

BE YOUR OWN BOSS CAMEO MAKES DREAMS COME TRUE

VERY SMALL BUSINESSES ARE KEY TO LOCAL ECONOMIC SUCCESS

The CAMEO network of microbusiness assistance programs is fueling the California dream, even through the recent economic crisis. In 2011, CAMEO members served 21,000 very small businesses with training, technical assistance and loans. These firms - largely start-ups with less than five employees - created or supported 37,000 jobs into California's economy.

Serious about creating jobs and reviving the California Dream? Then ensure every local economic and Workforce strategy includes Micro-business 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 \$1.3 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.

*Source: 2011 Annual Member Survey

“The horse (small and medium business) stopped, so we fix the cart (jobs). If we change all our strategies and policies to favor the job creators (small and medium businesses) the horse and cart will get moving again.”

— Jim Clifton, C.E.O. of Gallup and the author of *The Coming Jobs War*

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. They provide entrepreneurs with small business financing such as loans and credit, technical assistance and business management training. We advocate 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

Academies for Social Entrepreneurship
www.academies-se.org

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

National Asian American Coalition - San Diego*
www.naacoalition.org

Neighborhood House
www.nhclx.org

North County SBDC
www.sandiegosmallbusiness.com

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

CENTRAL VALLEY

Central Valley Business Incubator- SBDC
www.cvbi.org

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

Fresno Community Development Financial Institution*
www.fresnocdfi.com

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

Relational Cultural Institute*
www.relationalculture.org

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

University of California Merced SBDC
sbdc.ucmerced.edu

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

Business Resource Group
www.bizresourcegroup.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

Foundation for Homeless Heroes, Inc.

Hispanic Business Consultants
www.miempresaexitosa.com

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

Inland Empire SBDC
www.iesmallbusiness.com

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

National Latina Business Women Association
www.nlbwa.com

Operation HOPE, Inc.
www.operationhope.org

Orange County Community Housing
www.occhc.org

Orange County SBDC
www.ocsbdc.com

"In 2011, El Pajaro CDC (Watsonville, CA) supported men and women in our community who are the job creators in Santa Cruz, Monterey and San Benito Counties. Since 1979, we have developed the entrepreneurial spirit through business education and loans so that entrepreneurs transform their lives, families and communities. I'm proud to be a part of CAMEO, because CAMEO develops that spirit for all of California."
 Carmen Hererra
 Executive Director of El Pajaro CDC and CAMEO Boardmember

Pacific Asian Consortium in Employment*
www.pacela.org

Pacific Coast Regional Corporation*
www.pccrcorp.org

Prosperity Center
www.prosperitycenter.org

Riverside Community Investment Corporation*
www.communityinvestmentcorp.com

Valley Economic Development Center*
www.vedc.org

Vermont Slauson EDC
www.vsedc.org

* 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

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

Centro Community Partners
www.centrocommunity.org

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

Contra Costa SBDC
www.contracostasbdc.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 – San Bruno*
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

The Unity Council
www.unitycouncil.org

Urban Solutions*
www.urbansolutionsssf.org

Urban VOICE
www.urbanfire.org

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

Working Solutions*
www.tmcworkingsolutions.org

Youth Business America*
www.youthbusinessamerica.org

SACRAMENTO AREA

California Capital Financial Development Corporation*
www.cacapital.org

City of Oroville*
www.cityoforoville.org

Farmer Veteran Coalition
www.farmvetco.org

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

Opening Doors Inc.*
www.openingdoorsinc.com

Sierra Economic Development Corporation*
www.sedd.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.scrucuu.org

Women's Economic Ventures*
www.wevonline.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

North Coast Small Business Resource Center
www.northcoastsbdc.org

Redwood Regional Development Commission
www.rredc.com

SAFE-BIDCO
www.safe-bidco.com

Superior California Economic Development District*
www.scedd.org

West Company
www.westcompany.org

MICRO BIZ CREATES JOBS

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 sugars, pineapples, soy sauce, peppers, and secret spices – true to his Filipino palette. 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)**.

As an adult Johneric was comfortably employed full-time with benefits at a major airline. In 2009, he was laid-off. He decided to follow his dream of opening a food business. He naturally turned to SIPA, a CAMEO member, for business assistance. Johneric launched *The Parks Finest* catering service with \$12,000 start-up capital to buy a barbecue pit.

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



Johneric bottled and marketed his first barbecue sauce and opened up 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 BBQ, #5 in catering and #10 in personal catering on Los Angeles' YELP -- a competitive food service region.

The Park's Finest, Then and Now. For more information visit theparksfine.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 Washington Post
On Small Business Powered by Capital Business

“In my 25 years of experience, 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 success.”

— Claudia Viek,
CEO of CAMEO wrote in *The Washington Post*,
February 3, 2012