



CALIFORNIA DREAMIN' CAMEO MAKES DREAMS COME TRUE

VERY SMALL BUSINESSES ARE KEY TO ECONOMIC RECOVERY

Despite what you may read in the media, the California dream is not dead. It's thriving within the CAMEO network of micro-business assistance programs. In 2009, CAMEO members served 21,000 very small businesses with training, technical assistance and loans. These firms - largely start-ups with less than five employees - brought 42,000 new jobs into California's economy.

Serious about creating jobs and reviving the California Dream? Then ensure every local economic and workforce strategy includes Micro Enterprise development.

When small businesses succeed, they create jobs, they build their neighborhoods and communities so that California can thrive.

For a small investment, hundreds of thousands

of jobs can be created right now by helping more Californians become their own bosses.

Contact us to learn more about how Micro Enterprise development can help your community or find training programs or lenders near you - 415.992.4480, cameo@microbiz.org, www.microbiz.org.

CAMEO CREATES JOBS

- CAMEO members assisted start-up and growth of 21,000 businesses.
- The businesses created a total of \$1.5 billion in economic activity.
- Federal taxes paid increased 35% over a five-year period.
- Small local businesses have a multiplier effect on their local economies that is twice that of big national chains. We've seen \$1 turn into \$30.

*Source: 2009 Annual Member Survey

“These businesses, physically anchored through **local ownership**, have become **powerful gushers of wealth** as well as resilient hedges against the kinds of disasters that used to occur when a major distantly owned employer, moved overseas.” — Michael Shuman, author *The Small-Mart Revolution*

THE CAMEO MISSION

CAMEO's mission is to create jobs and to promote economic opportunity and community well-being.

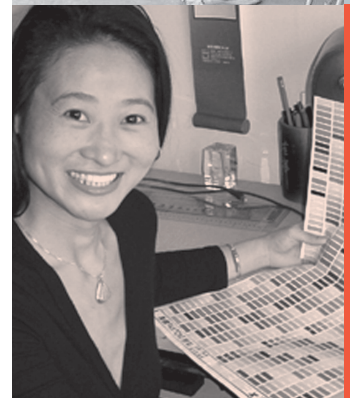
CAMEO expands resources and builds capacity for local Micro Enterprise development organizations throughout California. These organizations provide entrepreneurs with small business financing, technical assistance and business management training. We also advocate at the local, state and federal level for public policies that support our industry and educate the public on our economic impacts.

DEFINITIONS

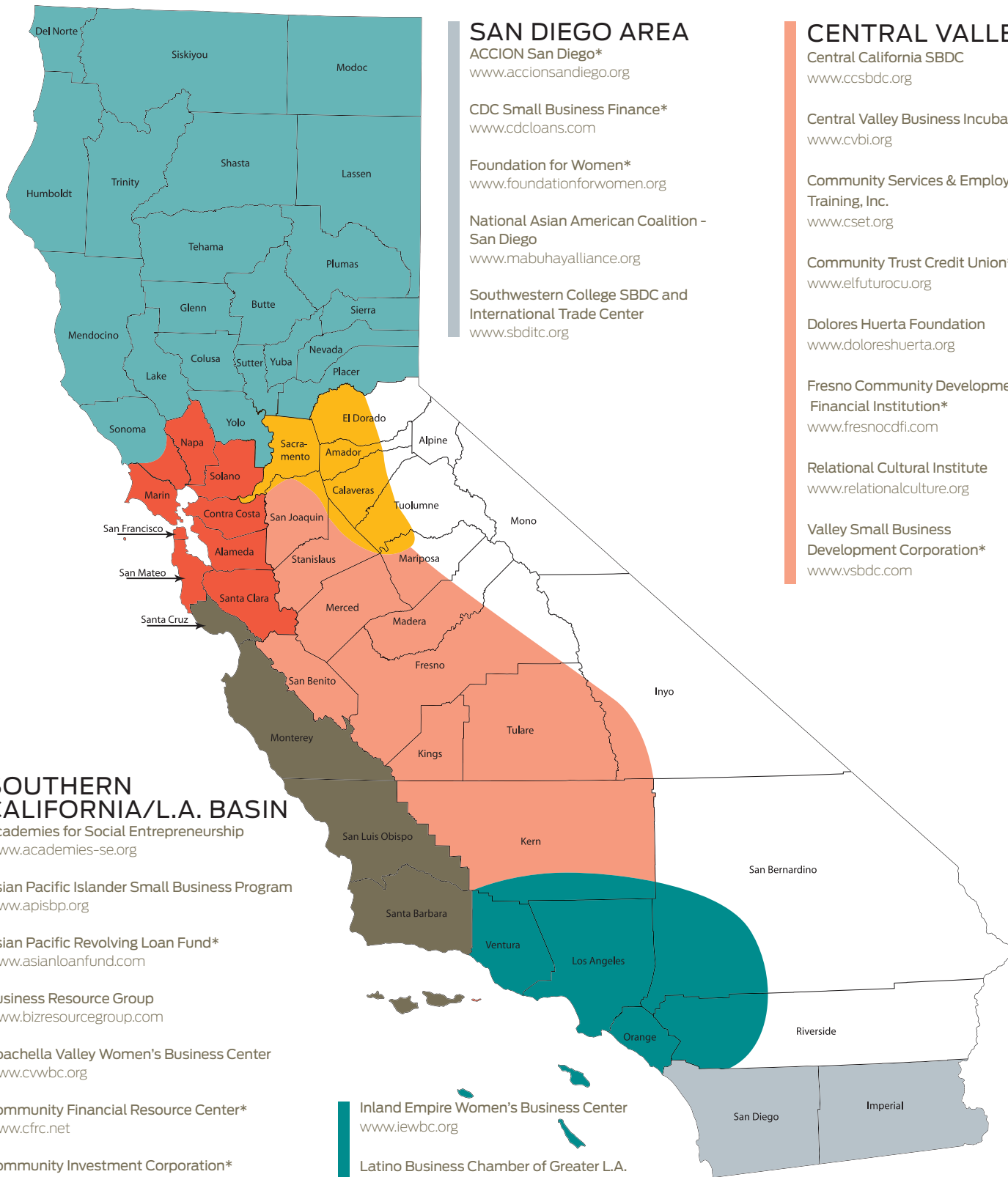
Micro Enterprise: A business that has five or fewer employees, requires \$50,000 or less in initial capital and may not have access to traditional commercial loans. Micro Enterprises start small, but can grow into large businesses.

Micro Enterprise Development Organization (MDO): MDOs provide comprehensive services to micro-businesses that may include: business planning, management training, market research, networking, business incubation, loan packaging and financing.

Microloan: A loan of less than \$50,000 to start up or expand an existing business.



CALIFORNIA'S MICRO ENTERPRISE



SAN DIEGO AREA

ACCION San Diego*
www.accionsandiego.org

CDC Small Business Finance*
www.cdclloans.com

Foundation for Women*
www.foundationforwomen.org

National Asian American Coalition - San Diego
www.mabuhayalliance.org

Southwestern College SBDC and International Trade Center
www.sbditc.org

CENTRAL VALLEY

Central California SBDC
www.ccsbdc.org

Central Valley Business Incubator
www.cvbi.org

Community Services & Employment Training, Inc.
www.cset.org

Community Trust Credit Union*
www.elfuturocu.org

Dolores Huerta Foundation
www.doloreshuerta.org

Fresno Community Development Financial Institution*
www.fresnocdfi.com

Relational Cultural Institute
www.relationalculture.org

Valley Small Business Development Corporation*
www.vsbdc.com

SOUTHERN CALIFORNIA/L.A. BASIN

Academies for Social Entrepreneurship
www.academies-se.org

Asian Pacific Islander Small Business Program
www.apisbp.org

Asian Pacific Revolving Loan Fund*
www.asianloanfund.com

Business Resource Group
www.bizresourcegroup.com

Coachella Valley Women's Business Center
www.cvwbc.org

Community Financial Resource Center*
www.cfr.net

Community Investment Corporation*
www.communityinvestmentcorp.com

Easter Seals Southern California
www.southernca.easterseals.com

Goodwill Industries of Orange County
www.ocgoodwill.org

Hispanic Business Consultants
www.miempresaexitosa.com

Inland Empire Women's Business Center
www.iewbc.org

Latino Business Chamber of Greater L.A.
www.latinobusinesschamber.com

National Latina Business Women Association
www.nlbwa.com

Orange County SBDC
www.ocsbdc.com

Operation HOPE, Inc.
www.operationhope.org

Pacific Asian Consortium in Employment*
www.pacela.org

Pacific Coast Regional Corporation*
www.pccorp.org

Pasadena Development Corporation*
www.pdcloans.org

DEVELOPMENT PROGRAMS BY REGION

Quantum CDC
www.quantumcdc.org

Southern California Reinvestment CDFI*
www.socalcdfi.com

Valley Economic Development Center*
www.vedc.org

Vermont Slauson EDC*
www.vsedc.org

S.F. BAY AREA

AnewAmerica Community Corporation
www.anewamerica.org

Bay Area Development Company*
www.bayarea504.com

C.E.O. Women
www.ceowomen.org

California Farm Link*
www.californiafarmlink.org

California Resources and Training
www.caratnet.org

Canal Alliance
www.canalalliance.org

Casa Allegra Community Services
www.casaallegra.org

Center for Community Futures
www.cencomfut.com

La Cocina
www.lacocinasf.org

Lawyers' Committee for Civil Rights-Legal Services for Entrepreneurs
www.lccr.com

MicroMentor/Mercy Corps
www.micromentor.org

Mission Economic Development Agency
www.medasf.org

National Asian American Coalition – San Bruno
www.mabuhayalliance.org

National Community Development Institute
www.ncdinet.org

Network for Teaching Entrepreneurship, Bay Area
www.nfte.com

OBDC Small Business Finance*
www.obdc.com

Operation Hope, Inc.- Oakland
www.operationhope.org

Opportunity Fund*
www.opportunityfund.org

Peninsula Family Services
www.peninsulafamilyservice.org

Renaissance Entrepreneurship Center
www.rencenter.org

Self-Help
www.self-help.org

The Cerebral Palsy Center for the Bay Area
www.cpcOak.org

The Unity Council
www.unitycouncil.org

TMC Development Working Solutions*
www.tmcworkingsolutions.org

U.S. Small Business Administration - San Francisco
www.sba.gov/ca/sf

Urban Solutions*
www.urbansolutionsf.org

Urban VOICE
www.urbanfire.org

Women's Initiative for Self Employment*
www.womensinitiative.org

Youth Business America*
www.youthbusinessamerica.org

RURAL NORTH

3CORE*
www.3coreedc.org

Arcata Economic Development Corporation*
www.aedc1.org

Community Action Agency of Butte County, Inc.
www.buttecaa.com

County of Humboldt
www.co.humboldt.ca.us

Glenn County Human Resource Agency
www.hra.co.glenn.ca.us

Jefferson Economic Development Institute
www.e-jedi.org

North Coast SBDC
www.northcoastsbdc.org

Northern California Tribal Economic Development Consortium, Inc.
nctedc@live.com

Redwood Regional Development Commission
www.rredc.com

Superior California Economic Development District*
www.scedd.org

West Company
www.westcompany.org

SACRAMENTO AREA

California Capital Financial Development Corporation*
www.cacapital.org

City of Oroville*
www.cityoforoville.org

Farmer Veteran Coalition
www.farmvetco.org

Northeastern California SBDC, San Joaquin Delta College
www.sbdcdeltacollege.edu

Opening Doors Inc.*
www.openingdoorsinc.com

Sierra Economic Development Corporation*
www.sedd.org

CENTRAL COAST

Agriculture & Land-Based Training Association
www.albafarmers.org

California State University at Monterey Bay SBDC
www.csUMB.edu/sbdc

Central Coast SBDC
centralcoastsbdc.org

El Pajaro Community Development Corporation
www.elpajaroCDC.org

Mission Community Services Corporation*
www.mcscorp.org

Santa Cruz Community Credit Union*
www.scrucuu.org

Sustainable Economy through microEnterprise Development (SEED)
www.seedmicroenterprise.org

Women's Economic Ventures*
www.wewonline.org

“In 2010, Women's Initiative graduates created more than 3,800 jobs in the Bay Area. For over 20 years, Women's Initiative has provided women with the training, funding and ongoing support to start businesses and become economically self-sufficient. These courageous women lift themselves and their families out of poverty, while their successful businesses stimulate the local economy and create much-needed jobs.”

— Lorrie Williams, Executive Director
Women's Initiative, Silicon Valley

* Members who make loans

SMALL BIZ CREATES JOBS

CAMEO START-UPS CREATE THREE JOBS ON AVERAGE

SWEET TREATS CREATES FOUR

Chris Saint was recovering from spinal cord surgery. When it became clear that he couldn't return to being a private investigator, he needed to find another career. After reminiscing about ice cream trucks at a party, Chris and his wife Jennifer drew up plans for a "pimped-out truck with pinstripes and a rockin' stereo system." They took their plan to a regular bank, but didn't get very far. In fact, the bank didn't 'get it' and told the Saints that they were too much of a risk.

They were referred to **ACCION San Diego** by a friend who had worked with ACCION. The greatest thing was when Jennifer and Chris presented their idea to ACCION – they 'got it' and loaned the Saints \$35,000. They also got business management assistance. "They didn't laugh," said Jennifer. "And they went all the way with us which was so cool. During the first year, we called our counselor: 'We are struggling, we don't know what to do' and they were always supportive. We wouldn't still be here without ACCION in that first year."

"They went all the way with us which was so cool...We wouldn't still be here without ACCION San Diego in that first year."

The Sweet Treats truck mainly caters to corporate events with a menu that includes Häagen Dazs, Ben & Jerry's, Snow Cones and dog ice cream. They became so successful that they went to **CDC Small Business Finance** for a bigger loan to pay off ACCION and buy another truck. They now have three trucks and are looking at a fourth, have two employees besides themselves and hire lots of independent contractors.



Sweet Treats brings on the smiles.
For more information visit sweettreatstruck.com.

“Wells Fargo Bank funds Micro Enterprise development because small businesses—including micro-businesses—are the heartbeat of this country's economy. Micro-businesses help individuals to bring their dreams to life in very real ways by enabling them to support themselves, their families and their communities. Wells Fargo proudly supports Micro Enterprise development and sees such support as an investment in our future.”

— Tim Hanlon, President, Wells Fargo Foundation



California Association for
Micro Enterprise Opportunity

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www.microbiz.org • ph: 415.992.4480

CAMEO IN THE NEWS THE SACRAMENTO BEE

“The microloans will not only aid those Main Street businesses struggling to survive, but can also pave the way for new hires and for jobless workers to join the world of entrepreneurship. There are unemployed people who want to start their own businesses. There is a large, untapped pool of entrepreneurs who can bring innovation into the marketplace.”

— Claudia Vieck,
CEO of CAMEO quoted in *The Sacramento Bee*,
October 31, 2010