

DIY ECONOMIES DO-IT-YOURSELF

VERY SMALL BUSINESSES ARE KEY TO LOCAL ECONOMIC SUCCESS

The nature of work is changing. It's not big business or the government who will create the jobs of the future. It's the DIYers who are creating their own jobs and starting their own businesses. It's the 26 million micro-business owners who run 88% of the country's businesses. The foundation of the new economy will be a strong infrastructure of these many small, locally owned, diverse businesses.

Serious about creating jobs and ensuring a strong economy? Then ensure every local economic and Workforce strategy includes Micro-business development.

When small businesses succeed, they create jobs and they build their neighborhoods and communities so that California and the country 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 DIY or find training programs or lenders near you: 415.992.4480, microbiz.org, cameo@microbiz.org.

CAMEO IMPACTS

- Annually, CAMEO members assist the start up and growth of approximately 21,000 businesses that support 35,000 jobs.
- The businesses create a total of \$1.5 billion in economic activity.
- Small local businesses have a multiplier effect on their local economies that is twice that of big national chains.
- Federal taxes paid increased 35% over a five-year period.

*Source: Annual Member Survey

“The American middle class was built on something called the high-wage, middle-skilled jobs.... When I graduated from college, I got to find a job. I think my girls will have to invent a job.”

— Thomas Friedman, Pulitzer Prize winner, on KQED's *Forum* 6/19/13

THE CAMEO MISSION

CAMEO's mission is to grow a **healthy, vibrant, thriving environment for all entrepreneurs and start-up businesses** by advancing the work of our statewide member network.

CAMEO expands resources and builds capacity for our member organizations who provide entrepreneurs with small business training, business financing, and technical assistance - **coaching, capital, and connection**. We advocate for public policies that support our industry and build public awareness of its economic impacts.

DEFINITIONS

Micro-Business: 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-Business 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 BUSINESS



CENTRAL VALLEY

Central Valley Business Incubator
www.cvbi.org

Community Services & Employment Training
www.cset.org

Fresno Community Development
 Financial Institution*
www.fresnocdfi.com

Fresno State University-SBDC
fresnostatesbdc.com

Self Help/Community Trust*
www.self-help.org

University of California Merced SBDC
sbdc.ucmerced.edu

U.S. Small Business Administration - Fresno
www.sba.gov/ca/fresno

Valley Small Business Development
 Corporation*
www.vsbdc.com

SAN DIEGO AREA

ACCION San Diego*
www.accionsandiego.org

CDC Small Business Finance*
www.cdclloans.com

Foundation for Women*
www.foundationforwomen.org

IRC San Diego Micro Enterprise*
www.rescue.org/sandiego

Latinas in Business Foundation
www.nwiba-sd.com

National Asian American Coalition*
www.naacoalition.org

Neighborhood House
www.nhclx.org

North County SBDC
www.sandiegosmallbusiness.com

San Diego and Imperial Counties SBDC
www.growmybiz.org

San Diego Center for International Trade
www.sbditc.org

SOUTHERN CALIFORNIA/L.A. BASIN

Academies for Social Entrepreneurship
www.academies-se.org

Asian Pacific Islander Small Business Program
www.apisbp.org

Business Resource Group
www.bizresourcegroup.com

CDC Small Business Finance, Inland Empire
 and Orange County*
www.cdclloans.com

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

Community Financial Resource Center*
www.cfrcla.org

Easter Seals Southern California
www.southernca.easterseals.com

Hispanic Business Consultants
www.miempresaexitosa.com

Inland Empire SBDC
www.iesmallbusiness.com

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

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

Operation HOPE, Inc.
www.operationhope.org

Orange County Community Housing
www.occhc.org

Orange County SBDC
www.ocsbdc.com

Pacific Asian Consortium in Employment*
www.pacela.org

Pacific Coast Regional Corporation*
www.pccorp.org

Prosperity Center
www.prosperitycenter.org

United Job Creation Council
http://unitedjobcreationcouncil.org/business_entrepreneurial_stewardship_training

Valley Economic Development Center*
www.vedc.org

Vermont Slauson EDC
www.vsedc.org

"Whether you are a large organization like CDC Small Business Finance, or a small four person mission-driven lender, CAMEO supports and produces tangible results for its members. From providing a Microloan Management System to advocacy, CAMEO is there for all of us. I love being a part of CAMEO. I am continuously inspired by the impact our members have on individuals and our economy."
 Stacey Sanchez
 CDC Small Business Finance
 and CAMEO Board President

* Members who make loans

DEVELOPMENT PROGRAMS BY REGION

S.F. BAY AREA

AnewAmerica Community Corporation
www.anewamerica.org

Bay Area Development Company*
www.bayarea504.com

Bay Area Small Business Finance*
www.basbf.com

California Resources and Training
www.caratnet.org

Canal Alliance
www.canalalliance.org

Casa Allegra Community Services
www.casaallegra.org

Centro Community Partners
www.centrocommunity.org

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

Contra Costa SBDC
www.contracostasbdc.com

Feed the Hunger Foundation
www.feed-hunger.com

Grameen America
www.grameenamerica.org

La Cocina
www.lacocinasf.org

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

Mission Economic Development Agency
www.medasf.org

National Asian American Coalition –Daly City*
www.naacoalition.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

Renaissance Entrepreneurship Center
www.rencenter.org

Self-Help/Community Trust*
www.self-help.org

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

Urban Solutions
www.urbansolutionsf.org

Women's Action to Gain Economic Security (WAGES)
wagescooperatives.org

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

Working Solutions*
www.tmcworkingsolutions.org

RURAL NORTH

3CORE*
www.3coreedc.org

Arcata Economic Development Corporation*
www.aedc1.org

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

Community Action Partnership of Sonoma
www.capsonoma.org

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

Local Economy Institute
www.localeconomyinstitute.org

North Coast Small Business Resource Center
www.northcoastsbdc.org

Redwood Regional Development Commission
www.rredc.com

SAFE-BIDCO*
www.safe-bidco.com

Small Business Development Centers of Northern California
www.norcalbdc.org

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

Creative Support Alternatives
www.creativesupport.org

Farmer Veteran Coalition
www.farmvetco.org

Indian Dispute Resolution Services, Inc.
www.idrsinc.org

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

Opening Doors Inc.*
www.openingdoorsinc.com

Sierra Economic Development Corporation*
www.sedd.org

Veterans Business Outreach Center - Region 9
www.vboc-ca.org

CENTRAL COAST

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

California Farm Link*
www.californiafarmlink.org

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

Central Coast SBDC
www.centralcoastsbdc.org

Economic Vitality Corporation
www.sloevc.org

El Pajaro Community Development Corporation
www.elpajarocdc.org

Mission Community Services Corporation
www.mcscorp.org

Santa Cruz Community Credit Union*
www.scrucruccu.org

Women's Economic Ventures*
www.wevonline.org

MICRO BIZ, THE BACKBONE

JOHNERIC BECOMES HIS OWN BOSS WITH *THE PARK'S FINEST*

BACKYARD BOOGIE BARBECUE - CATERING AND RESTAURANT

Johneric Concordia grew up in Echo Park's historic Filipino Town in Los Angeles, where he hung around his family's barbecue. His job was to tend the fire. He also learned how to make the Concordia family sauce with natural cane sugar, pineapple, soy sauce, peppers, and secret spices – true to his Filipino palate. His commitment to food and culture earned him the neighborhood nickname “Farmer Johneric.”

He also learned basketball and leadership skills at a teen program at **Search to Involve Pilipino Americans (SIPA)**, one of the collaboration partners in **Asian Pacific Islander Small Business Program (API SBP)**, a CAMEO member.

As an adult, Johneric was comfortably employed full-time with benefits at a major airline until he was laid off in 2009. He decided to follow his dream of opening a food business. He naturally returned to SIPA for business assistance. Johneric launched *The Parks Finest* catering service with \$12,000 start-up capital that he used to buy a barbecue rig. He went from unemployed to self-employed.

He and his friends road tripped to Oregon to buy the right rig. In Los Angeles, they began to cater parties. Someone wrote a great review on Yelp! They started catering more parties.



The Park's Finest, then and now. For more information visit theparksfinest.com.

Johneric bottled and marketed his first barbecue sauce and opened a restaurant in Historic Filipinotown in December 2011. His goal is to become a community institution where families and friends gather to celebrate life's moments and milestones.

The Parks Finest is rated #1 in barbecue, #5 in catering and #10 in personal catering on YELP! in Los Angeles -- a very competitive food service region.

“Rabobank funds micro-business development because it's these very small businesses that are the backbone of this country's economy. And in most rural areas, micro-businesses are the only game in town, providing more than 95% of jobs. Micro-businesses help individuals create wealth, support their families and build communities. Rabobank believes that an investment in micro-business is an investment in the future.”

— Fred Mendez, Senior Vice President, Rabobank



California Association for
Micro Enterprise Opportunity

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www.microbiz.org • ph: 415.992.4480

CAMEO IN THE NEWS

The Washington Post

On Small Business Powered by Capital Business

“The first step to success for these locally grown and start-up micro-businesses is business assistance: training and mentoring for new entrepreneurs. Then the businesses are ready to get a loan and grow... When the businesses receive this assistance and have done the necessary preparation, they have an 80 percent chance of making it through the start-up period.”

— **Claudia Viek**,
CEO of CAMEO wrote in *The Washington Post*