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# 2016 CAMEO Member Meeting



*Held on:*  
June 7, 2016

*Presented by:*

**BEAM, inc.**



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# MEETING PARTICIPANTS

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*Held at:*  
*Sheraton Grand Sacramento Hotel*  
*1230 J St.*  
*Sacramento, CA*  
*95814*

## **CAMEO Participants**

- Claudia Viek (CEO) & Staff
- Pamela Patterson – Chair
- Stacey Sanchez – Vice Chair
- 50+ Board, members, legislators and guests

## **BEAM Consultants**

- Dan Beam
- Lily Laurence

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• Business & Livelihood in the New Era	
• <i>What does this mean for CAMEO?</i>	

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# 1. EXECUTIVE SUMMARY

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# EXECUTIVE SUMMARY



CAMEO is ready for a whole new stage of evolution. By adapting to the new era that's emerging, CAMEO will continue to be a powerful leader for the entrepreneurship field.

CAMEO's past successes show a proven ability to lead change and make impact. Before introducing the BEAM, inc. consultants, Claudia recapped those successes for participants, laying the groundwork that CAMEO is not about one-off successes, but rather, continuous innovative leadership.

The 2 ½ hr. session captured in this report focused on gaining insights about our changing world – evolving the way we view business and livelihood. Ushering in a new economic era carries both challenges and opportunity for CAMEO and its member organizations. What's shifting in the world today, and how will CAMEO engage with the changes?

This report captures the zeitgeist presentation by Dan and Lily, from BEAM, inc. and the workshop insights generated by the participating CAMEO members on June 7<sup>th</sup>, 2016.



*BEAM, inc. Consultants:  
Dan Beam and Lily Laurence*

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## 2. CHANGE → CREATOR ECONOMY

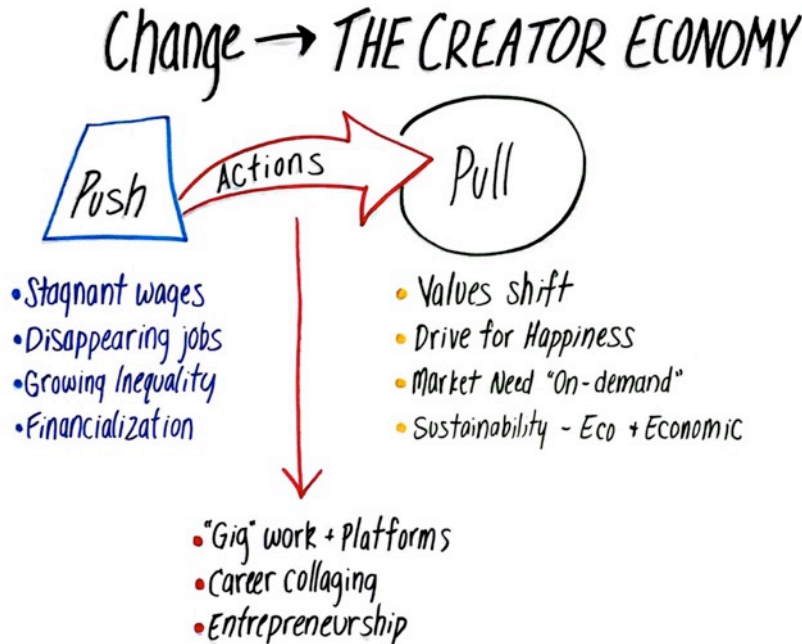
- Change → Creator Economy
- The Olympic Broad-jumper & the Gig Economy

# CHANGE → THE CREATOR ECONOMY

Dan began with an overview using a model describing “Change → The Creator Economy”. Today, these “Push” factors are rising – wages are stagnating and jobs of the past are disappearing. Financialization is shifting the economy and growing inequality keeps more people further from the American Dream, decreasing access and opportunity, while the safety and security of old systems and patterns is eroding.

At the same time, we are also seeing “Pull” factors draw out new patterns and opportunities – people today, particularly Millennials, want to live their values at work and at home, and are putting forward “sustainability” as a key value, redefining what “happiness” and “success” mean by including new metrics of care, questioning the value of the traditional job and workweek, and asking “what is real value?”, “what do I really want to create in my life?”

The market is simultaneously offering more “on-demand” services as this push/pull creates new conditions and evolving technology opens new possibilities. Out of this dynamic we’re seeing an incredibly fast rise of “gig” work and platforms that support it. Self-directed “*career collaging*” – putting together diverse streams of income through gigs, freelancing, on-demand work, and new arrangements of part time work – is creating a new generation of “entrepreneurship” that looks different than it has in the past.



# THE OLYMPIC BROADJUMPER & THE GIG ECONOMY

Dan shared the story of a memorable Lyft driver who exemplifies the emerging sector of “Career Collagers”. In February, after the CAMEO board session, Dan and Lily took a Lyft back to their office and met Cheikh. He is fully engaged in a weaving together a diverse set of income streams, including multiple experimental startups, a part time job, and Lyft work. He has a clear vision – a big picture of the empire he’s working toward and said he just needs funding and basic business advice, but he’s not seeking traditional “entrepreneurship” support systems or loans. He’s one face of the new economy.

[\(Read the full story\)](#)



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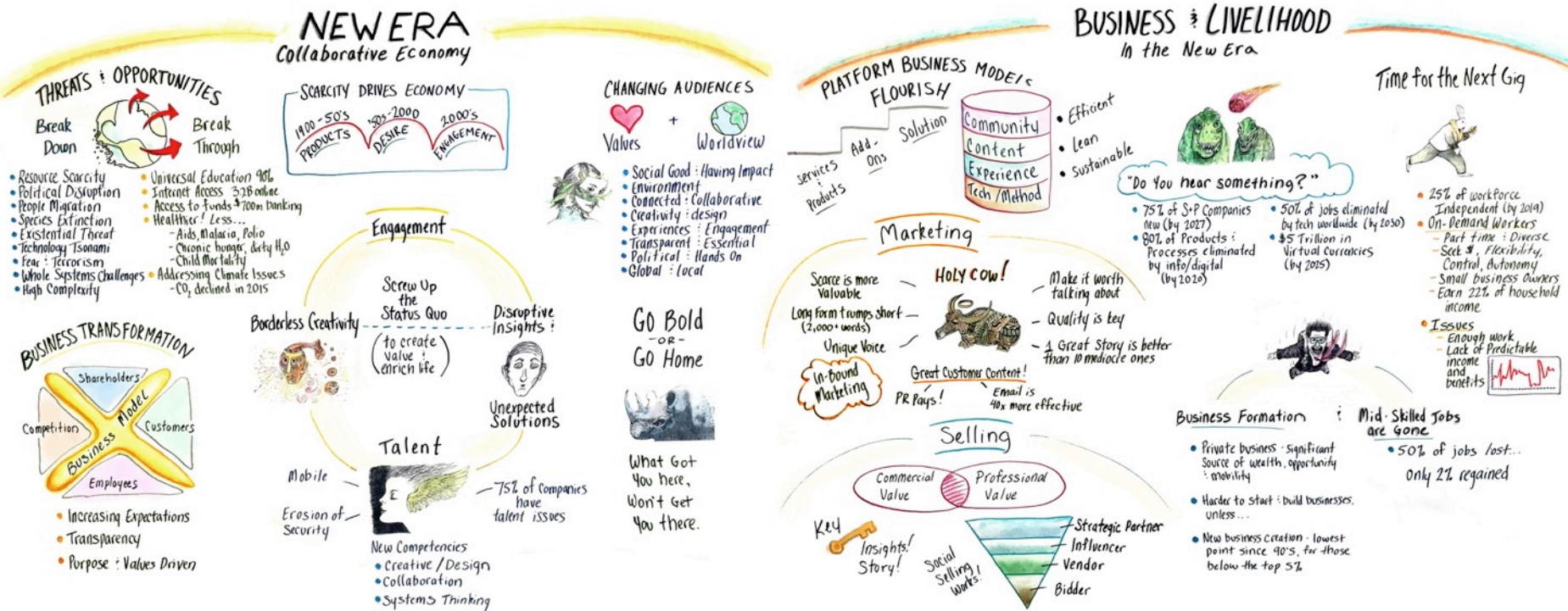
# 3. ZEITGEIST & DISCUSSION

- Collaborative Economy
- *What does this mean for you & your organization?*
- Business & Livelihood in the New Era
- *What does this mean for CAMEO?*



# ZEITGEIST- COLLABORATIVE ECONOMY

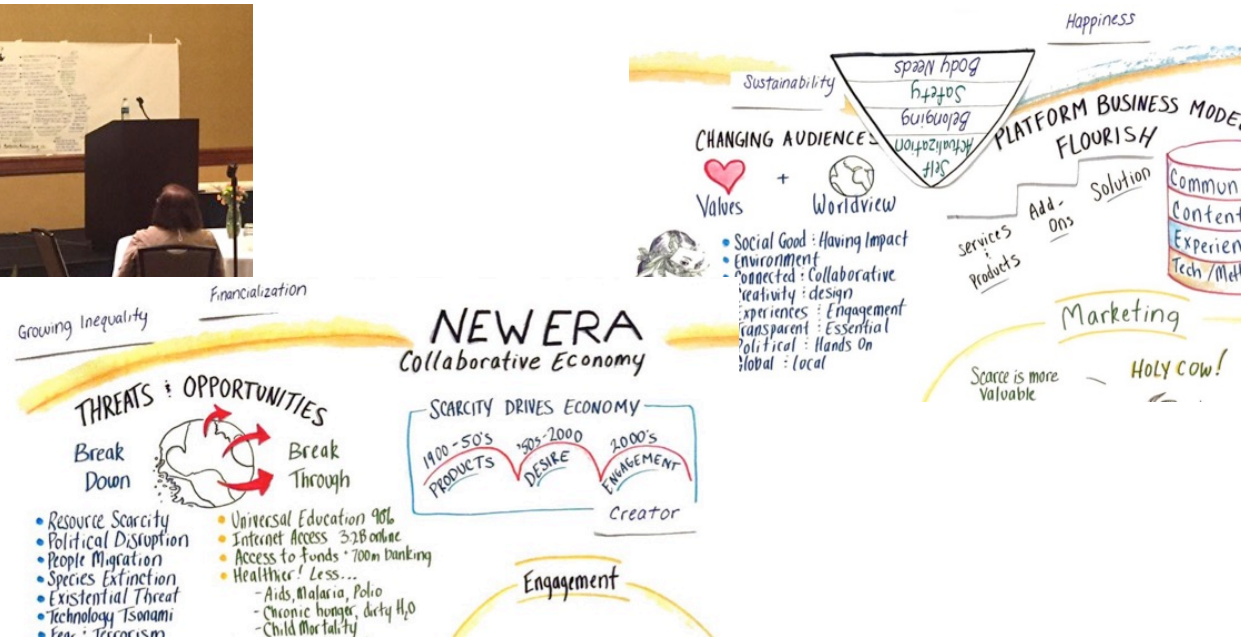
Dan introduced the Zeitgeist (spirit of the times) Chart, starting with the "Collaborative Economy". It goes by many names today, from "Collaborative" and "Sharing" to "On-demand", to "Circular", and "Creator Economy", depending on which angle one thinks about the shifts. We are all still figuring out exactly what it is, what it means, and what to do now that it's here.



# ZEITGEIST – COLLABORATIVE ECONOMY

Important factors to draw out for CAMEO include the growing inequality and financialization in the economy. The top 1% own more than the bottom 90% combined. Of the economic growth since 2009, 95% of the wealth created went to the top 1%. Sixty percent of the fastest growing jobs are \$15 or less per hour, while CEO pay in the top 200 businesses is at 523x average wage. Finance represents 7% of the economy but takes 25% of profits. Once a company goes IPO, innovation drops significantly, 40%+. Furthermore, inequality is more than “unfair” – it is harmful, incredibly stressful and results in dramatic health issues, violence, and disrupted communities. There are fewer new businesses started today than in the 1980s. Dan added the words “growing inequality”, “financialization”, “sustainability”, “happiness”, and “creator” to the chart to drive these particularly strong influences on the emerging new era.

Lily spoke, as a Millennial, about how she and many of her peers approach work and life, and the importance of this generational shift toward a sustainability frame. She explained that she puts her values in the driver seat in regards to career, and would rather choose a collage of interesting, forward-thinking work than depend on a single “stable” job that has no impact, especially given that the stability of the past is all but gone. Stability today comes from a diversity of skills, a strong network, and a flexible attitude. Dan introduced Maslow’s famous chart of needs, and the insight that at the end of his life, Maslow said he might have gotten the pyramid upside down. *Why we live often matters as much or more than how we live to our sense of happiness.*





# WHAT DOES THIS MEAN FOR YOU & YOUR ORGANIZATION?

What do these trends and realities mean for you and your organization? CAMEO members discussed at table groups for 10 minutes, and then shared some of their insights with the whole room. More than one table voiced fear — the big shifts “scare the hell out of us”, and for good reason. How do we adapt?

A key theme from the room was innovation. How can CAMEO members support people in borderless creativity and empowered wisdom? How can CAMEO members redesign their training and *teach teachers how to teach* — how to use design thinking and focus on problem solving skills? How can CAMEO be an effective thought leader in policy, with partners, and in society at large? How can CAMEO cultivate a growth mindset instead of a fixed one? How can we apply business model innovation to our own operations?

Multiple tables also spoke about CAMEO members' core strengths — to serve people who banks underserve or ignore. What does that look like in this evolving context? Is your freelance hairdresser who buys a \$1,000 pair of scissors in cash an entrepreneur in need of small business banking? CAMEO's base is: Financial Security, Economic Equity, and Empowerment. How do we do this work in new contexts?





# WHAT DOES THIS MEAN FOR YOU & YOUR ORGANIZATION?

What does this mean... for you?



→ Equity / Inequity

→ Being part of the talent development

→ Supporting Creative thinking, empowering people with wisdom

→ Need to Scale training, redesign (design thinking)

How we teach → Problem solving  
Teach Teachers How to Teach.

→ Technology + job losses score the hell out of us!

→ Disagree that people want "what rich people have"

→ All want borderless creativity!  
Different kinds of training  
: new business modeling

→ On-demand/Gig platforms work in dense areas more than rural

→ Growth mindset needed (vs. Fixed mindset)

→ In food, there's huge innovation possible (and needed)

→ Our customers are all over the map in their org. lifecycle (many in startup phase)

→ After bemoaning some big scary trends...

→ Opportunities to exploit niches do exist

→ Do what we know how to do  
Continue to serve people who banks ignore or underserve

→ Try to do the math and how do we help people get to a Living Wage?

→ In high schools and community colleges there is more : more entrepreneurship education - Estheticians will not be employees necessarily

→ Online lending issues - new training for new platforms

→ In agriculture we see such a mix of technologies → horse plowing + iPads

→ Macro vs. Micro picture

→ All my Lyft drivers have multiple jobs ... as a movement CAMEO has to help address the Policy issues

= taxes, profits, distribution, min. wage Owners vs. workers

= Tech: far from Jetsons... less leisure today  
What does a 'good' workweek look like?

• Financial security

• Economic Equity

• Empowerment

This is our base, our focus... How do we do this in new contexts?

→ Finance, Millenium, Dinosaurs

→ How do we discuss the Fear? → have great ideas  
Bridge the gap between the old & young  
skeptical of debt, seeking fortune in ventures (zhod)

→ Engineering dept runs startup support

My student hairdresser bought 1000 scissors in cash,

Adapt.

→ Intuit kept the sign: logo of the failed company's building that is now their HQ...  
Could be them without adaptation

→ Do our partners also understand these Culture/economic/new reality shifts.

→ Adapted our business model training to use the biz model canvas vs. old static style (and we applied it to our own operations too)

→ These things are not being discussed fully in society... and CAMEO is (and can be more) a

thought leader. Talk differently about our work and impact to influence the broader conversation.

Storytellers + data

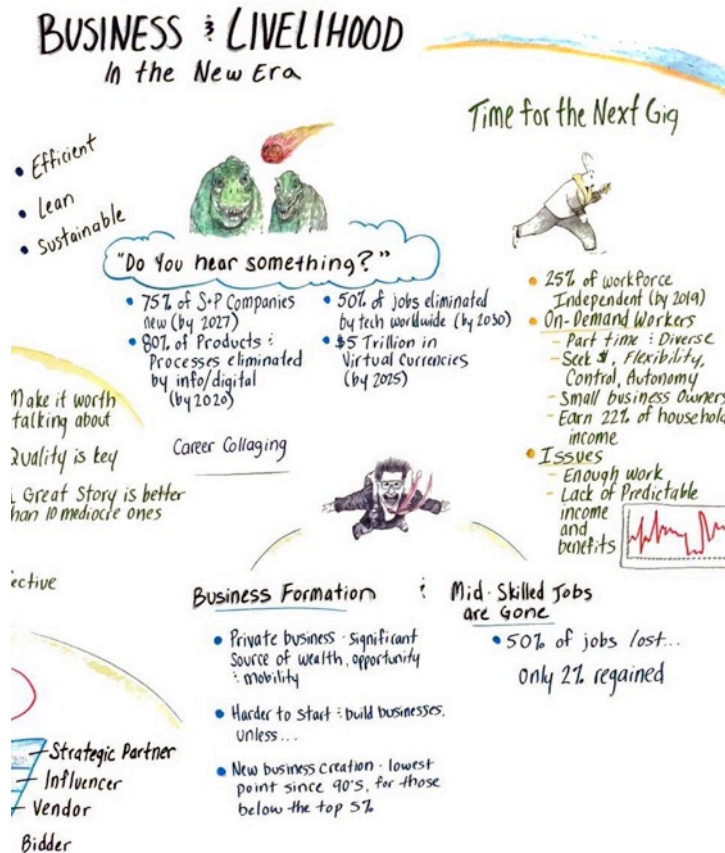
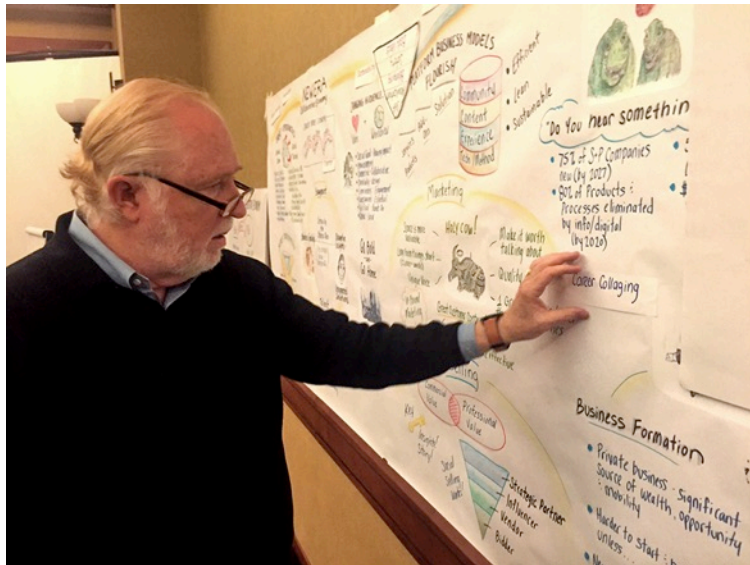


CAMEO Membership Meeting - June 7<sup>th</sup> 2016

# ZEITGEIST

## BUSINESS & LIVELIHOOD IN THE NEW ERA

Moving to the right side of the Zeitgeist chart, Dan went deeper into the career collaging realities. By 2030, 2 billion jobs (50% of the total jobs people hold today) will be gone or changed due to economic and technological shifts. The gig economy is expected to grow 3,000% in the same period. To be clear, Dan emphasized that the “gig economy” is not a *solution*, not an *answer*, but a simultaneous reality that some people are effectively making work for themselves. The fact is, like the dinosaurs of the past, the old realities and businesses are gone. What will replace them, and what will the experience be for average people? Will on-demand/freelance/gig work be empowering and flexible or will it be exploitative and never offer people a path to access insured health care, stability and predictable income, or the ability to engage systems like taxes and loans in comprehensible ways? Policy must shift in response to new economic realities. What and who will it support?





# WHAT DOES THIS MEAN FOR CAMEO?

What do these trends and realities mean for CAMEO? CAMEO members discussed at table groups for 10 minutes, and then shared some of their insights with the whole room. Some key themes:

- **Develop CAMEO:** Bring in staff talent that understands the shifting economy, connect CAMEO members as collaborators, and think about CAMEO's own work as an experience vs. selling a product.
- **Lead the public conversation:** What is CAMEO's role in advocacy? Today's civil rights movement is entrepreneurship training (but people outside this room don't understand that), write whitepapers, run a conference, help measure and define "success" and then funders can fund *real* success.
- **Support clients:** Convene focus groups to better understand needs, help clients think about *solutions* more than products, diversify their offerings and platforms, continue developing public sources of funding for underbanked clients, and engage with bank consolidation issues. Help clients reframe multiple jobs as an opportunity instead of the fear of not having a "real job".



- What does this info mean to you?
- What would it mean to CAMEO as a united group?  
Success + opportunity?



# WHAT DOES THIS MEAN FOR CAMEO?

## → CAMEO could...

- convene types of entrepreneurs and find out - what do they really want?  
= ask = OUTCOMES
- white paper → educate antiquated funders
- new trainings
- Tracking / explaining our outcomes
- Train the trainers; lean, centro, etc.
- Run a conference: get it funded by New economy businesses

→ Help clients think more about solutions than products

→ Think about CAMEO's own work as an experience/solution vs. selling a product.

→ My daughter has 5 income streams ... and it breaks my heart.

→ But maybe we don't understand the Gig economy. What does it really mean? Can people in it be empowered? Happy? Stable?

→ Platforms like Etsy create opportunities ... but it alone won't do it - not enough Entrepreneurs have to diversify

→ Continue logging public sources of funding to help those who are underserved.

→ CAMEO members are potential collaborators How can we know what we all do and can support each other?

Focus groups



→ Develop folks in our own organizations the knowledge: adaptability needed to thrive in the future

→ What about the community reinvestment act?  
Rural context vs. urban context  
Bank consolidation is an issue

→ Clear that we need to change the talent we have on staff. Managers, leaders that understand it and funding sources.

→ CAMEO's role in advocacy - Workforce investment - LEOLA  
Could we push for identifiable goals/standards...  
Define what is success? Then we can fund success.

→ connection between business ownership: entrepreneurship is not widely understood outside this room.  
Get more awareness + public dialogue

→ Today's civil rights movement is Entrepreneurship training

→ Is this transformation a reframing or is it about serving new people or those at different phases?

→ Orgs can help people as an intervention. Reframe multiple jobs as an opportunity, a good thing fear of not having a 'real job'

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