

Press Contact:Heidi Pickman, Communications Director
Phone: 415.992.4484
Email: hpickman@microbiz.org

Micro-businesses are the Country's Backbone

Very small businesses create the jobs. Period. From 2004 to 2010, U.S. micro-businesses created a net of 5.5 million jobs (or 90% of the total jobs created). ([Small Business Administration](#))

Our labor force is undergoing a clear, structural shift to independent work. In 2012, roughly 1 in 4 independents hired other independents, spending \$96 billion and employing the equivalent of 2.3 million full-time workers via contract hiring. ([State of Independence in America](#) report 2013)

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. The greatest thing was when the Saints presented their idea to ACCION – they 'got it' and loaned Jennifer and Chris \$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."*

*The Sweet Treats truck mainly caters to corporate events with a menu that includes Häagen Dazs, Ben and 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.*

Read more [Micro Enterprise success stories](#).



CAMEO's 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.**

Our members help the self-employed and entrepreneurs **create jobs** for themselves and others, help Main Street **businesses survive and thrive** during difficult economic times, **revitalize neighborhoods** through business development, and provide infrastructure that **strengthens families and communities.**

Our member organizations provide entrepreneurs with small business financing such as loans and credit, business technical assistance (think mini-MBA) and business management training.

CAMEO is the voice for Micro Business in California - expanding resources and building capacity for its member organizations.

CAMEO

- Provides information on trends, innovations, and technology to increase capacity to serve more clients and reach new markets;
- Cultivates new resources and investments to provide business services and capital to microbusinesses;
- Promotes best practices;
- Builds public awareness about the positive economic impacts of Micro Enterprise development
- Advocates at the local, state and federal level for public policies that support our industry in California.

CAMEO is California's statewide Micro Enterprise association made up of over 160 lenders, training programs, job creators, agencies and individuals dedicated to furthering Micro Enterprise development in California.

Claudia Viek has been CEO of CAMEO since 2007. Claudia has been a pioneer in both the Micro Enterprise and business incubation fields in California and is a recognized thought leader in the field. She is the former Executive Director (14 years) of the Renaissance Entrepreneurship Center. Renaissance is an award winning training, financing and business incubation program in San Francisco. Claudia served on the Board of the National Business Incubation Association and founded the Pacific Incubation Network of business incubators from Baja to Alaska.



California Micro-business Means Business Creating Jobs and Economic Progress

Micro-businesses create the jobs.

- From 2004-2010, micro-businesses created 720,000 jobs in California, while big businesses lost about 300,000 jobs.
- 4.2 million Californians employed by micro-businesses in 2007.
- 3 million micro-businesses have no employees.
- Small local businesses have a multiplier effect on their local economies that is twice that of big national chains.
- Jobs are created locally.

Technical assistance is the key to success.

- Microentrepreneurs that have gone through training programs and receive technical assistance from *CAMEO members have an 80% success rate* (versus the 50-80% failure rate of small businesses that don't seek help.)
- CAMEO member clients who start their own businesses also on average *create two jobs in addition to their own*, over a three-five year period.
- If half of the 4 million micro-business in California hired one person, we'd create 2 million jobs and solve our unemployment problem.

CAMEO businesses create jobs and generate income.

CAMEO members serve about 20,000 businesses with training, business technical assistance and loans. These firms, which were largely start-ups, created or supported about *35,000 jobs for California's economy*.

- The businesses created a total of *\$1.5 billion in economic activity*.
- For every \$3,000 in technical assistance provided, a company generates \$70,000 in sales.
- Federal taxes paid increased 35% over a five-year period.
- Traditionally, CAMEO members have served the emerging majority, the underserved - women, minorities and low income – or those who have high barriers to entry into the business world.
- Because of the Great Recession, CAMEO members are serving new populations - struggling Main Street businesses and unemployed who have turned entrepreneurial and are the new *free-agents*.
- An estimated 120,000 unemployed (about 5% of unemployed) are potential entrepreneurs.



The New York Times

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On Feeling the Distress of the Unemployed

TO THE EDITOR:

Re "War on the Unemployed," by Paul Krugman (column, July 1):

The problem is deeper than cutting unemployment benefits. Government has been cutting jobs, and big business is not creating jobs, as in the past. Many jobs have gone away. And the work force is not meeting today's needs. Besides cutting benefits, we are serving up a job market without hope.

This legislative session, California (and other states) missed an opportunity to create a Self-Employment Assistance program that would have created an estimated 5,200 new businesses and 15,000 new jobs by allowing the unemployed to keep their benefits while starting their own businesses.

Oregon and New York's S.E.A. programs have given birth to companies and have created jobs. We need a wider systemic strategy to create jobs that includes self-employment. If given institutional support that matches the job market reality, the unemployed can find hope within themselves to create their own jobs.

CLAUDIA VIEK

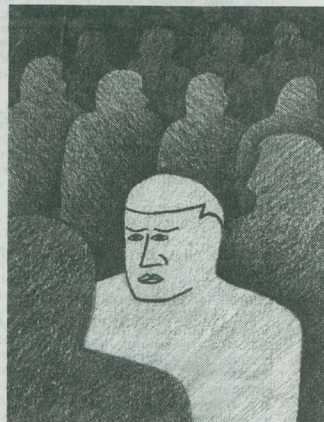
San Francisco, July 1, 2013

The writer is chief executive of the California Association for Micro Enterprise Opportunity.

TO THE EDITOR:

Paul Krugman's column summarized the problems of job hunters quite well. Often overlooked is that 50 percent of the employed are dissatisfied enough with their jobs to also submit their résumés, resulting in thousands of applications for advertised jobs.

Employers use sophisticated applicant tracking software to schedule interviews with only a handful of candidates who seem a 100 percent job match. Overqualified candidates are rejected as well, practically eliminating



ALEX GIBBS

the chance for anyone unemployed to take on a lesser job.

In the past, an applicant could "simplify" a résumé to get at least some work to pay the bills. This doesn't seem to work anymore, as recruiters do Web searches that can easily reveal an applicant's advanced education and skills.

DIETMAR TIETZ

Laurel, Md., July 1, 2013

The writer is a former president of 40Plus of Greater Washington, a non-profit group that helps professionals with career transitions.

TO THE EDITOR:

My son has been unemployed since last August. His unemployment has just been decreased by New York State to \$360 a week. This is New York City. How can one survive on that sum?

Fortunately, he has a working mother to take him in. What if he didn't? He would be on the streets. I feel deeply for all those unemployed who have no one.

JANET GHIRARDI

New York, July 1, 2013

San Francisco Chronicle

Microbusiness lenders emphasize job potential

More microbusiness lending could help enterprises grow, reduce unemployment rolls



Paul Chinn, The Chronicle

Jorge Flores works at Don Polvoron Bakery in Hayward. The business now employs nine people and hopes to grow.

By Carolyn Said

August 11, 2013

Jorge Flores whips up amazing edible concoctions with fondant and flour.

At Don Polvoron Bakery, his small family-owned business in Hayward, he crafts cakes and decorations that look like giant hamburgers, motorcycles, cameras, perfume bottles, even a hot-pink platform shoe.

Jorge and his brother Oscar Flores started Don Polvoron seven years ago with help from their parents. Its bread and pastries quickly found a receptive audience, and it soon expanded to lunch meals and a churro cart. Don Polvoron now has nine workers, including the Flores brothers.

"People keep asking, 'Why don't you open another place?' " he said. "I listen to customers and what they want."

Flores hopes to open a second branch in San Ramon or Pleasanton called Cake Factory, where he'll craft even fancier cakes, teach culinary classes and, of course, sell baked goods. He'd also hire several new workers to staff it.

But first, he needs a loan for the startup costs.

Job creators

That type of expansion is one that microbusiness experts say could fix the nation's persistent joblessness.

"If one in three Main Street microbusinesses hired just one employee, the country would be at full employment," said Connie Evans, CEO of the Association for Enterprise Opportunity, a Washington advocacy group for microbusinesses, which it defines as those with five or fewer employees. Such small concerns comprise the vast majority of all U.S. companies.

That calculation led to a publicity campaign, "One in Three," to raise awareness of how microbusiness expansion could address unemployment.



Paul Chinn, The Chronicle

Jorge Flores finishes a detail for a quinceañera cake. He and his brother Oscar plan a second shop specializing in fancy cakes.

"We know that small businesses are the backbone of the economy," said Premal Shah, president of San Francisco's Kiva.org, which makes crowdsourced microloans to entrepreneurs worldwide and is now piloting a zero-interest loan for small businesses in the U.S. and Kenya (see story on Page A1). "Over two-thirds of jobs created in the past five years have come from small businesses." Claudia Viek, CEO of Cameo, or California Association for Micro Enterprise Opportunities, a trade group in San Francisco that represents 88 organizations that provide training, business assistance and microlending to small businesses, broke down the numbers for the state. There are 4.3 million microbusinesses in California. If one-third added one worker, that would create 1.4 million jobs, basically eliminating unemployment. As of June, 1.59 million people were unemployed in the state, according to the Bureau of Labor Statistics.

Of course, adding jobs is easier said than done. Behind the scenes of the One in Three campaign, small-business advocates are working to craft new funding solutions to make its projections a reality.

"We want to find a way to make capital and services flow to these Main Street enterprises so they can thrive and grow and hire," Evans said. "What we discovered is that all businesses really need four things: capital, connections, confidence and capacity (the ability to grow and to understand finances). Our work is to make these four things more likely to flow to underserved entrepreneurs."

Her group has launched a new lending platform called TiltForward that helps match entrepreneurs to loans for up to \$150,000, with no collateral required. The loans, funded by foundation and corporate grants or by the Small Business Administration, range from six months to 18 months in duration with varying interest rates and are administered by local nonprofits that work with microbusinesses.

In California, Cameo is working to help nonprofit microbusiness-support groups make more loans. The issue isn't money - funds are available through the U.S. Treasury's community development fund and the SBA. It's bandwidth for the nonprofits administering the loans.

Tools for nonprofits

"We have two pilot projects under way with online platforms to help scale up microlending," Viek said. By handling back-office functions - underwriting, technical analysis and credit analysis - the platforms reduce overhead for the community development financial institutions that extend credit to small enterprises.



Paul Chinn, The Chronicle

Oscar Flores (left) makes cuernos, a Mexican sweet croissant, with his brother Jorge at Don Polvoron Bakery, their growing family business in Hayward.

"We expect (nonprofits in the pilot program) to increase their lending by at least 30 percent in the first year," Viek said. "Instead of sitting in their office waiting for applications to come in, they can be out finding qualified entrepreneurs in their communities who could really benefit from a loan."

Cameo is also working with Kiva.org on its crowdsourced microlending program for entrepreneurs.

"Crowdfunding has been a huge boon for accessing new sources of capital," Viek said.

Microloan programs seek to address the fact that fixed expenses for a \$5,000 loan can be just as high as those for a \$150,000 loan. Banks would prefer to make the bigger loans because they're more profitable. But many microenterprises don't need - and can't qualify for - large amounts. For them, a few thousand dollars can give a significant boost.

Advice for budding entrepreneurs is crucial as well. While the SBA says between 50 and 80 percent of new businesses fail within five years, it's a different story for those that get hands-on help.

"If a business gets coaching and training, and maybe a small loan, 80 percent make it through the first five years," Viek said. "A lot of entrepreneurs are not 'loan ready.' Our partners like Working Solutions (a community development financial institution in San Francisco) work with potential borrowers to educate them on the loan process and business basics."

Different options

Flores from Don Polvoron Bakery has been working with San Francisco's Renaissance Entrepreneurship Center on his growth projections and loan sourcing. Rather than a microloan, he's shooting for a larger amount, probably a bank loan, to cover his startup costs.

Rebekah Rachel-Moreno, owner of R&R Therapeutic Massage in Pleasant Hill, is a recent recipient of a microloan. After eight years as a massage therapist, she launched her own business this year, leasing a small space from a chiropractor.

She got a five-year, \$10,000 loan this spring that she'll use for advertising, equipment (a hot-stone pot, towel warmers, massage oil), and products like lotions and creams.

Free and low-cost classes that Rachel-Moreno took through a Small Business Development Center in Richmond addressed such issues as writing a business plan, handling financials and using social media for marketing.

"My goal is to build up my business to take over more of the rooms and to hire two or three more massage therapists" as independent contractors, she said. "I set goals every month for growth at a slow, steady pace and have met those goals every month. The classes did a great job helping me set my goals, and preparing me for the loan process."

Money to lend

For more information on loans to entrepreneurs:

Kiva: Microlender Kiva is piloting this program for small businesses to borrow crowdsourced funds. www.kivazip.org

Cameo: California Association for Micro Enterprise Opportunity is working with Kiva and other nonprofit microlenders to help small businesses borrow small amounts of money to start up, expand, and hire or retain employees. www.microbiz.org

One in Three campaign: The campaign offers resources and advice for small businesses. www.oneinthree.biz

Carolyn Said is a San Francisco Chronicle staff writer. E-mail: csaid@sfchronicle.com Twitter: [@csaid](https://twitter.com/csaid)

Inside the small business economy

Policy

Forget Tech Startups. Now 'Microbusinesses' Drive Job Creation

By [Patrick Clark](#) August 21, 2013



Photograph by Chris Frazer Smith/Gallery Stock

(Corrects the time period that Cameo analyzed.)

Politicians like to say small businesses drive job creation. Journalists like to call politicians out for using self-serving clichés. That may explain the [attention paid](#) last week to a [report arguing](#) that Internet companies, not small businesses, are the [real job creators](#).

That [report](#) (PDF) was written by Ian Hathaway, an economic adviser to tech startup lobbying group [Engine](#). Not surprisingly, he argues that startups' role in job creations has been “underrepresented in research on business dynamics and in small business policy.”

Also not surprising: A [report](#) (PDF) published on Wednesday by the [California Association for Micro Enterprise Opportunity](#), comes to a different conclusion. What the group calls microbusinesses, meaning ventures with between one and four employees, created 5.5 million jobs between 2004 and 2010, its analysis of government data found. That's more than any other size-category of business during the same time period. Microbusinesses were the only category to add jobs in 2009 and 2010, when companies with more than 20 workers shed millions of jobs.

“This analysis points to a real strength of the American labor force,” said Cameo Chief Executive Officer Claudia Viek in a statement accompanying the report. “Imagine how much stronger our economy could be if [the U.S.] doubled our investment in micro-business development programs.”

Hathaway and Cameo both used business dynamics statistics from the U.S. Census, but used the data to answer different questions. Hathaway charted the rate of job creation over companies' life spans, using data from 1990 to 2011. Cameo focused on total jobs created—and destroyed—over a shorter period. Whether any of that explains the differing conclusions is uncertain. More clear: When reading research on the true engines of job creation, consider the source.

CAMEO SHORTS

Testimony to the great work of CAMEO members

Don Polvoron Bakery, Hayward



In 2005 Jorge Flores sold his house and used part of the proceeds to start **Don Polvoron Bakery** with his brother Oscar. The first two years were really hard - waking at 3:00 a.m., arriving home late and not making much profit. Jorge told his wife, there will be good times and bad times.

Jorge's main philosophy is to give customers what they want, which has helped the business grow from a bakery that served coffee starting at 5:00 a.m. to a specialty cakery. Jorge says, "Special things that you can do for people is what makes it better. It's easy to say no, but this is how you gain customers." Like turning around a quinceañera cake for 300 people in less than two days for a customer whose original cake-maker flaked.

Jorge found the **Renaissance Entrepreneurship Center** through a friend. Although he had been in business for five years, he discovered he had more to learn. He learned how to control finances, manage employees, how to treat customers better, etc... Jorge says, "It was the best thing I did for the business." Jorge still goes to classes, because "in business you never stop learning." The bakery employs seven people, the cake business is thriving, and they want to expand. Now it's a good time for the Flores brothers.

Mendocino Solar, Little River



Bruce Erickson and Maggie Watson were employed by **Mendocino Solar** and then bought out the owner in 2005. To transition from employees to the boss, they met with **West Company** consultants who assisted them with financial planning, employee management, social media, and funding that included a \$12,000 stimulus grant and a \$95,000 business loan.

"We are a family owned business... We just celebrated our seventh anniversary," says co-owner Maggie Watson. "We started at zero employees; now we're at five and we plan to add two to four employees in the next year or so."

Not only is the company hiring and increasing revenue in a down economy, but the owners care deeply about their community and are committed to a green future. The company is a solar contractor for GRID Alternatives, a non-profit that provides solar systems for low income homes.

Sweet Treats, San Diego



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 pinstriping 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 didn't laugh,” said Jennifer. “And they went all the way with us which was so cool. During the first year, we called our rep. ‘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.’”

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.

Jessicurl, Arcata



In Jessie's own words...

“By the time I was 14 I had thick yet fairly straight hair. When puberty struck, my hair grew more and more coarse and eventually started to curl. I was mortified.... Finally in 2002 I figured there had to be a better way, and typed "curly hair" into Google to see what the internet had to offer.... I found an entire community of curly haired people who shared the same struggles as I did! I bought any product that someone raved about, most of which didn't do anything to make me like my hair better. Many of them actually made my hair worse. One day I came across a very basic recipe for a hair gel made out of flax seeds. I remember thinking, "Wow, how cool would it be if I could make my OWN hair gel?”

That was September 2002 and *Rockin' Ringlets Styling Potion* was born in her 600 square foot apartment in Berkeley. She knew she needed more space. She also wanted to pay her employees a living wage. She decided on Humboldt, a place she had visited often.

A basic google search for “moving your business to Humboldt” led her to **Northcoast SBDC**, who helped her write business plan so she could get a loan from **Arcata Economic Development Corporation** to buy equipment. Jess says that the SBDC has been a big part of her success, advising her on marketing internationally, taking on a partner and expanding her business.

During the first years in business, Jessicurl's sales increased by 450% and she now employs six people full-time and two part-time. She grew a healthy 20% in 2010. Jessica's motto “You have the right to remain curly.”

Falcon Builders and Developers, Inc., Fresno



John Falcon spent 20 years and 6 months in the Air Force. While stationed in Las Vegas in the mid-1990's, John and his wife Marina fixed up old houses. They took on three rehab projects on section 8 housing. Providing safe homes to code, to less fortunate families gave them great pride.

John's Air Force experience included 10 years in project management. And in his last two years in the service, he went back to school under the GI bill. He graduated summa cum laude with a Bachelors of Business Administration just before retiring from the Air Force in 2007.

That year, he launched **Falcon Builders and Developers, Inc.** with his wife, Marina. John saw the potential in the lucrative (but competitive) arena of government contracting and decided to capitalize on the different designations his business qualified for as a disabled veteran owned business. John found the **Central Valley Business Incubator/Small Business Development Center**, whose Rich Mostert counseled John and provided technical assistance regarding certifications for government procurement. Falcon Builders currently employs 10 people. The company has maintained revenue streams and is well positioned for future opportunities; and John is known as the "go-to" person on government contracting issues and is a leader in his local Disabled Veteran's organization.

Shooting Star Community Supported Agriculture, Suisun Valley



Matt McCue served in Iraq from 2003-2004. "I prefer to think of Iraq as the place where I discovered the key to my freedom. I prefer to remember the trucks full of watermelons and pomegranates that would pass through our checkpoints. I felt strangely human as I waved cars by with pomegranate seeds stuck to my Kevlar vest."

After Matt's tour in Iraq, he attended the Center for Agro-ecology and Sustainable Food Systems at UC Santa Cruz, where he met Lily Schneider. When he finished his program in Santa Cruz, Matt volunteered for the Peace Corps and worked as an agricultural extension agent in Niger, West Africa. He then spent a year growing gourmet vegetables in Sebastopol. Now Lily lives and farms with Matt in the Suisun Valley where there is good soil, clean water and a supportive community.

Together Matt and Lily own and operate Shooting Star Community Supported Agriculture, an eight-acre, organic, diversified vegetable farm. Working side-by-side, they grow over 35 different crops including strawberries, heirloom tomatoes, sweet peppers, potatoes, melons, basil, cucumbers and sugar snap peas. Shooting star is part of the **Farmer-Veteran Coalition**, whose mission is to mobilize the food and farming community to create healthy and viable futures for America's veterans.

Rodriguez Transport, Madera



Alicia Rodriguez received a \$50,000 grant from the San Joaquin Air Quality Control District to replace her old freight truck with a new one. Unfortunately, the grant only covered half the cost associated with a new vehicle purchase. Having been turned down by several banks, Alicia sought the assistance of Fresno CDFI partner, Fresno Area Hispanic Chamber of Commerce. FAHCC provided her with the necessary training and business planning support to put together a feasible loan proposal that ultimately was funded by **Fresno CDFI**. Alicia was approved for a loan that enabled her to purchase her truck. She is now able to transport

goods to and from the Port of Los Angeles.

Miss Saigon, San Francisco



Miss Saigon owner Chi Van Vo had implemented a number of excellent sustainable practices at his restaurant located on the corner of Sixth and Mission. The restaurant featured energy efficient windows, energy efficient appliances, afternoon curtains, CFL lights, and staff familiar with basic conservation practices, but Chi wanted to find even more efficiency opportunities and brought on **Urban Solutions** to conduct a comprehensive energy, water, and waste evaluation.

As a result of the audit and implementation Miss Saigon is saving \$5,000 a year on energy, over \$6,000 a year in water, and another \$6,000 a year in waste pickup bills – in addition to the efficiencies Chi had already implemented. Urban Solutions also worked with Miss Saigon's current vendors to initiate the conversation about sourcing organic and local food as well as using non-toxic pest control management. With guidance from Urban Solutions sustainability consultants and commitment from Miss Saigon they can expect to become a certified SF Green Business by end of 2010 and *save over \$17,000/year*.

Taqueria Lidia, Watsonville



In 1988 Lidia Mendez left her hometown of Oaxaca, Mexico and landed in the raspberry fields in Watsonville for 14 years. The long hours in the fields limited her time with her developmentally disabled son. She needed a better option. Her and her husband had saved \$20,000 by the time they discovered **El Pajaro Community Development Corporation**. The business consult advised them on how to secure a location at the Watsonville Farmers Market.

“People enjoyed the Oaxacan specialties at a reasonable price.” Lidia explains, “Customers kept asking us, where is your restaurant? And we realized that we could actually start a business.”

They returned to El Pajaro CDC for help with the application and business plans and site selection. Lidia beams with pride when she explains how her application was chosen out of 10 that were competing for the same Watsonville Metro Center location, “I was the only applicant with no prior business experience and I was told my application was the most complete, which I owe to Vinicio because he helped me fill it out.”

Taqueria Lidia continues to thrive despite the downturn in the economy and is a family affair - Lidia's daughter and son also work in the restaurant. “Taqueria Lidia” prides itself in making fresh tortillas by hand as well as regional treats such as Oaxacan mole and tlayudas.

San Joaquin Medical Transportation, Fresno



When the State of California experienced a budget impasse lasting more than two months, it threatened the livelihood of many small businesses reliant on payments from the State, including the medical transport industry. In September of 2010, **Fresno CDFI** was able to provide financing to husband and wife team Khachatur and Karine Hakobyan to bridge the gap until the budget was resolved. As a result they picked up additional clientele and thrived during a time when most businesses were being squeezed.