



A New Era:

DO-IT-YOURSELF

Local Economic Success Starts In Your Own Backyard

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 surging numbers of independent and self-employed. It's the 26 million microbusiness owners who run 88% of the country's businesses.

The foundation of the new economy will be a strong infrastructure of small, locally owned, diverse businesses, the vast majority of which are non-employers and who have generated more than \$1 trillion for the U.S. economy each year.

For this reason, California should invest in local entrepreneurial ecosystems that enable more Californians to become their own bosses.

Business ownership is one of the "building blocks" for the gains in income and wealth that most Americans hope are within reach.

—Janet Yellen, 10/14/14

When small businesses succeed, they create jobs and wealth for their families; they build their neighborhoods and communities so that California and the country can thrive.

Contact us to learn more about how Microbusiness Development can help your community D.I.Y. or find training programs or lenders near you: Contact 415.992.4480, www.microbiz.org, or 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 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

DEFINITIONS

Microbusiness: 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.

Microbusiness Development Organization (MDO): MDOs provide comprehensive services to microbusinesses 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.

“The on-demand economy, self-employment or independent work, as we call it, is truly a labor market trend. This work provides income, diversifies household financial risk, and leads to entrepreneurial satisfaction. This trend is fast growing and a vital economic force.”

— Emergent Research and MBO Partners, authors of *State of Independence in America 2016*

CALIFORNIA'S MICROBUSINESS DEVELOPMENT PROGRAMS BY REGION



CENTRAL VALLEY

Fresno Community Development Financial Institution*
www.fresnocdfi.com

Fresno State University SBDC
www.fresnostatesbdc.com

University of California Merced SBDC
sbdc.ucmerced.edu

Valley Small Business Development Corporation*/
 Technical Resource Center
www.vsbdc.com

SACRAMENTO AREA

California Capital Financial Development Corporation*
www.cacapital.org

City of Oroville*
www.cityoforoville.org

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

Northeastern California SBDC, San Joaquin Delta College
www.sbdc.deltacollege.edu

Opening Doors Inc.*
www.openingdoorsinc.com

Sierra Economic Development Corporation*
www.sedcorp.biz

Tuolumne County Economic Development Authority
www.tceda.net

“CAMEO creates tremendous value by bringing more awareness to our field, creating goodwill, and supporting its members. CAMEO assists with resources, collaborations and connections to opportunities. As a thought leader in the microbusiness sector, CAMEO always leads us into the future.”

Oscar Dominguez, Director,
 Contra Costa SBDC
 CAMEO Board Member

SAN DIEGO AREA

ACCION San Diego*
www.accionsandiego.org

CDC Small Business Finance*
www.cdclloans.com

Easter Seals Southern California
www.southernca.easterseals.com

International Rescue Committee San Diego*
www.rescue.org/sandiego

Latinas in Business Foundation
www.nwlba-sd.com

Metro-Alliance
www.metrocollegeonline.com

North San Diego SBDC
www.sandiegosmallbusiness.com

San Diego/Imperial Counties SBDC
www.growmybiz.org

INLAND EMPIRE

CDC Small Business Finance - Inland Empire*
www.cdclloans.com

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

Inland Empire SBDC
www.iesmallbusiness.com

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

MicroEnterprise Collaborative of Inland Southern California
www.microbizinsocal.org

SAN FRANCISCO BAY AREA

**AnewAmerica
Community Corporation***
www.anewamerica.org

Bay Area Development Company*
www.bayarea504.com

California Resources and Training
www.caratnet.org

Casa Allegra Community Services
www.casaallegra.org

Centro Community Partners
www.centrocommunity.org

Contra Costa SBDC
www.contracostasbdc.com

Cutting Edge Captial*
www.cuttingedgecapital.com

East Bay Asian Local Development Corp.
www.ebaldc.org

Feed the Hunger Foundation*
www.feed-hunger.com

Grameen America*
www.grameenamerica.org

Kitchen Table Advisors
www.kitchentableadvisors.org

La Cocina
www.lacocinasf.org

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

Main Street Launch*
www.mainstreetlaunch.org

Mission Economic Development Agency*
www.medasf.org

National Asian American Coalition*
www.naacoalition.org

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

Opportunity Fund*
www.opportunityfund.org

Pacific Community Ventures*
www.pacificcommunityventures.org

Prospera Community Development
www.prosperacoops.org

Renaissance Entrepreneurship Center
www.rencenter.org

San Francisco LGBT Community Center
www.sfcenter.org

San Francisco SBDC
www.sf.norcalbdc.org

Terra Green CDC*
www.terragreencdc.org

Urban Solutions
www.urbansolutionsf.org

Working Solutions*
www.workingsolutions.org

Youth Business USA
www.ybusa.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.capsomoma.org

**Economic Development
& Financing Corporation***
www.edfc.org

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

**Jefferson Economic
Development Institute**
www.e-jedi.org

**Local Works/Share Exchange/
Made Local Marketplace**
www.localeconomyinstitute.org

**North Coast Small Business
Resource Center**
www.northcoastsbdc.org

**Redwood Regional
Development Commission**
www.rredc.com

SBDCs of Northern California
www.norcalbdc.org

SAFE-BIDCO*
www.safe-bidco.com

**Superior California Economic
Development District***
www.scedd.org

West Company
www.westcompany.org

CENTRAL COAST

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

California FarmLink*
www.californiafarmlink.org

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

Central Coast SBDC
www.centralcoastsbdc.org

**El Pajaro Community
Development Corporation**
www.elpajarocdc.org

Mission Community Services Corporation
www.mcscorp.org

Santa Cruz Community Credit Union*
www.scccu.org

Women's Economic Ventures*
www.wevonline.org

LOS ANGELES BASIN

Academies for Social Entrepreneurship
www.academies-se.org

Asian Business Association
www.abala.org

**Asian Pacific Islander
Small Business Program**
www.apisbp.org

Bethel Los Angeles CDC
www.bethellacdc.com

Business Resource Group
www.bizresourcegroup.com

CDC Small Business Finance*
www.cdclloans.com

CIELO*
www.cielocommunity.org

The Jonas Project
www.thejonasproject.org

Los Angeles Latino Chamber of Commerce
www.lalcc.org

Operation HOPE, Inc.
www.operationhope.org

Opportunity Fund - Los Angeles
www.opportunityfund.org

Orange County SBDC
www.ocsbdc.com

Pacific Asian Consortium in Employment*
www.pacela.org

Pacific Coast Regional Corporation*
www.pccorp.org

RISE Financial Pathways*
www.risela.org

VEDC*
www.vedc.org

Vermont Slauson EDC
www.vsedc.org

West Angeles CDC
www.westangelescdc.org

A MICROBUSINESS SUCCESS STORY

Vicente Quintana, El Nopalito Produce

Building a business and a community in a commercial kitchen incubator

Vicente Quintana started El Nopalito Produce in Watsonville, CA with a 30-pound box of cactus paddles. In six years, he turned his kitchen-table business into a thriving concern with six employees, processing 10,000 pounds a week and distributed in more than 30 markets across central California. Tender young cactus leaves, or *nopales*, are a staple of Mexican cuisine. Before they can be cooked and eaten, they need to be trimmed, peeled, and cut. It's a time-consuming and prickly process which is why most people buy them pre-cut in bags.

Instead of using a machine, Vicente and his employees hand-process every paddle. The extra effort pays off: markets carrying his nopales say that they have a longer shelf life than the machine-processed competitors and the quality keeps picky customers coming back. A few markets carry El Nopalito Produce exclusively.

Success didn't come overnight, and it didn't come alone. By 2013 he was struggling to meet demand. Add to that, Vicente was facing questions about inspections, licenses and business plans – things he needed if he wanted El Nopalito Produce to grow.

That's when he partnered with **El Pajaro Community Development Corporation**, who had opened their Commercial Kitchen Incubator – a maker's space for cooks – in the fall of 2013. Vicente enrolled in El Pajaro's Business Education and Loan Program, received about 40 hours of assistance developing his business plan and finalizing all his necessary permits, and moved into the Kitchen Incubator.

Vicente now has a sense of belonging. As a successful businessman, he is able

to support his family and build bonds in a community he loves.



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

"The first step to success for these locally grown and start-up microbusinesses 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*

“Comerica funds small and microbusiness development because of the important role very small businesses play in our local economy and in our nation's economy overall. Small and microbusiness ownership helps individuals create wealth, support their families, and stabilize the health and well-being of our communities. Comerica invests in microbusiness and CAMEO because we believe it's an investment in the future.”

— Donald A. Kincey

Vice President, Comerica West Incorporated



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