



California Association for Micro Enterprise Opportunity

Recess Packet April 2017

Why You Need to Be an Advocate

CAMEO advocates for micro-businesses every day. On Capitol Hill and in the Administration, CAMEO is active in promoting our agenda. However, any successful advocacy effort also includes direct communications between constituents and their elected officials. That is where *you* come in.

As organizations serving microbusinesses, you are affected by government policy every day. While CAMEO's government relations team will continue to advocate to the nearly 170 organizations and agencies dedicated to furthering micro-business development, your engagement with lawmakers in your home districts can make all the difference.

How to Reach Your Legislator

The best way to make sure CAMEO's message is heard is to schedule a meeting with your Representative and Senators through their local district office, but other options also exist for your engagement.

- Click [here](#) to find your Representative and [here](#) to find your Senators. There is a tool that allows you to enter your zip code to determine your Representative. Each Member will have a website with the locations of District/State offices.
- Schedule a meeting with your legislators. Call your district office as early as possible and be flexible. You may have to make more than one call to arrange this meeting.
- An alternative to one-on-one meetings is attending District/State town hall meetings. These are open to the public and can generally be found on the Members website or by contacting the office. If you attend one of those events, you can request a brief introduction with the Member.
- Finally, social media, including Twitter and Facebook, are brief, but well-used avenues for communicating with legislators. Committees also have social media accounts where comments can be directed.



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Making the Meeting Valuable

The goal of Congressional outreach during recess is to amplify the message CAMEO builds in Washington DC. Start by introducing yourself, your organization, and CAMEO.

Four tips to get the most out of your meeting:

1. **Keep It Simple:** Members will likely not know the ins and outs of our policy requests. Likewise, you are not expected to be a policy expert. The policy descriptions below cover the key points of our issues.
2. **Keep It Concise:** These meetings tend to be short. Know what you want to say and focus on the “ask” included with each policy priority.
3. **Bring Your Handout:** Leave behind *CAMEO’s Funding Letter for FY18* with the office. This has additional information staff will want to know after your meeting.
4. **Follow Up:** Follow up matters. After the meeting, be sure to send the appropriate thank you email to the legislator and any staff members in attendance. If you discussed any items that need to be passed along, please do so in a timely fashion. If the legislator asked you any questions and you need additional information, please feel free to send your requests to Heidi Pickman, Communications Director, at hpickman@microbiz.org.



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What to Talk About

1. Save Critical Programs that Support Microentrepreneurs

The work of lenders and counselors is only possible with adequate resources. Each year, CAMEO submits funding requests for proven programs that have a significant return for the American economy. An important part of our advocacy efforts is ensuring that the programs are fully funded, and we ask that you echo CAMEO’s requests.

Appropriations Committees in the House and Senate each draft separate funding bills, which are then merged into the final funding levels presented to the President. As with most years, differences between the House and Senate dollar amounts for entrepreneurial programming government-wide will need to be addressed.

Below are CAMEO’s funding requests for FY2018:

<u>Program</u>	<u>Request</u>
Treasury CDFI Fund	\$250M
Treasury CDFI BGP	\$1B
SBA Microloan – Lending	\$44M
SBA Microloan – TA	\$31M
SBA PRIME	\$10M
SBA WBCs	\$100M
SBA SBDCs	\$130M

2. Save Critical Funding for Rural Development

These programs are integral pieces of the Rural Business-Cooperative Service (RBS) and critical to the entrepreneurial ecosystem. Since 2009, RBS investments in rural communities have assisted over 112,000 businesses and saved or created over 450,000 jobs. To improve opportunities in rural America, these programs should be fully funded. Our requests for FY18 program funding are:

<u>Program</u>	<u>Request</u>
Rural Business Development Grant Program	\$35M
Intermediary Relending Program	\$19M
Rural Microentrepreneur Assistance Program	\$3M
Value Added Producer Grants	\$11M

3. Save Critical Funding for Entrepreneurial Support Programs

Entrepreneurship funding requires support from Republicans and Democrats alike. CAMEO is asking all its members and supporters to call their Member of Congress and urge them to support fiscal year 2018 small business lending. In particular, there are four cornerstone programs that provide critical support to entrepreneurs, especially in low-income areas. Those programs are SBA’s PRIME program, WBCs and SBDCs, and Treasury’s CDFI Fund.





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- **SBA PRIME Program -- \$10 million**

- Program for Investment in Micro-entrepreneurs (PRIME) provides assistance to organizations that help low-income entrepreneurs who lack sufficient training and education to gain access to capital to establish and expand their small businesses. In FY2016, four organizations in California received these grants.

- **SBA WBCs -- \$100 million**

- Women Business Centers are designed to assist women in starting and growing small businesses. WBCs seek to "level the playing field" for women entrepreneurs, who still face unique obstacles in the business world. There are 12 WBCs in California.

- **SBA SBDCs -- \$130 million**

- Small Business Development Centers provide assistance to small businesses and aspiring entrepreneurs throughout the United States and its territories. SBDCs help entrepreneurs realize the dream of business ownership and help existing businesses remain competitive in a complex, ever-changing global marketplace.

- **CDFI Fund (Treasury) -- \$250 million**

- Community development financial institutions (CDFIs) are private financial institutions that are 100% dedicated to delivering responsible, affordable lending to help low-income, low-wealth, and other disadvantaged communities.

4. Urge your Senator to Co-Sponsor S. 526, the “Microloan Modernization Act” Introduced by Senator Deb Fischer (Nebraska)

S. 526, the “Microloan Modernization Act of 2017” modernizes the SBA’s Microloan Program to reflect the realities facing our nation’s entrepreneurs. The bill lifts the microloan intermediary caps from \$5 to \$6 million and eliminates the 25/75 rule. This program modernization will give loan intermediaries more flexibility to design support services that address the specific needs of borrowers, and help get more borrowers loan ready.