. We are here to listen, provide support and help you turn your ideas into bold action.

Thank you for being a part of our community. We look forward to working with you in the years to come.

#### Rodney Fong

President and CEO
San Francisco Chamber of Commerce

Like the phoenix on our city emblem, San Francisco has a history of rising from challenges. And today, while we face new hurdles, I feel a sense of optimism and momentum that is unmistakable.

The recent elections have brought in a new mayor, a refreshed Board of Supervisors and a chance to align our shared vision for San Francisco's future. From voter-backed tax reforms like Proposition M to measures to streamline small business operations, the city is taking steps to create a healthier business environment. These efforts are just the start of the change that's needed, but they inspire hope. Now is the time for businesses to collaborate with these new leaders, ensuring that growth, innovation and inclusivity define our path forward.

I moved to San Francisco at 18 and have loved being a part of this city ever since. As a young adult, I attended punk rock concerts in the old Hamm's Brewery. Today, it is a beautiful office building for creative and technology companies. Watching the development around Chase Center has been equally exciting as public and

private spaces come together to create a vibrant destination. Now, we're seeing the renovation of the Transamerica Pyramid Center bring new energy to the city's financial district.

But despite its transformations, one thing remains constant: San Francisco is a city of opportunity, resilience and beauty. As we celebrate 175 years, please join us in our efforts to support the progress we see today.

Together, we can build a sustainable future that benefits us all. San Francisco rises — and always will.

#### Cammy Blackstone

Director of External Affairs, AT&T

Chair, San Francisco Chamber of Commerce Board of Directors





## ESTD. SAN FRANCISCO 1850 CHAMBER OF COMMERCE

Opening Introduction	Janelle Wanş
President & CEO, Welcoming Remarks	Rodney Fong
Past Chair, Board of Directors Remarks	Alfredo Pedroza
Chair, Board of Directors Remarks	Cammy Blackstone
175 <sup>TH</sup> Anniversary Address	Rodney Fong
175 Years of Unwavering Dedication"	Directed by Ruben O'Malley
Mayoral Address	Honorable Mayo Daniel Lurie
Introduction of Economist	Peter Gruebele
2025 Economic Forecast	Jeff Korzenik
CityBeat Poll Results	Papia Gambelir
Closing Remarks & Introduction	Sally Kay
Special Guest Speech	Brady Stewar
Closing Acknowledgments	

#### ENTREE

**PROGRAM** 

Egg Frittata Mélange Roasted Winter Squash, Gruyere Cheese (GF) served with

Tea-Smoked Salmon Little Gem Wedge Green Goddess Dressing Mini Blueberry Scone

#### PETIT DESSERT

Artisanal Lemon Bars (v) Whole Organic Strawberries (V, GF)

Fresh Squeezed Orange Juice

BEVERAGES

Coffee

Hot Tea

V = Vegetarian GF = Gluten Free



Mayor Daniel Lurie 46th Mayor of the City of San Francisco



Brady Stewart

Bay FC



Jeff Korzenik

Fifth Third

Commercial Bank

Chief Economist



Rodney Fong
San Francisco
Chamber of Commerce
President & CEO



Cammy Blackstone
AT&T
Director of
External Affairs



Papia Gambelin
United Airlines
Managing Director,
State & Local
Government Affairs



Alfredo Pedroza

Wells Fargo
Senior Vice President,
Local Government
Relations



Fifth Third Bank
Senior Vice President
Greater Bay Area
Region Head



Sally Kay

Amazon
Senior Leader, Public
Policy & External Affairs



Janelle Wang
NBC Bay Area
News Anchor
(Emcee)

## **5 Economic Insights for 2025**

While the San Francisco Chamber of Commerce focuses on economic growth within the city, the board invited Jeff Korzenik, chief economist for Fifth Third Commercial Bank, to help business leaders understand what lies ahead for the national and state economy.

He shared five key insights for 2025:

#### 1. The U.S. economy will keep growing.

The U.S. economy is strong, with more growth on the horizon. Consumers — especially high-income consumers — are well positioned to support the momentum, Korzenik said.

"We're a consumer-oriented economy, and consumers are in great shape," Korzenik said, pointing to the fact that debt payments as a percentage of income are low, asset values have increased and many homeowners locked in historically low interest rates in 2020 and 2021.

Business confidence is also on the rise. In December, the National Federation of Independent Business's Small Business Optimism Index reached its highest level since October 2018. Optimism typically drives business owners to increase their capital expenditures, fueling economic growth, Korzenik said.

#### 2. Inflation will be more persistent than many forecasts expect.

Korzenik predicts the Federal Reserve may ultimately need to adjust its inflation target from 2% to 2.5% or more.

"We had this ultra-low inflation period that was more of the exception," Korzenik said, noting that the slowing of global trade is erasing some of the deflationary benefits the U.S. has enjoyed in recent decades.

#### 3. Labor shortages will intensify.

Another factor keeping inflation from easing more substantially is the labor market. The aging workforce coupled with efforts to restrict

immigration will mean employers will once again be competing for a smaller pool of workers, Korzenik said.

"Immigration should be top of mind for every business leader," he said. "This is not a pro- or anti-immigration stance. It's simply a recognition that we've become incredibly reliant on foreignborn workers and thinking through what that

#### 4. There is little room for interest rates to decrease.

All of these factors combine to leave little room for the Federal Reserve to reduce interest rates. While we may see one or two short-term rate decreases, the 10-year bond yield, which plays a more significant role in influencing mortgage rates and other loans, is fairly valued, Korzenik said, and may even tick up.

#### 5. Place matters.

Workers relocate 40% less than they did 50 years ago, Korzenik said, forcing businesses to look more closely at cities with positive net migration when choosing locations.

"It means that the old paradigm of businesses could move and workers would follow them, will no longer work," he said. "You have to move to where the workforce is. Obviously, that's a big challenge for California right now."



JEFF KORZENIK





#### Key Issue Perceptions Compared to 2022: **5**X in San Franciscans who say **crime** has gotten **better INCREASE** in San Franciscans who say **4**x homelessness and street **INCREASE** behavior have gotten better

INCREASE

Perceptions of Weekly Visitors:

2.5x

enjoy visiting downtown

feel safe during the day

in San Franciscans who say **street** 

cleanliness has gotten better

Investment in Downtown:

89% of San Franciscans agree that a thriving downtown is critical to our region's economy

83% of San Franciscans say investment in improving downtown is a high priority

See more at www.sfchamber.com.

## **OUR CITY. YOUR BUSINESS.**

SAN FRANCISCO CHAMBER OF COMMERCE

Join the San Francisco Chamber of Commerce today!

Our city is undergoing an incredible transformation, and now is the time to connect with San Francisco's most influential business network. The San Francisco Chamber of Commerce supports small businesses, local nonprofits, and enterprise companies, helping them grow through advocacy, visibility, and community connections.

#### **MEMBERSHIP BENEFITS INCLUDE:**

- Exclusive networking events
- Targeted brand exposure and marketing support
- Real-time updates on key legislation and City Hall policies
- Connections to key decision makers in San Francisco
- Direct connections to San Francisco businesses owners, community leaders and elected officials
- Discounted services to support employees



For 175 years, the San Francisco Chamber of Commerce has been the premiere network for businesses of all sizes, driving economic success and innovations across the Bay Area.

Become a member today and join San Francisco's most dynamic business community.

Ready to get started? Contact Dylan Penn at dpenn@sfchamber.com for more information.

Learn more and sign up today!

















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# Celebrating 175 Years of San Francisco's Business Spirit

San Francisco is a city of resilience and reinvention. From the Gold Rush era to its rise as a global hub for technology and innovation, the City by the Bay has embraced change and overcome challenges to remain at the forefront of progress.

Since its founding in 1850, the San Francisco Chamber of Commerce has been a trusted partner for businesses, fostering collaboration,

championing innovation and ensuring the city realizes its full economic potential.

The photos in this series capture the extraordinary evolution of San Francisco's business landscape. While the skyline has transformed, the dedication of the Chamber and the businesses it supports has remained constant.

#### **CITY ON THE MOVE**

San Francisco's iconic cable car made its debut at 4 a.m. Aug. 2, 1873, when inventor Andrew Smith Hallidie tested his new passenger transportation system on Clay Street. The U.S. Department of the Interior designated the city's cable car system a registered national historic landmark in 1964, and the cars still ferry passengers today running on clean energy from hydroelectric power from the Sierra Nevada. Yet, they are far from San Francisco's last transportation innovation. Between 2014 and 2024, the Muni Forward program completed more than 100 miles of transportation priority infrastructure.





#### THE CUTTING EDGE

San Francisco is known for championing new technology. The first telephone was installed in the city in 1876, and it opened its first telephone exchange just two years later. Pictured here is a Pacific Telephone and Telegraph Company operating room in 1894.

That spirit of innovation continues across the business landscape. Yes SF Top innovator and award-winning startup It's Electric — cofounded by CEO Nathan King and COO Tiya Gordon — is working to transform EV ownership in urban settings. The company partners with city property owners to enable EV drivers to charge curbside, making EV ownership more practical while generating passive income for building owners.



SAN FRANCISCO TELEPHONE OPERATING ROOM, 1894



IT'S ELECTIC CO-FOUNDERS NATHAN KING AND TIYA GORDON, 2022



ANAMA PACIFIC INTERNATIONAL EXPOSITION STOCK AUCTION, 1910



CIRCUS BELLA 'KALEIDOSCOPE' SPECTACULAR, EAST CUT CROSSING, JANUARY 2025

#### **CELEBRATING ARTS & CULTURE**

San Francisco has long stood as a hub for art and culture. In 1910, the city's merchants gathered for a stock auction to raise funds for the 1915 Panama Pacific International Exposition. This world's fair drew more than 18 million people to celebrate the successful completion of the Panama Canal and San Francisco's recovery from the earthquake and fire of 1906.

Today, Circus Bella reimagines the traditional one-ring circus for modern audiences. It performs joy-filled shows in its 350-seat "big top" circus tent, holds an annual Circus in the Parks tour and even offers free weekly juggling lessons in Union Square.





PRESIDIO TUNNEL TOP PARK, SAN FRANCISCO, 2025

#### **GREEN SPACES**

In 1850, the few green spaces in San Francisco were primarily private gardens and small urban squares. The city's first major public park, Golden Gate Park, was not established until the 1870s. Since then, San Francisco has invested in hundreds of city parks and recreation spaces. including some of the most striking public spaces in the world. Here, 100% of residents live within a 10-minute walk of a park — the first U.S. city to achieve this goal.

#### **WORLD-CLASS HOSPITALITY**

Welcoming travelers for business and leisure has long been a significant part of San Francisco's economy. The original Palace Hotel opened in 1875 and was rebuilt after being destroyed by fire caused by the 1906 earthquake. It has served as the backdrop for many significant events, including a speech by President Woodrow Wilson garnering support for the Treaty of Versailles and the League of Nations.

Thomas Wolfe continues San Francisco's tradition of hospitality excellence as the concierge of the historic Fairmont Hotel. With more than five decades in the industry, Wolfe is considered America's first hotel concierge.



RUINS OF THE PALACE HOTEL AT MARKET AND NEW MONTGOMERY STREETS, 1906



TOM WOLFE AT THE ICONIC FAIRMONT HOTEL,

## **TASTE OF HISTORY**

In 1849, a French immigrant named Isidore Boudin began selling a sourdough French bread loaf from a small bakery on Dupont Street. The sourdough starter he used is still in action, although at a much larger scale, with 29 Boudin SFs and a flagship location on Fisherman's Wharf.



FERNANDO PADILLA, HEAD BAKER AT

#### EMBRACING DIVERSITY

San Francisco's business community has transformed from the early days of the Chamber's history, when its membership included only white men. Pictured here is a 1917 joint luncheon for the San Francisco Chamber of Commerce and the Commercial Club. Today's Chamber events reflect the rich diversity of the city's business community. Entrepreneurs and leaders from all backgrounds shape the city's economy.





SPARK CONFERENCE 2025: IGNITE POWER TO LEAD PANEL

PHOTOS COURTESY: JENNIFER EMERLING, SAN FRANCISCO CHAMBER OF COMMERCE, SAN FRANCISCO PUBLIC LIBRARY AND SAN FRANCISCO MUNICIPAL TRANSPORTATION AGENCY

## **Shaping the Future Together**

Corporate members

play a significant role

in supporting the San

#### How Accenture and the Chamber's Shared Vision for San Francisco's Growth



SHULAGNA DASGUPTA
Office Managing Director
Accenture

Francisco Chamber of Commerce's efforts to strengthen the local business landscape. One of those is the global professional services consulting firm Accenture.

global professional services consulting firm Accenture. Headquartered in Ireland, Accenture has been operating in the Bay Area for 75 years and has been a

member of the Chamber for more than two decades of

Shulagna Dasgupta, the office managing director for Accenture San Francisco, shared her perspective on the Chamber's legacy of leadership and Acceture's role in the local business community.

### Why is it important for Accenture to support the Chamber and its work?

Improving the communities where our people live and work is a priority for Accenture, and supporting the Chamber is one of the ways we do that here in San Francisco. Through our involvement with the Chamber, we collaborate with other leading local companies to help our local business community stay vibrant, growing, and thriving.

## How do you describe the Chamber's legacy of leadership over the past 175 years?

Since its founding in 1850, the San Francisco Chamber has evolved as the city has, helping to support economic growth and a thriving local business community. Rooted in our city's innovative pioneering spirit, aimed at growing prosperity and promoting entrepreneurism and civic engagement, the Chamber has been a driving force for positive growth and change throughout its history, and we are honored to be part of that legacy.

San Francisco, like the rest of the country, continues to adapt and evolve at a rapid pace. In Accenture's recent Pulse of Change report, C-Suite executives said they don't feel well prepared for the pace of change they anticipate in 2025. Why do you think that is?

First, the rapid pace of change has only accelerated.

AI has been a hot topic for the last several years and is becoming more ubiquitous, but many company leaders and their employees are grappling with how best to truly leverage the power of AI in their businesses

We know that the future belongs to AI leaders and how they adapt their businesses to harness that power.

## How do you see San Francisco businesses responding to changes in the business environment?

Many of the companies here in San Francisco are leading the charge. They're the disruptors in a variety of industries, so we have that benefit.

We are also home to some of the best academic institutions in the country, and we're seeing many of them evolve their curricula, so we are actively raising the next generation workforce, ready for the future. On the government/policy side, there is an array of other programs focused on developing individuals from non-traditional educational backgrounds, focused on STEM-centered skills and developing that in our workforce.

And, of course, from a business perspective, innovation is in our blood. There are so many startups across a range of industries, many focused on mental and physical wellness, for example.

## What are you most excited about when it comes to the opportunities in San Francisco?

I work primarily in Accenture's talent and organization practice, so I am particularly excited about seeing workforce development and associated opportunities in San Francisco, developing a local workforce that's well-prepared for the future. Our city attracts people from all over the world, and so ensuring that not only we have job opportunities but the skilled talent to fill those roles, is critical for our region's future growth.

And, continuing to work with the companies here in

San Francisco who are quite literally changing the world, helping them thrive in the face of change, innovating and co-creating the way forward.

Accenture helps our clients, locally and globally, by delivering on the promise of technology and human ingenuity.

## Another notable point in the Pulse of Change report is that we're still in the early wave of generative AI transformation. What are you seeing among San Francisco businesses when it comes to investment and innovation in gen AI?

This area has long been at the cutting edge of tech adoption, development and innovation; San Francisco is home to both the disruptors and the disrupted, as well as those who are somewhere in the middle. What we're seeing with most organizations that aren't AI natives is that they're making the leap from internal experimentation to scale, which has been tough. There are not many use cases yet, or a playbook. Having said that, our proximity to the valley means we are home to tech frontrunners in a variety of industries.

#### Talent strategy is a critical area for businesses. How is San Francisco adapting to support the talent pipeline needs of the future workforce?

It's so important to discuss this topic. San Francisco is home to a diverse population from all over the world, and potential talent is everywhere, provided we have the structures in place to nurture that talent through our stellar local colleges and universities, as well as through more non-traditional sources, such as job skilling initiatives and apprenticeship programs, like Accenture's. Through our apprenticeship program, candidates can train in an earn-and-learn model, through which they build both technical and soft skills via their apprenticeship, at the end of which they have the opportunity to work with Accenture.

Having that robust pipeline of talent is critical for our region's future growth and success.

#### A clear signal: 2025 will be the year of increased AI investment

86%

of C-Suite executives feel prepared to up their investment in gen Al

60%

expect their gen AI solutions to be scaled across their organization (up from 36% in 2024) 83%

claim their experience with gen Al over the past year allowed them to see 'greater potential for positive business impact,'compared to 70% of employees

SOURCE: ACCENTURE PULSE OF CHANGE REPORT

## Steering downtown toward a thriving future

Once bustling with activity, downtown San Francisco has faced significant challenges in recent years.

A series of initiatives and collaborations are working to turn the tide. From fostering entrepreneurial ecosystems to creating exciting, vibrant spaces to attract residents and tourists back to the neighborhood, these efforts aim to reshape San Francisco's downtown into a hub of opportunity.

At the forefront of these efforts is Yes SF, a coalition of 50 organizations working to support an innovation ecosystem downtown. In 2023, it launched an innovation challenge, inviting urban sustainability entrepreneurs to apply for a program that provides mentorship, funding opportunities and visibility.

Yes SF selected 14 innovators from nearly 150 applicants. The winning companies include businesses creating indoor vertical gardens, bird-friendly wind turbines, robots that recover wood from renovation projects and more. Yes SF also established its headquarters at 220 Montgomery St., where it offers coworking space as well as educational and networking events for startups and small businesses.

"The YesSF headquarters serves as a shining example of the intangible qualities that downtown has to offer," said San Francisco Chamber of Commerce President and CEO Rodney Fong. "We are incredibly proud that



San Francisco Chamber of Commerce President and CEO Rodney Fong celebrates the opening of Yes SF's headquarters at 220 Montgomery St.

it has become a buzzing gathering place where you can find people from all over the city gathering in a dynamic environment to collaborate and participate in shaping San Francisco's future. We are excited to continue growing the YesSF program to maximize opportunities that contribute to sustainable innovation, economic growth, and community connection."

## ENERGY FROM EDUCATION, SPORTS AND THE ARTS

The San Francisco Chamber of Commerce knows that the future of downtown San Francisco will be more than just a return to its office-heavy uses. Leaders are hoping to evolve the area into a dynamic, mixed-use neighborhood that pulses with activity around the clock. Central to this vision is the fusion of arts, entertainment and sports. By offering an eclectic mix of cultural venues, live performances and sporting events, downtown San Francisco could become a hub where both locals and tourists gather, igniting the city's spirit throughout the day and night.

The Chamber has partnered with the architecture firm Gensler to analyze potential locations and conceptual designs for a state-of-the-art stadium and community gathering space in the heart of downtown. One site, the current location of the San Francisco Centre, presents the opportunity to bring tens of thousands of visitors into

downtown with convenient access to transit and nearby tourism hubs.

The future of downtown will also require an injection of thousands of new residents into the area to support local businesses and overall vibrancy. A key strategy to achieve this goal could be to cultivate a cluster of academic institutions, simultaneously adding thousands of residents and strengthening ties between academia and the workforce recruitment efforts for San Francisco's employers.

When universities expand their operations in urban centers, they attract a host of other activities, including pedestrian traffic, student housing, research spinoffs and more. The Chamber worked with real estate company JLL and the urban design company SOM to create a comprehensive analysis of the potential for expanding academic activity downtown. The analysis identified two potential areas for education clusters: one near the Mint Building at 5th and Market streets and one in the Transbay Sansome Corridor.

"When you think about that geographic location between Moscone Center, 5M, the San Francisco Centre and the Powell St. Cable Car turnaround, there's a tremendous opportunity to create a cohesive zone of diverse uses and activity," Fong said. "We are really excited to paint a picture for folks about what the future of downtown could look like there."



RENDERING OF CAMPUS



ENDERING OF STADIUM



## 175 Years of Leadership

Chamber board members reflect on legacy of impact and what's next

For 175 years, the San Francisco Chamber of Commerce has stood at the heart of a business community celebrated for its innovation, resilience and entrepreneurial spirit.

From its founding during the Gold Rush to navigating today's rapidly evolving global economy, the Chamber has steadfastly advocated for businesses large and small. Today's Chamber board of directors comes from more than 60 businesses and represents diverse industries that contribute to a vibrant local economy.

To commemorate the organization's 175th anniversary, several members shared their perspectives on the Chamber's legacy and vision for the future.

#### J'KEREN SEARS, SENIOR PUBLIC AFFAIRS MANAGER. ALASKA AIRLINES

How has your partnership with the Chamber benefited Alaska Airlines?



Our relationship with the San Francisco Chamber of Commerce is essential to strengthening Alaska's presence in a key market. As a major business hub, San Francisco drives innovation, tourism and economic growth

- factors that directly impact air travel demand. Partnering with the Chamber allows us to stay engaged with the region's business community, advocate for policies that support aviation and connectivity and position Alaska as the airline of choice for Bay Area travelers. This relationship also opens doors for collaboration with corporate partners, industry leaders and local policymakers, reinforcing our commitment to the community while driving strategic growth.

#### **DEBBIE HEARD, TAX PARTNER AND REGIONAL LEADER, KPMG**

What do you see as the most significant impact the Chamber has had on the San Francisco business community?



The Chamber has always been a champion for San Francisco businesses, making sure they have a voice and the resources to grow. Whether it's advocating for policies that keep the city competitive or creating connections that help businesses

grow, its impact is real. As the city continues to change and reinvent itself, that kind of leadership will be critical in taking the city into its next chapter.

## SCOTT GENTNER, PRESIDENT AND CEO,

In what ways has the Chamber helped your business navigate challenges in the industry?



Tourism plays a vital role in San Francisco's economy. Each year, millions of visitors come to San Francisco to experience its beauty and its wonderful restaurants, shops, museums, attractions and parks. Whether it's PIER 39/

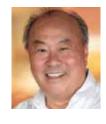
Fisherman's Wharf, the Financial District, Union Square or the numerous other neighborhoods that make up the fabric of the city, the Chamber has been critical in bringing together businesses of all sizes across industries and neighborhoods to work together to improve the "experience" for guests. This collaboration directly improves the vibrancy needed to attract millions of visitors to our great city.

#### How has the Chamber's advocacy work influenced your business operations?

Nearly 80% of merchants at PIER 39 are small and/ or locally owned businesses. As we continue to emerge from the impacts of Covid on San Francisco. the Chamber's ability to focus on issues that impact the small business community have helped pave the way for a continued revitalization. The Chamber continues to be a voice for businesses of all sizes and all sectors.

#### **GEORGE CHEN, FOUNDER AND EXECUTIVE CHEF. CHINA LIVE COMPLEX**

In what ways has the Chamber helped your business navigate challenges in the industry?



As part of the hospitality industry in San Francisco — a city long celebrated for its international reputation in fine dining, exceptional wines and worldclass hotels - we have observed a noticeable decline in the global perception and standards of

excellence here. Restaurants not only serve as attractions for visitors but also play a vital role in energizing local neighborhoods, fostering a vibrant dining culture that enriches the city's character.

The Chamber of Commerce's diverse agendas and insights provide invaluable support to businesses like China Live, helping us navigate the macro- and microeconomic factors, as well as political policies, that influence even the smallest enterprises. I often remind people that "every large company started small" and that entrepreneurial spirit remains strong when we collaborate with the Chamber. Their deep love for San Francisco and commitment to improving the city ensures a brighter future for our community.

#### **ERIC MALDONADO. BUSINESS DEVELOPMENT MANAGER, REDWOOD** CREDIT UNION

How has your organization contributed to the Chamber's initiatives over the years?



Redwood Credit Union has made a significant impact on the San Francisco Chamber of Commerce by being a dedicated local partner focused on empowering businesses. I have served as the chair of the small business

committee for the San Francisco Chamber, and with the support of Redwood Credit Union, we have created programs and initiatives that promote and elevate our small business community. For example, RCU was proud to host a Merchant Walk in Hayes Valley recently, kicking off the New Year by bringing 100 people to visit the businesses in one of San Francisco's vibrant neighborhoods, providing crucial financial support for them. Our shared commitment creates long-lasting social impact by fostering economic opportunities and helping local businesses thrive to build a brighter, more resilient local

#### STACY OWEN, PRESIDENT AND GENERAL MANAGER, NBC BAY AREA/TELEMUNDO 48

What future initiatives of the Chamber are you most excited about?



Where to start? From workforce development, advocacy for business, revitalization of Market Street and Downtown, celebration of neighborhood small business corridors, it's all injecting energy into the city and our outlooks for the renaissance of San Francisco.

#### How do you see the Chamber's role evolving in the next decade?

The Chamber has a 175-year history, proof of the solid foundation that withstands the ups and downs of time and seismic change. The innovative spirit of the city makes us, the Golden Gate, the gateway to change. In my time on the board, I have seen how the Chamber is an active driver of that change. We are on the ascendance, and I see the Chamber's role as helping invigorate our local economy while creating a welcoming environment for the rest of the world in this global economy.

## SAN FRANCISCO ESTD. 1850 **CHAMBER OF COMMERCE**

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