A New Era:

DO-IT-YOURSELF
Local Economic Success Starts In Your Own Backyard

The nature of work is changing. It’s not big business or the government who will create the jobs of the future. It’s the DIYers who are creating their own jobs and starting their own businesses. It’s the surging numbers of independent and self-employed. It’s the 26 million microbusiness owners who run 88% of the country’s businesses.

The foundation of the new economy will be a strong infrastructure of small, locally owned, diverse businesses, the vast majority of which are non-employers and who have generated more than $1 trillion for the U.S. economy each year.

For this reason, California should invest in local entrepreneurial ecosystems that enable more Californians to become their own bosses.

When small businesses succeed, they create jobs and wealth for their families; they build their neighborhoods and communities so that California and the country can thrive.

Contact us to learn more about how Microbusiness Development can help your community D.I.Y. or find training programs or lenders near you: Contact 415.992.4480, www.microbiz.org, or cameo@microbiz.org.

CAMEO IMPACTS
Annually, CAMEO members assist the start up and growth of approximately 21,000 businesses that support 35,000 jobs.

The businesses create a total of $1.5 billion in economic activity.

Small businesses have a multiplier effect on their local economies twice that of big national chains.

Federal taxes paid increased 35% over a five-year period.

* Source: Annual Member Survey

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DEFINITIONS

Microbusiness: 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.

Microbusiness Development Organization (MDO): MDOs provide comprehensive services to microbusinesses 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.

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 who provide entrepreneurs with small business training, business financing, and technical assistance - coaching, capital, and connection. We advocate for public policies that support our industry and build public awareness of its economic impacts.

“The on-demand economy, self-employment or independent work, as we call it, is truly a labor market trend. This work provides income, diversifies household financial risk, and leads to entrepreneurial satisfaction. This trend is fast growing and a vital economic force.”

— Emergent Research and MBO Partners, authors of State of Independence in America 2016

— Janet Yellen, 10/14/14

Business ownership is one of the “building blocks” for the gains in income and wealth that most Americans hope are within reach.”
CALIFORNIA’S MICROBUSINESS DEVELOPMENT PROGRAMS BY REGION

CENTRAL VALLEY
- Fresno Community Development Financial Institution* www.fresnocdfi.com
- Fresno State University SBDC www.fresnostatesbdc.com
- University of California Merced SBDC sbdc.ucmerced.edu
- Valley Small Business Development Corporation* / Technical Resource Center www.vsbdc.com

SACRAMENTO AREA
- California Capital Financial Development Corporation* www.cacapital.org
- City of Oroville* www.cityoforoville.org
- Indian Dispute Resolution Services, Inc. www.idrsinc.org
- Northeastern California SBDC, San Joaquin Delta College www.sbdcdeltacollege.edu
- Opening Doors Inc.* www.openingdoorsinc.com
- Sierra Economic Development Corporation* www.sedcorp.biz
- Tuolumne County Economic Development Authority www.tceda.net

SAN DIEGO AREA
- ACCION San Diego* www.accionsandiego.org
- CDC Small Business Finance* www.cdcloans.com
- Easter Seals Southern California www.southerncal.easterseals.com
- International Rescue Committee San Diego* www.reserve.org/sandiego
- Latinas in Business Foundation www.nwlba-sd.com
- Metro-Alliance www.metrocollegeonline.com
- North San Diego SBDC www.sandiegosmallbusiness.com
- San Diego/Imperial Counties SBDC www.growmybiz.org

INLAND EMPIRE
- CDC Small Business Finance - Inland Empire* www.cdcloans.com
- Coachella Valley Women’s Business Center www.cvwbfc.org

INLAND EMPIRE
- Inland Empire SBDC www.iesmallbusiness.com
- Inland Empire Women’s Business Center www.iewbc.org
- MicroEnterprise Collaborative of Inland Southern California www.microbizinsocal.org

CAMEO creates tremendous value by bringing more awareness to our field, creating goodwill, and supporting its members. CAMEO assists with resources, collaborations and connections to opportunities. As a thought leader in the microbusiness sector, CAMEO always leads us into the future.

Oscar Dominguez, Director, Contra Costa SBDC CAMEO Board Member
SAN FRANCISCO
BAY AREA
AnewAmerica
Community Corporation*
www.anewamerica.org
Bay Area Development Company*
www.bayarea504.com
California Resources and Training
www.caratnet.org
Casa Allegra Community Services
www.casaallegra.org
Centro Community Partners
www.centrocommunity.org
Contra Costa SBDC
www.contracostasbdc.com
Cutting Edge Capital*
www.cuttingedgecapital.com
East Bay Asian Local Development Corp.
www.ebaldc.org
Feed the Hunger Foundation*
www.feed-hunger.com
Grameen America*
www.grameenamerica.org
Kitchen Table Advisors
www.kitchentableadvisors.org
La Cocina
www.lacocinasf.org
Lawyers’ Committee for Civil Rights -
Legal Services for Entrepreneurs
www.lccr.com
Main Street Launch*
www.mainstreetlaunch.org
Mission Economic Development Agency*
www.medasf.org
National Asian American Coalition*
www.naaacoalition.org
Operation Hope, Inc. - Oakland
www.operationhope.org
Opportunity Fund*
www.opportunityfund.org
Pacific Community Ventures*
www.pacificcommunityventures.org
Prospera Community Development
www.prosperacoops.org
Renaissance Entrepreneurship Center
www.rencenter.org
San Francisco LGBT Community Center
www.sfcenter.org
San Francisco SBDC
www.sf.norcalsbdc.org
Terra Green CDC*
www.terragreencdc.org
Urban Solutions
www.urbansolutionssf.org
Working Solutions*
www.workingsolutions.org
Youth Business USA
www.ybusa.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
Economic Development & Financing Corporation*
www.edfc.org
Glenn County Human Resource Agency*
www.hra.co.glenn.ca.us
Jefferson Economic Development Institute
www.e-jedi.org
Local Works/Share Exchange/ Made Local Marketplace
www.localeconomyinstitute.org
North Coast Small Business Resource Center
www.northcoastsbdc.org
Redwood Regional Development Commission
www.rredc.com
SBDCs of Northern California
www.norcalsbdc.org
SAFE-BIDCO*
www.safe-bidco.com
Superior California Economic Development District*
www.scedcd.org
West Company
www.westcompany.org

LAKE COAST
Agriculture & Land-Based Training Association
www.albafarmers.org
California FarmLink*
www.californiafarmlink.org
California State University
at Monterey Bay SBDC
www.csumb.edu/sbdc

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LOS ANGELES BASIN
Academies for Social Entrepreneurship
www.academies-se.org
Asian Business Association
www.abala.org
Asian Pacific Islander Small Business Program
www.apisbp.org
Bethel Los Angeles CDC
www.bethelacdc.com
Business Resource Group
www.bizresourcegroup.com
CDC Small Business Finance*
www.cdcloans.com
CIELO*
www.cielocommunity.org
The Jonas Project
www.thejonasproject.org
Los Angeles Latino Chamber of Commerce
www.lalcc.org
Operation HOPE, Inc.
www.operationhope.org
Opportunity Fund - Los Angeles
www.opportunityfund.org
Orange County SBDC
www.ocsbdc.com
Pacific Asian Consortium in Employment*
www.pacela.org
Pacific Coast Regional Corporation*
www.pccorp.org
RISE Financial Pathways*
www.risela.org
VEDC*
www.vedc.org
Vermont Slauson EDC
www.vsedc.org
West Angeles CDC
www.westangelescdc.org
A MICROBUSINESS SUCCESS STORY
Vicente Quintana, El Nopalito Produce

Building a business and a community in a commercial kitchen incubator

Vicente Quintana started El Nopalito Produce in Watsonville, CA with a 30-pound box of cactus paddles. In six years, he turned his kitchen-table business into a thriving concern with six employees, processing 10,000 pounds a week and distributed in more than 30 markets across central California. Tender young cactus leaves, or nopales, are a staple of Mexican cuisine. Before they can be cooked and eaten, they need to be trimmed, peeled, and cut. It’s a time-consuming and prickly process which is why most people buy them pre-cut in bags.

Instead of using a machine, Vicente and his employees hand-process every paddle. The extra effort pays off: markets carrying his nopales say that they have a longer shelf life than the machine-processed competitors and the quality keeps picky customers coming back. A few markets carry El Nopalito Produce exclusively.

Success didn’t come overnight, and it didn’t come alone. By 2013 he was struggling to meet demand. Add to that, Vicente was facing questions about inspections, licenses and business plans – things he needed if he wanted El Nopalito Produce to grow.

That’s when he partnered with El Pajaro Community Development Corporation, who had opened their Commercial Kitchen Incubator – a maker’s space for cooks – in the fall of 2013. Vicente enrolled in El Pajaro’s Business Education and Loan Program, received about 40 hours of assistance developing his business plan and finalizing all his necessary permits, and moved into the Kitchen Incubator.

Vicente now has a sense of belonging. As a successful businessman, he is able to support his family and build bonds in a community he loves.

Comerica funds small and microbusiness development because of the important role very small businesses play in our local economy and in our nation’s economy overall. Small and microbusiness ownership helps individuals create wealth, support their families, and stabilize the health and well-being of our communities. Comerica invests in microbusiness and CAMEO because we believe it’s an investment in the future.

— Claudia Viek, CEO of CAMEO, The Washington Post

— Donald A. Kincey
Vice President, Comerica West Incorporated