CALIFORNIA DREAMIN’
CAMEO MAKES DREAMS COME TRUE

VERY SMALL BUSINESSES ARE KEY TO ECONOMIC RECOVERY

Despite what you may read in the media, the California dream is not dead. It’s thriving within the CAMEO network of micro-business assistance programs. In 2009, CAMEO members served 21,000 very small businesses with training, technical assistance and loans. These firms - largely start-ups with less than five employees - brought 42,000 new jobs into California’s economy.

Serious about creating jobs and reviving the California Dream? Then ensure every local economic and workforce strategy includes Micro Enterprise 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 $1.5 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. We’ve seen $1 turn into $30.

*Source: 2009 Annual Member Survey

THE CAMEO MISSION

CAMEO’s mission is to create jobs and to promote economic opportunity and community well-being.

CAMEO expands resources and builds capacity for local Micro Enterprise development organizations throughout California. These organizations provide entrepreneurs with small business financing, technical assistance and business management training. We also advocate at the local, state and federal level 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.

“These businesses, physically anchored through local ownership, have become powerful gushers of wealth as well as resilient hedges against the kinds of disasters that used to occur when a major distantly owned employer, moved overseas.” — Michael Shuman, author The Small-Mart Revolution
CALIFORNIA’S MICRO ENTERPRISE

SAN DIEGO AREA

ACCIÓN San Diego*
www.accionsandiego.org

CDC Small Business Finance*
www.cdcloans.com

Foundation for Women*
www.foundationforwomen.org

National Asian American Coalition - San Diego
www.mabuhayalliance.org

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

CENTRAL VALLEY

Central California SBDC
www.ccsbdc.org

Central Valley Business Incubator
www.cvbi.org

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

Community Trust Credit Union*
www.elfuturocu.org

Dolores Huerta Foundation
www.doloreshuerta.org

Fresno Community Development Financial Institution*
www.fresnocdfi.com

Relational Cultural Institute
www.relationalculture.org

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.apispb.org

Asian Pacific Revolving Loan Fund*
www.asianloanfund.com

Business Resource Group
www.bizresourcegroup.com

Coachella Valley Women’s Business Center
www.cvwwbc.org

Community Financial Resource Center*
www.cfrc.net

Community Investment Corporation*
www.communityinvestmentcorp.com

Easter Seals Southern California
www.southerncal.easterseals.com

Goodwill Industries of Orange County
www.ocgoodwill.org

Hispanic Business Consultants
www.miempresasexitosa.com

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

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

National Latina Business Women Association
www.nlbwa.com

Orange County SBDC
www.ocsbdc.com

Operation HOPE, Inc.
www.operationhope.org

Pacific Asian Consortium in Employment*
www.pacela.org

Pacific Coast Regional Corporation*
www.pcrccorp.org

Pasadena Development Corporation*
www.pdcdloans.org
## DEVELOPMENT PROGRAMS BY REGION

### S.F. BAY AREA
- **AnewAmerica Community Corporation**
  [www.anewamerica.org](http://www.anewamerica.org)
- **Bay Area Development Company***
  [www.bayaread504.com](http://www.bayaread504.com)
- **C.E.O. Women**
  [www.ceowomen.org](http://www.ceowomen.org)
- **California Farm Link***
  [www.californiafarmlink.org](http://www.californiafarmlink.org)
- **California Resources and Training**
  [www.caratnet.org](http://www.caratnet.org)
- **Canal Alliance**
  [www.canalalliance.org](http://www.canalalliance.org)
- **Casa Allegra Community Services**
  [www.casaallegra.org](http://www.casaallegra.org)
- **Center for Community Futures**
  [www.cencomfut.com](http://www.cencomfut.com)
- **La Cocina**
  [www.lacocinasf.org](http://www.lacocinasf.org)
- **Lawyers’ Committee for Civil Rights-Legal Services for Entrepreneurs**
  [www.lccr.com](http://www.lccr.com)
- **MicroMentor/Mercy Corps**
  [www.micromentor.org](http://www.micromentor.org)
- **Mission Economic Development Agency**
  [www.medasf.org](http://www.medasf.org)
- **National Asian American Coalition – San Bruno**
  [www.mabuhayalliance.org](http://www.mabuhayalliance.org)
- **National Community Development Institute**
  [www.ncdinet.org](http://www.ncdinet.org)
- **Network for Teaching Entrepreneurship, Bay Area**
  [www.nfte.com](http://www.nfte.com)
- **OBDC Small Business Finance***
  [www.obdc.com](http://www.obdc.com)
- **Operation Hope, Inc. - Oakland**
  [www.operationhope.org](http://www.operationhope.org)
- **Opportunity Fund***
  [www.oportunityfund.org](http://www.oportunityfund.org)
- **Peninsula Family Services**
  [www.peninsulafamilyservice.org](http://www.peninsulafamilyservice.org)

### RURAL NORTH
- **3COrE***
  [www.3coreedc.org](http://www.3coreedc.org)
- **Arcata Economic Development Corporation***
  [www.aedci.org](http://www.aedci.org)
- **Community Action Agency of Butte County, Inc.**
  [www.buttecaa.com](http://www.buttecaa.com)
- **County of Humboldt**
  [www.co.humboldt.ca.us](http://www.co.humboldt.ca.us)
- **Glenn County Human Resource Agency**
  [www.hra.co.glenn.ca.us](http://www.hra.co.glenn.ca.us)
- **Jefferson Economic Development Institute**
  [www.e-jedi.org](http://www.e-jedi.org)
- **North Coast SBDC**
  [www.northcoastsbdc.org](http://www.northcoastsbdc.org)
- **Northern California Tribal Economic Development Consortium, Inc.**
  [nctedc@live.com](mailto:nctedc@live.com)
- **Redwood Regional Development Commission**
  [www.redriver.org](http://www.redriver.org)
- **Superior California Economic Development District***
  [www.scedd.org](http://www.scedd.org)
- **West Company**
  [www.westcompany.org](http://www.westcompany.org)

### SACRAMENTO AREA
- **California Capital Financial Development Corporation***
  [www.cacapital.org](http://www.cacapital.org)
- **City of Oroville***
  [www.cityoforoville.org](http://www.cityoforoville.org)
- **Farmer Veteran Coalition**
  [www.farmervetco.org](http://www.farmervetco.org)
- **Northern California SBDC, San Joaquin Delta College**
  [www.sbdcsiliconvalley.edu](http://www.sbdcsiliconvalley.edu)
- **Opening Doors Inc.***
  [www.openingdoorsinc.com](http://www.openingdoorsinc.com)
- **Sierra Economic Development Corporation***
  [www.sedc.org](http://www.sedc.org)

### CENTRAL COAST
- **Agriculture & Land-Based Training Association**
  [www.bayfarmers.org](http://www.bayfarmers.org)
- **California State University at Monterey Bay SBDC**
  [www.csumb.edu/sbdc](http://www.csumb.edu/sbdc)
- **Central Coast SBDC**
  [www.centralcoastsbdc.org](http://www.centralcoastsbdc.org)
- **El Pajaro Community Development Corporation**
  [www.epcorpcdc.org](http://www.epcorpcdc.org)
- **Mission Community Services Corporation***
  [www.mcscorp.org](http://www.mcscorp.org)
- **Santa Cruz Community Credit Union***
  [www.scruzccu.org](http://www.scruzccu.org)
- **Sustainable Economy through microEnterprise Development (SEED)**
  [www.seedmicroenterprise.org](http://www.seedmicroenterprise.org)
- **Women’s Economic Ventures***
  [www.wenvonline.org](http://www.wenvonline.org)

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In 2010, Women’s Initiative graduates created more than 3,800 jobs in the Bay Area. For over 20 years, Women’s Initiative has provided women with the training, funding and ongoing support to start businesses and become economically self-sufficient. These courageous women lift themselves and their families out of poverty, while their successful businesses stimulate the local economy and create much-needed jobs.

— Lorrie Williams, Executive Director, Women’s Initiative, Silicon Valley

* Members who make loans
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 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 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.”

“They went all the way with us which was so cool...We wouldn’t still be here without ACCION San Diego 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.

“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

CAMEO IN THE NEWS

THE SACRAMENTO BEE

“The microloans will not only aid those Main Street businesses struggling to survive, but can also pave the way for new hires and for jobless workers to join the world of entrepreneurship. There are unemployed people who want to start their own businesses. There is a large, untapped pool of entrepreneurs who can bring innovation into the marketplace.”

— Claudia Viek, CEO of CAMEO quoted in The Sacramento Bee, October 31, 2010