



**City of Daly City  
Small Business Commission Meeting  
Meeting Minutes**

**Thursday, February 12, 2026 – 7:00 PM**

**Recorded Meeting:**

<https://www.youtube.com/watch?v=beNHINMfwJw>

**Call to Order:**

Commission Chair, Amro Radwan commenced the meeting at 7:16 PM.

**Roll Call:**

**Present:** Amro Radwan, John Penacerrada, Joseph Bautista, Weiyi Mikko Zhen

**Absent:** Maria Carson

**Pledge to the Flag:**

All

**Approval of Minutes:**

Chair Commissioner Radwan asked Commissioners to review the November 7, 2025 Meeting Minutes. Vice Chair Commissioner Penacerrada made a motion to approve the last meeting's minutes and Commissioner Bautista made a 2<sup>nd</sup>. The minutes were approved unanimously.

**Summary**

A presentation was provided by CalSavers Retirement Savings Board representative Irma Ruiz, Outreach and Client Services Analyst, outlining the CalSavers Retirement Savings Program. CalSavers is California's state-mandated retirement savings program for employees who do not have access to an employer-sponsored plan. State law requires employers with one or more employees to either offer a qualified retirement plan or register with CalSavers to facilitate employee participation. The program was established to address the retirement savings gap, as millions of Californians lack access to workplace retirement options and are significantly more likely to save through payroll deduction.

The presentation emphasized that employer eligibility is determined using Employment Development Department payroll data, after which employers are notified and provided a registration window. Employers must either register and facilitate payroll contributions or claim exemption if offering a qualified plan. The mandate has expanded to include

businesses with 1–4 employees, with a key compliance deadline of December 31, 2025. CalSavers is designed to minimize employer burden, with no employer fees or fiduciary responsibility, and flexible administrative options including manual submission of contributions at no cost or optional payroll integration services. The program provides full backend administration, including account management, employee communication, and tax reporting, along with robust support resources such as online tools, multilingual assistance, and onboarding support. Overall, CalSavers serves as a mandatory yet low-burden compliance program that increases access to retirement savings through automatic enrollment and payroll deduction, supporting long-term financial stability for California workers.

More information can be found at [CalSavers.com](https://CalSavers.com)

Following the CalSavers presentation, Clerk Manio provided an update on the City's efforts to establish a Property-Based Business Improvement District (PBID) along the Mission Street corridor. The update focused on ongoing outreach to property owners, noting limited engagement to date and the need to increase participation in order to advance toward the petition phase. Clerk Manio emphasized the importance of property owner involvement in shaping the scope of services, which may include cleaning, safety, and marketing/placemaking initiatives to support corridor revitalization. She asked Commissioners if they knew of business or property owners within the proposed district lines to see if they've engaged with City staff and stayed informed of the PBID efforts.

The Commission was informed of continued coordination with consultants and next steps, including targeted outreach strategies and upcoming opportunities for stakeholders to engage and provide input. The update reinforced that momentum is building toward formalizing the PBID framework, with an emphasis on aligning property owner priorities and demonstrating the long-term value of the district to both businesses and the broader community.

Clerk Manio stated one of the goals of the PBID was to help make Mission St. in Daly City a tourist destination, much like Mountain View's Castro St. or SF's Mission St.

The Commission moved on to discuss their Legacy Business nominations and unanimously approved all five nominated businesses, including Gums, Teeth and Beyond, Classic Bowl, Broadmoor Cleaners, Hilltop Beauty and Colma Auto Body Shop. The Legacy Business celebration is set for May 7, at 7 pm in City Hall.

### **Announcements & Communications:**

Vice Chair Penacerrada mentioned a free TBD event with Everyday People in collaboration with Legacy Martial Arts on February 28. He mentioned that he's open to partnerships with other businesses.

Chair Radwan mentioned Second Look, a new Top of the Hill barbershop and encouraged other Commissioners to invite businesses to come to the meetings to promote themselves during public comment.

Commissioner Zhen mentioned the City's 3<sup>rd</sup> installment event of Lunar New Year on February 28 at City Hall.

**Public Comment:**

No public comment.

**Next Meeting:**

Next regularly scheduled meeting scheduled for March 12, 2026, at 7 PM.

**Adjournment:**

Chair Radwan adjourned the meeting at 8:01 PM.