



California Association for Micro Enterprise Opportunity

1 Hallidie Plaza, Suite 210
San Francisco, CA 94102
ph 415.992.4880
fax 415.445.9529
www.microbiz.org

California Programs That Are Key to Job Creation

California Capital Access Program (CalCAP)

The [California Capital Access Program](#) (CalCAP) encourages banks and other financial institutions to loan to small businesses that fall outside of their conventional underwriting standards. CalCAP is a form of loan portfolio insurance which may provide up to 100% coverage on certain loan defaults.

California Organized Investment Network (COIN)

The [California Organized Investment Network](#) (COIN) was established in 1996 at the request of the insurance industry as an alternative to state legislation that would have required insurance companies to invest in underserved communities, similar to the federal Community Reinvestment Act (CRA) that applies to the banking industry. This voluntary program facilitates insurance industry investments that provide solid returns to investors and economic and social benefits to California's underserved urban and rural communities.

California Small Business Loan Guarantee Program (SBLGP)

The [California Small Business Loan Guarantee Program](#) (SBLGP) works to help businesses create and retain jobs, while at the same time encouraging investment into low- to moderate-income communities. The SBLGP enables small businesses to obtain a loan it could not otherwise obtain, and establish a favorable credit history.

Workforce Investment Act (WIA) State Discretionary Funds

The federal Workforce Investment Act (WIA) offers a comprehensive range of workforce development activities through statewide and local organizations. Each year California receives a portion of these funds to be used as discretionary funds distributed however the Governor sees fit. Each year, CAMEO requests that a portion of these discretionary funds are allocated towards micro enterprise training and technical assistance. Note: There are no discretionary funds for 2011.

Community Development Block Grant Program

Eligible cities and counties can apply for [grants of up to \\$2,500,000](#) to lend to identified businesses, or use for infrastructure improvements necessary to accommodate the creation, expansion, or retention of identified businesses.

Department of Rehabilitation Grants

DOR administers several kinds of [Grants \(RFAs\) & Contracts \(RFPs\)](#) to support services to individuals with disabilities. The Grants & Contracts are primarily for providers or organizations that offer services to our consumers and/or Californians with disabilities.

