

**From:** [Teddy Kramer](#)  
**To:** [Dorsey, Matt \(BOS\)](#); [WongStaff \(BOS\)](#); [Mahmood, Bilal \(BOS\)](#); [Crayton, Monique \(BOS\)](#)  
**Subject:** Support for BOS File 260025  
**Date:** Monday, January 12, 2026 12:19:10 PM

---

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Public Safety and Neighborhood Services Committee members,

My name is Teddy Kramer and I am the owner of NEON, a drop-in workspace and neighborhood event space on Union Street in Cow Hollow.

I'm writing to express my support for Supervisor Mandelman's proposal to remove the requirement that San Francisco's small businesses accept cash payments, BOS File 260025.

- As a small business owner, the requirement to keep and accept cash puts my business and my staff at greater risk of robbery and break ins.
- To reduce the chance of break ins, depositing cash at a bank at the end of the day requires additional staff time or additional costs for a cash management company to collect the money onsite
- Cash transactions take longer and can slow down business at peak hours
- Businesses whose clientele value cash transactions can continue to accept cash under this proposal, but business owners like me should be able to decide what operations and processes work best.
- Some small businesses have moved away from accepting cash because of the high circulation of counterfeit bills.

The City has made great progress in the past year removing red tape and allowing small businesses to thrive.

We have done a great job being given the freedom to open and operate our businesses as we see fit.

Accepting cash at a business as a choice, not a requirement, should be part of that freedom.

I urge you to support this commonsense legislation.

--  
**Teddy Kramer**  
CEO/Founder



**From:** [Michael Rotella](#)  
**To:** [Dorsey, Matt \(BOS\)](#); [Mahmood, Bilal \(BOS\)](#); [Crayton, Monique \(BOS\)](#); [WongStaff \(BOS\)](#)  
**Subject:** Repeal Cash Mandate: A Proven Public Safety Issue for Small Businesses  
**Date:** Tuesday, January 13, 2026 3:37:58 PM

---

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

## Public Safety and Neighborhood Services Committee Members,

I am writing in strong support of Supervisor Mandelman's proposal to repeal San Francisco's cash-acceptance mandate for small businesses (BOS File 260025).

I own and operate Rocco's Café. Prior to going cashless, my business was robbed twice. Our front window was smashed. We lost over **\$4,500 in sales due to counterfeit bills**, in addition to property damage, staff trauma, and lost operating time. These were not abstract risks — they were real, repeated incidents that directly threatened my employees and my livelihood.

After these incidents, we made the decision to go cashless and clearly posted signage for our guests. **The result was immediate and measurable:** we have not experienced a single break-in since. Removing cash from the operation removed the incentive for theft. It made my staff safer. It stabilized our business.

Instead of recognizing that outcome, the City fined me and lectured me for prioritizing safety.

Requiring small businesses to accept cash does not make us safer — it does the opposite.

- Keeping cash on hand increases the likelihood of robbery and break-ins, putting frontline workers at risk.
- Depositing cash requires additional labor at the end of the night or costly armored-car services, both of which disproportionately burden small operators.
- Cash transactions slow service during peak hours, directly impacting revenue and guest experience.
- This proposal does not ban cash — it simply restores **choice**. Businesses whose customers prefer cash can continue to accept it. Others, like mine, should not be forced into unsafe operating conditions by mandate.

Small business owners are closest to the realities on the ground. We are the ones locking up at night. We are the ones responsible for our employees' safety. We should be trusted to make operational decisions that reflect those realities.

This is a common-sense correction to a well-intentioned but harmful requirement. I urge you to support repealing the cash-acceptance mandate and allow small businesses to operate in ways that protect their people, their property, and their viability.

Respectfully,

**Michael Rotella**

Owner

**Rocco's Café**

**916.206.4702**

**From:** [Evan Bloom](#)  
**To:** [Dorsey, Matt \(BOS\)](#); [WongStaff \(BOS\)](#); [Crayton, Monique \(BOS\)](#); [Mahmood, Bilal \(BOS\)](#)  
**Cc:** [Ojeh, Faisal \(MYR\)](#); [Segal, Ned \(MYR\)](#); [Birnbach, Kerry \(ECN\)](#)  
**Subject:** Wise Sons - Support for BOS File 260025 – Repeal of the Cash Acceptance Requirement  
**Date:** Thursday, January 15, 2026 10:23:36 AM

---

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

## RE: Support for BOS File 260025 – Repeal of the Cash Acceptance Requirement

Dear Members of the Public Safety and Neighborhood Services Committee,

I'm writing to express my strong support for **Supervisor Rafael Mandelman's proposal to remove the requirement that San Francisco small businesses accept cash payments (BOS File 260025)**.

I am the founder of Wise Sons, a locally owned restaurant business with multiple locations in San Francisco, and a long-time resident of the city. While the intent of the cash-acceptance mandate may have been well-meaning, in practice it fails to account for the real operational, safety, and financial risks faced by small businesses operating in San Francisco today.

After repeated break-ins and armed robberies over the years, we made the decision to transition to a cashless model to protect our employees and customers. Since doing so, we have experienced **zero break-ins**. Prior to that change, we were dealing with **double-digit incidents annually**. Accepting cash on site creates a known target and materially increases risk, particularly in neighborhoods that have seen sustained property crime.

Beyond the risk of theft, requiring staff to handle and transport cash is not something we believe should be part of a food service job. Off-site insurance coverage for employee cash transport is limited and carries a **\$10,000 deductible per incident**, which is untenable. Armored car services cost more than the amount of cash we would collect in a day, and accumulating cash on site is neither safe nor practical.

Insurance realities further compound the issue. In 2021, our liability coverage was dropped due to repeated claims and safety warnings associated with our operating zip codes. After extensive effort, we secured a non-admitted carrier at significantly higher cost and reduced coverage. In 2023, we were able to return to an admitted carrier, again at a much higher premium, with a **\$10,000 deductible—ten times our previous deductible**. Filing claims for typical break-in damage of \$2,000–\$5,000 is no longer viable, and additional claims risk losing coverage altogether. This puts us in direct conflict with lease requirements and threatens the stability of our business.

All of this is in service of accommodating a form of payment that represented **less than 2% of our daily sales**. The mandate places a disproportionate burden on small businesses while delivering minimal public benefit.

I'm also concerned about the **uneven application of this policy**. Food trucks, pop-ups, and many service-based businesses are exempt from the cash requirement, despite serving the same customer base as brick-and-mortar restaurants. If refusing cash is considered

disenfranchisement, it is unclear why these businesses are treated differently. This inconsistency undermines both fairness and the credibility of the mandate.

Finally, I want to note the troubling allocation of city resources. A uniformed officer was sent to our 24th Street location to attempt to purchase a sandwich to enforce this rule, while we have not had a regular beat officer in our neighborhood for over a decade. Calls to non-emergency lines following break-ins and property damage often go unanswered. The contrast between these realities is difficult to reconcile and sends a discouraging message to small business owners who are trying to operate responsibly in a challenging environment.

Supervisor Mandelman's proposal recognizes the current conditions on the ground and restores discretion to small businesses to operate in ways that best protect their employees, customers, and livelihoods. Repealing the cash-acceptance requirement would be a meaningful step toward aligning city policy with public safety, economic sustainability, and common sense.

Thank you for your time and consideration. I would welcome the opportunity to discuss this further or answer any questions about our experience.

Sincerely,

**Evan Bloom**  
Founder, Wise Sons  
San Francisco Resident

--  
**Evan Bloom**



**From:** [Muhammad Joyo](#)  
**To:** [Dorsey, Matt \(BOS\)](#); [Mahmood, Bilal \(BOS\)](#); [Crayton, Monique \(BOS\)](#); [WongStaff \(BOS\)](#)  
**Subject:** Support for BOS File 260025  
**Date:** Tuesday, January 20, 2026 10:59:58 AM

---

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Public Safety and Neighborhood Services Committee members,

I'm writing to express my support for Supervisor Mandelman's proposal to remove the requirement that San Francisco's small businesses accept cash payments, BOS File 260025.

- As a small business owner, the requirement to keep and accept cash puts my business and my staff at greater risk of robbery and break ins.
- To reduce the chance of break-ins, depositing cash at a bank at the end of the day requires additional staff time or additional costs for a cash management company to collect the money onsite.
- Cash transactions take longer and can slow down business at peak hours.
- In a food business, handling cash is inherently unsafe and unsanitary. The vast majority of our customers prefer cashless payments anyway.
- Businesses whose clientele value cash transactions can continue to accept cash under this proposal, but business owners like myself should be able to decide what operations and processes work best.
- Counterfeit currency can be a problem for small businesses.

I urge you to support this common sense legislation.

Best,

noto



**Mojo**

Founder, General Manager

[\(914\) 215-0627](#)

[elaichico.com](#)

[mojo@elaichico.com](#)

[2161 Allston Way, Ste. C, Berkeley CA 94704](#)



**GOLDEN GATE  
RESTAURANT  
ASSOCIATION**  
est: 1936

Public Safety and Neighborhood Services Committee  
Board of Supervisors  
City Hall  
1 Dr. Carlton B. Goodlett Place  
San Francisco, CA 94102

February 5, 2026

Dear Public Safety and Neighborhood Services Committee,

On behalf of the Golden Gate Restaurant Association (GGRA), I am writing in strong support for Ordinance 260025, Supervisor Mandelman's proposal to remove the requirement that San Francisco's small businesses accept cash payments.

This measure is something that our membership has been advocating for for several years. Although the original ordinance was well intentioned, business have expressed many concerns including:

- The requirement to keep and accept cash has put businesses and their staff at greater risk of robbery and break ins
- To reduce the chance of break ins, depositing cash at a bank at the end of the day requires additional staff time or additional costs for a cash management company to collect the money onsite
- Cash transactions take longer and can slow down business at peak hours, especially with the growing use of app payments.
- Businesses whose clientele value cash transactions can continue to accept cash under this proposal, but business owners should be able to decide what operations and processes work best
- Counterfeit currency can be a problem for small businesses

We are hopeful that this ordinance can help with some of these challenges and provide greater safety and security for our restaurant community. We urge you to support this common sense legislation.

Laurie Thomas



Executive Director, Golden Gate Restaurant Association

**From:** [Tiffany Carter](#)  
**To:** [Dorsey, Matt \(BOS\)](#); [Mahmood, Bilal \(BOS\)](#); [Crayton, Monique \(BOS\)](#); [WongStaff \(BOS\)](#)  
**Cc:** [Birnbach, Kerry \(ECN\)](#)  
**Subject:** Support for BOS File 260025  
**Date:** Monday, January 19, 2026 3:06:03 PM

---

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Public Safety and Neighborhood Services Committee Members,

I'm writing to express my support for Supervisor Mandelman's proposal to remove the requirement that San Francisco small businesses accept cash payments (BOS File 260025).

As a **former small business owner and former San Francisco Small Business Commissioner**, I have firsthand operational experience with the public safety and cost challenges this mandate creates. I previously operated **Boug Cali at La Cocina Marketplace** and **Palmy at the San Francisco Ferry Building**, both high-visibility locations that experienced repeated break-ins and ongoing safety concerns.

Based on this experience:

- Requiring businesses to accept and store cash increases the risk of robbery and break-ins, putting staff and owners at greater risk.
- Reducing that risk requires additional staff time to make bank deposits after hours or paying for costly cash management services.
- Cash transactions are slower and can significantly disrupt service during peak hours, especially in high-volume locations.
- This proposal preserves choice: businesses whose customers prefer cash may continue to accept it, while others should have the flexibility to operate in ways that best protect their staff, customers, and assets.

This is a common-sense, safety-forward update that reflects the realities small businesses face today. I urge you to support BOS File 260025 and give business owners the discretion to choose the operational practices that work best for them.

Respectfully,  
**Tiffany Carter**  
Former Owner, Boug Cali (La Cocina Marketplace)  
Former Operator, Palmy (San Francisco Ferry Building)  
Former San Francisco Small Business Commissioner

**From:** [Kevin Lieu](#)  
**To:** [Dorsey, Matt \(BOS\)](#); [WongStaff \(BOS\)](#); [Crayton, Monique \(BOS\)](#); [Mahmood, Bilal \(BOS\)](#)  
**Cc:** [Birnbach, Kerry \(ECN\)](#); [Mathewson, Melanie \(BOS\)](#)  
**Subject:** Support for BOS File 260025 (cash impacts on safety)- from a Small Business Owner  
**Date:** Tuesday, February 10, 2026 2:13:39 PM

---

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Public Safety and Neighborhood Services Committee Members,

I am writing in support of Supervisor Mandelman's proposal (BOS File 260025) and to respectfully ask the Committee to reconsider San Francisco's mandatory cash-acceptance requirement through the lens of worker safety.

I own Gai Chicken Rice, a small restaurant in San Francisco. Like many small business owners, I feel a deep personal responsibility for the people who work with me every day. The fear of robbery is not abstract for us. It is constant and ever-present. It shows up in the silence after a break-in, in the way my team flinches when the door chime rings, and in the stress we carry home long after closing time.

In 2024, our restaurant was burglarized four times. In 2025, it was burglarized twice. The pattern has been clear. Once a business is targeted, it becomes a repeat target. Cash on site makes us a magnet. Removing it removes the incentive. This is not theoretical. It is our lived experience.

I did not open a restaurant expecting to become an expert in security. I expected to focus on food, service, and community. But today, safety considerations shape every decision we make. What is difficult to accept is knowing there is a clear way to reduce risk by operating without cash, while being legally required to operate otherwise.

Accepting cash introduces risk beyond normal business hours. It requires counting cash late at night, securing it on site, and physically transporting it to the bank after closing. This adds time to already long shifts and places owners or managers in situations that increase exposure outside the restaurant. These vulnerabilities are not related to customer service, but to required cash-handling practices that elevate risk after hours.

I want to be clear that this is not about exclusion. I care deeply about our unbanked and underbanked neighbors. At the same time, the landscape has changed. Most public benefits are already distributed digitally through EBT or prepaid cards, which modern point-of-sale systems handle securely. Tools like reverse ATMs also exist, allowing customers to convert cash to cards on the spot while preserving access and dignity without putting workers in harm's way.

I am not asking the City to ban cash. I am asking for flexibility. I am asking for the ability to choose a safer operating model when circumstances demand it, without being forced by law to expose employees to unnecessary danger.

Running a small business in San Francisco has changed significantly since the pandemic. For those of us who have experienced repeated break-ins, safety is no longer a secondary concern. It is foundational.

I appreciate the Committee's work to balance public safety, equity, and the realities faced by small businesses. I urge you to support this proposal and allow safety-forward solutions that reflect the city we are today.

Thank you for your time and consideration.

Sincerely,  
Kevin  
Owner, Gai Chicken Rice  
San Francisco