



# 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.

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 D.I.Y. or find training programs or lenders near you: Contact 415.992.4480, [www.microbiz.org](http://www.microbiz.org), or [cameo@microbiz.org](mailto:cameo@microbiz.org)

Serious about creating jobs and ensuring a strong economy? Then include Microbusiness development in every local economic development plan and Workforce strategy.

## 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.

## 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.

## CAMEO IMPACTS

Annually, CAMEO members assist the start up and growth of approximately 21,000 businesses that support 35,000 jobs.

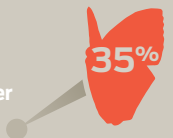


The businesses create a total of \$1.5 billion in economic activity.



Small local businesses have a multiplier effect on their local economies 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*

# CALIFORNIA'S MICRO BUSINESS



## CENTRAL VALLEY

Central Valley Business Incubator  
[www.cvbi.org](http://www.cvbi.org)

Community Services & Employment Training  
[www.cset.org](http://www.cset.org)

Fresno Community Development  
 Financial Institution\*  
[www.fresnocdfi.com](http://www.fresnocdfi.com)

Fresno State University-SBDC  
[fresnostatesbdc.com](http://fresnostatesbdc.com)

Self Help/Community Trust\*  
[www.self-help.org](http://www.self-help.org)

University of California Merced SBDC  
[sbdc.ucmerced.edu](http://sbdc.ucmerced.edu)

U.S. Small Business Administration - Fresno  
[www.sba.gov/ca/fresno](http://www.sba.gov/ca/fresno)

Valley Small Business Development  
 Corporation\*  
[www.vsbdc.com](http://www.vsbdc.com)

## SOUTHERN CALIFORNIA/L.A. BASIN

Academies for Social Entrepreneurship  
[www.academies-se.org](http://www.academies-se.org)

Asian Business Association  
[www.abala.org](http://www.abala.org)

Asian Pacific Islander Small Business Program  
[www.apisbp.org](http://www.apisbp.org)

Business Resource Group  
[www.bizresourcegroup.com](http://www.bizresourcegroup.com)

CDC Small Business Finance, Inland Empire  
 and Orange County\*  
[www.cdclloans.com](http://www.cdclloans.com)

Coachella Valley Women's Business Center  
[www.cvwbc.org](http://www.cvwbc.org)

Easter Seals Southern California  
[www.southernca.easterseals.com](http://www.southernca.easterseals.com)

Inland Empire SBDC  
[www.iesmallbusiness.com](http://www.iesmallbusiness.com)

Inland Empire Women's Business Center  
[www.iewbc.org](http://www.iewbc.org)

Los Angeles Latino Chamber of Commerce  
[www.lalcc.org](http://www.lalcc.org)

Operation HOPE, Inc.  
[www.operationhope.org](http://www.operationhope.org)

Orange County Community Housing  
[www.occhc.org](http://www.occhc.org)

Orange County SBDC  
[www.ocsbdc.com](http://www.ocsbdc.com)

Pacific Asian Consortium in Employment\*  
[www.pacela.org](http://www.pacela.org)

Pacific Coast Regional Corporation\*  
[www.pccr.org](http://www.pccr.org)

## SAN DIEGO AREA

ACCION San Diego\*  
[www.accionsandiego.org](http://www.accionsandiego.org)

CDC Small Business Finance\*  
[www.cdclloans.com](http://www.cdclloans.com)

Easter Seals Southern California  
[www.southernca.easterseals.com](http://www.southernca.easterseals.com)

IRC San Diego Micro Enterprise\*  
[www.rescue.org/sandiego](http://www.rescue.org/sandiego)

Latinas in Business Foundation  
[www.nwiba-sd.com](http://www.nwiba-sd.com)

Metro-Alliance  
[www.metrocollegeonline.com](http://www.metrocollegeonline.com)

National Asian American Coalition\*  
[www.naacoalition.org](http://www.naacoalition.org)

Neighborhood House  
[www.nhclx.org](http://www.nhclx.org)

North San Diego SBDC  
[www.sandiegosmallbusiness.com](http://www.sandiegosmallbusiness.com)

San Diego and Imperial Counties SBDC  
[www.growmybiz.org](http://www.growmybiz.org)

San Diego Center for International Trade  
[www.sbditc.org](http://www.sbditc.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

Prosperity Center  
[www.prosperitycenter.org](http://www.prosperitycenter.org)

RISE Financial Pathways  
[www.risela.org](http://www.risela.org)

United Job Creation Council  
<http://unitedjobcreationcouncil.org/>

Valley Economic Development Center\*  
[www.vedc.org](http://www.vedc.org)

Vermont Slauson EDC  
[www.vsedc.org](http://www.vsedc.org)

Women's Economic Ventures - Ventura  
[www.wevonline.org](http://www.wevonline.org)

\* Members who make loans

# DEVELOPMENT PROGRAMS BY REGION

## S.F. BAY AREA

AnewAmerica Community Corporation  
[www.anewamerica.org](http://www.anewamerica.org)

Bay Area Development Company\*  
[www.bayarea504.com](http://www.bayarea504.com)

California Resources and Training  
[www.caratnet.org](http://www.caratnet.org)

Casa Allegra Community Services  
[www.casaallegra.org](http://www.casaallegra.org)

Centro Community Partners  
[www.centrocommunity.org](http://www.centrocommunity.org)

Contra Costa SBDC  
[www.contracostasbdc.com](http://www.contracostasbdc.com)

Cutting Edge Capital  
[www.cuttingedgecapital.com](http://www.cuttingedgecapital.com)

Feed the Hunger Foundation  
[www.feed-hunger.com](http://www.feed-hunger.com)

Golden Gate Business Association  
[www.ggba.com](http://www.ggba.com)

Grameen America  
[www.grameenamerica.org](http://www.grameenamerica.org)

La Cocina  
[www.lacocinasf.org](http://www.lacocinasf.org)

Lawyers' Committee for Civil Rights-Legal Services for Entrepreneurs  
[www.lccr.com](http://www.lccr.com)

Mission Economic Development Agency  
[www.medasf.org](http://www.medasf.org)

National Asian American Coalition –Daly City\*  
[www.naacoalition.org](http://www.naacoalition.org)

OBDC Small Business Finance\*  
[www.obdc.com](http://www.obdc.com)

Operation Hope, Inc.- Oakland  
[www.operationhope.org](http://www.operationhope.org)

Opportunity Fund\*  
[www.opportunityfund.org](http://www.opportunityfund.org)

Renaissance Entrepreneurship Center  
[www.rencenter.org](http://www.rencenter.org)

San Francisco SBDC  
[www.sf.norcalsbdc.org](http://www.sf.norcalsbdc.org)

Self-Help/Community Trust\*  
[www.self-help.org](http://www.self-help.org)

U.S. Small Business Administration - San Francisco  
[www.sba.gov/ca/sf](http://www.sba.gov/ca/sf)

Urban Solutions  
[www.urbansolutionsf.org](http://www.urbansolutionsf.org)

Women's Action to Gain Economic Security (WAGES)  
[wagescooperatives.org](http://wagescooperatives.org)

Working Solutions\*  
[www.tmcworkingsolutions.org](http://www.tmcworkingsolutions.org)

## RURAL NORTH

3CORE\*  
[www.3coreedc.org](http://www.3coreedc.org)

Arcata Economic Development Corporation\*  
[www.aedc1.org](http://www.aedc1.org)

Community Action Agency of Butte County, Inc.  
[www.buttecaa.com](http://www.buttecaa.com)

Community Action Partnership of Sonoma  
[www.capsonoma.org](http://www.capsonoma.org)

County of Humboldt  
[www.co.humboldt.ca.us](http://www.co.humboldt.ca.us)

Glenn County Human Resource Agency\*  
[www.hra.co.glenn.ca.us](http://www.hra.co.glenn.ca.us)

Jefferson Economic Development Institute  
[www.e-jedi.org](http://www.e-jedi.org)

Local Economy Institute  
[www.localeconomyinstitute.org](http://www.localeconomyinstitute.org)

North Coast Small Business Resource Center  
[www.northcoastsbdc.org](http://www.northcoastsbdc.org)

Redwood Regional Development Commission  
[www.rredc.com](http://www.rredc.com)

SAFE-BIDCO\*  
[www.safe-bidco.com](http://www.safe-bidco.com)

Small Business Development Centers of Northern California  
[www.norcalsbdc.org](http://www.norcalsbdc.org)

Superior California Economic Development District\*  
[www.scedd.org](http://www.scedd.org)

West Company  
[www.westcompany.org](http://www.westcompany.org)

## SACRAMENTO AREA

California Capital Financial Development Corporation\*  
[www.cacapital.org](http://www.cacapital.org)

City of Oroville\*  
[www.cityoforoville.org](http://www.cityoforoville.org)

Farmer Veteran Coalition  
[www.farmvetco.org](http://www.farmvetco.org)

Indian Dispute Resolution Services, Inc.  
[www.idrsinc.org](http://www.idrsinc.org)

Northeastern California SBDC, San Joaquin Delta College  
[www.sbdcdeltacollege.edu](http://www.sbdcdeltacollege.edu)

Opening Doors Inc.\*  
[www.openingdoorsinc.com](http://www.openingdoorsinc.com)

Sierra Economic Development Corporation\*  
[www.sedd.org](http://www.sedd.org)

Veterans Business Outreach Center - Region 9  
[www.vboc-ca.org](http://www.vboc-ca.org)

## CENTRAL COAST

Agriculture & Land-Based Training Association  
[www.albafarmers.org](http://www.albafarmers.org)

California Farm Link\*  
[www.californiafarmlink.org](http://www.californiafarmlink.org)

California State University at Monterey Bay SBDC  
[www.csumb.edu/sbdc](http://www.csumb.edu/sbdc)

Central Coast SBDC  
[www.centralcoastsbdc.org](http://www.centralcoastsbdc.org)

El Pajaro Community Development Corporation  
[www.elpajarocdc.org](http://www.elpajarocdc.org)

Mission Community Services Corporation  
[www.mcscorp.org](http://www.mcscorp.org)

Santa Cruz Community Credit Union\*  
[www.scrucdu.org](http://www.scrucdu.org)

Women's Economic Ventures\*  
[www.wevonline.org](http://www.wevonline.org)

# A MICRO-BUSINESS SUCCESS STORY

## Kescia Turner-Harris, owner

*Multi Business Solutions Builds Backbone of San Francisco's Micro Sector*

**K**escia Harris-Turner worked in the medical field for 10 years providing back office services such as accounts payable, receivable and human resources. She decided to work part-time so she could study for her B.A., manage her husband's construction business, and spend time with her 8-year old. Her goal was to support her family and have a revenue stream independent of a corporate 9-5 job.

She found part-time work and developed clients who needed bookkeeping services. She worked for a couple of years, slowly gaining clients while working for someone else. In 2002, she was ready to go out on her own.

Initially working in her home, in 2004 she heard about the Renaissance Small Business Incubation Program through her connections. The program manager, Angela

Kane, wanted to recruit a bookkeeper. Kescia saw the opportunity and joined the incubator and was incorporated as Multi Business Solutions (MBS) within months. She received regular consulting from Paul Terry, obtained free legal services, and fed off the energy of the other businesses. She developed a niche for non-profit bookkeeping because not many bookkeepers understand its ins-and-outs. Once she had her first non-profit client, word of mouth spread and the referrals came.

Every year has been profitable and business brisk. Still, Kescia was home in time to cook dinner for her family and spend time with her daughter. She hired her first employee in 2005 and now has four employees. MBS graduated from the incubator and has grown slowly, steadily,

and strategically. Ten years later, MBS still calls the Renaissance building home and is the go-to bookkeeper for non-profits.



### CAMEO IN THE NEWS

San Jose Mercury News

The Washington Post

Bloomberg Businessweek

Bloomberg

THE HUFFINGTON POST

The New York Times

The Washington Post

### *On Small Business*<sup>®</sup>

"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, *The Washington Post*

“ 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