



California Association for Micro Enterprise Opportunity



FALL 2011

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Welcome New Members

CAMEO and its members extend a warm welcome to the following organizations that joined CAMEO in 2011!

- *Indian Dispute Resolution Services, Inc. (IDRS, Inc.)
- *Farmer Veteran Coalition
- *Finance for Food
- *Network for Teaching Entrepreneurship (NFTE), Bay Area
- *Small Business & Entrepreneurship Institute, Inc.
- *Johnson & Associates
- *Multiforum Advocacy Solutions
- *Creative Support Alternatives
- *Orange County Small Business Development Center

Speaking of membership, watch for your renewal notice in November as we begin the 2012 member drive.

Corporate Sponsors 2010-2011

\$100,000 +
Wells Fargo Bank

\$40-99,000
Bank of America
Citi
Comerica Bank
U.S. Bank
USDA Rural Development-
RBEG
U.S. Small Business Administration

\$25-39,000
AT&T
HSBC
Rabobank

Collaboration and Engagement

CEO Letter

California's unemployment rate remains stuck around 12 percent, the second highest in the nation behind Nevada. Poll after poll rank jobs and the economy as the most important concerns. Californians want jobs, but instead they get stale job creation strategies. It's time for something new. And that's why CAMEO's been tirelessly promoting self-employment in both Washington, D.C. and Sacramento. We need to support [CAMEO's BYOB - build your own business - Jobs Initiative](#).

In D.C...



Workforce

CAMEO has been working for the last several years to mainstream the idea of self-employment as a key job creation strategy. We couldn't be more excited to read the following words in the American Jobs Act proposed by President Obama.

"..enable unemployed workers to create their own jobs by starting their own small business."

A whole section is devoted to entrepreneurship as a viable job outcome for the unemployed. To further ensure that the law of the land recognizes the same, we've undertaken several efforts:

- Submitted language for performance measures to include in the re-authorization of the Workforce Investment Act (WIA), hopefully slated for 2012
- Working on stand-alone sponsored legislation that will accomplish the same thing (very promising.)
- Successfully connecting with WIBs in California to partner with them to apply for the Workforce Innovation Fund grant by the DOL and rallying lots of state support from the EDD, legislators, etcetera.

Budget

Last spring, the pols in DC went through continuing resolution after continuing resolution until they passed a FY 2011 budget. Luckily, the SBA and CDFI programs that you care most about escaped the severest cuts that other programs took. The SBA was funded at the FY2010 level and the CDFI was only cut by 10% from FY 2010 levels. However rural development to a 30% hit and RMAP was zeroed out (but not eliminated.)

Now onto the FY 2012 budget, which begins October 1, 2011. We had lots of success with our outreach along with AEO in the House Appropriations which budgeted at \$33.5 million (Microloan TA - \$14.5 million; PRIME - \$5 million; Women's Business Centers - \$14 million) for our field, which was more than we thought before the appropriations committees met. One of the most interesting aspects of these budget recommendations is that our program budgets were the only ones for small business that are more than President Obama's recommendations. The Senate Appropriations is a mixed blessing with \$36 million budgeted for micro enterprise, but the PRIME program was zeroed out; the money instead went to maintain Microloan TA funds at FY2010 levels of \$22 million.

The two appropriations bills need to be reconciled, which will happen in conference committees between the House and the Senate. To restore

Union Bank

\$5-\$24,000

Bank of the West
Cathay Bank
Friedman Family
Foundation
National Fund for
Enterprise Development

CAMEO congratulates its members who received SBA PRIME funds!!

Asian Pacific Islander Small
Business Program/Little
Tokyo Service Center,
CAMEO, Central Valley
Business Incubator, C.E.O.
Women, El Pajaro, MEDA,
OBDC, Opportunity Fund,
Pacific Asian Consortium in
Employment, Renaissance
Entrepreneurship Center,
VEDC, Women's Economic
Ventures, and Women's
Initiative for Self
Employment.

AEO Appoints CAMEO CEO to Board

Claudia Viek was appointed
to the AEO Board of
Directors this spring. She
will represent the interests
of the State
MicroEnterprise
Associations (SMA's.)

CAMEO

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CAMEO moved in April
2011. Please **update our
contact information** in
your database.

PRIME, we are scheduling a conference call with Senators Boxer and
Feinstein and CAMEO's policy committee. We won't give up!

Finally, we recently began our outreach efforts to Representative Xavier
Becerra who sits on the 'Super Committee' that is charged with
reducing the deficit. Thanks to **Valley Economic Development (VEDC,**
Asian Pacific Islander Small Business Program (APISBP), Pacific
Coast Regional SBDC and Pacific Asian Consortium in
Employment (PACE) for jump-starting the effort. Stay tuned for more
details.

In Sacramento...



CAMEO has met with
several high-level officials
in the Brown
administration and other
electeds to impress upon
them that when they talk
jobs, they must talk micro.
We presented a
[Homegrown Economies
plan](#) to Governor Brown's
senior advisors, to Gavin
Newsom, and to the
Secretary of Labor, Marty
Morgenstern. We will

continue to foster these relationships to ensure that our field plays a
key role the future economic strategy for California.

CAMEO is working this fall with Assemblymember Ricardo Lara (D-50)
on a bill that supports our field. CAMEO will weigh in and so can you.
[Email Heidi Pickman](#) any suggestions you may have for CAMEO's Policy
Committee to discuss. Another effort is working with California
Organized Investment Network (COIN) program of the Department of
Insurance to push insurance companies to make high impact
investments. They have \$18.6 billion to invest in the community, but
only a small percentage goes to LMI communities. We have a meeting
scheduled at the end of this year to secure commitments.

Also, CAMEO supports three bills that are sitting on Governor Brown's
desk.

- [AB 29](#) will create the Governor's Office of Business and
Economic Development.
- [AB 624](#) will continue the California Community Development
Financial Institution (CDFI) Tax Credit and Certification Program
and adds a California Organized Investment Network (COIN)
Advisory Board
- [AB 901](#) will expand the definition of financial institutions eligible
to participate in the California Capital Access Program (CalCAP)
to include small business financial development corporations
and micro-business lenders and increases CalCAP reporting
requirements. CAMEO provided the language to expand the
definition of eligible entities.

Thanks to Heidi Pickman, CAMEO's Communications Manager, who has
more than tripled our capacity for advocacy.

Claudia Viek
Chief Executive Officer
California Association for Micro Enterprise Opportunity, San Francisco

CAMEO Program Highlights

CAMEO Annual and Regional Meetings: Stories of local
entrepreneurs are what motivate you to go to work everyday. They can
motivate policy if we tell them so they have impact. One of CAMEO's
goals for the year is have everyone speaking about micro in the same
powerful way. Since it's a new concept for the mainstream, we are
creating a message that people understand, have a good feeling about
and support with action. During our annual meeting we presented the
tools and messaging to make a powerful statement to funders, policy

makers, your boards, new clients and any one else who might be a stakeholder in the work that you do. Member regional meetings held in the Central Coast and Rural North resulted in new collaborations between CAMEO members and the Monterey and Santa Cruz County Workforce Investment Boards and provided valuable feed back on state Community Block Development Grant policies.

Disabled Veterans Initiative: CAMEO manages a new grant program for AT&T (funded in January 2011) to deliver hands-on business assistance to disabled veterans to start and grow businesses. Five CAMEO members participate in this intensive program: **Southwestern College SBDC** (San Diego), **National Asian American Coalition** (Northern and Southern California), **Goodwill Micro Enterprise Program** (Orange County), **Central Valley Business Incubator** (Fresno), and the **Farmer Veteran Coalition** (Davis and North Central California). In April 2011, Citi committed additional support for this innovative program. This year-long program is the first of its kind and has the potential to become a national model.

CA-SETI (Self Employment Tax Initiative): In June CAMEO ended its fourth and final year of the CA-SETI program. CAMEO members who participated in the program included **Asian Pacific Islander Small Business Program (APISBP)**, **Jefferson Economic Development Institute (JEDI)**, **Mission Economic Development Association (MEDA)**, **Pacific Asian Consortium in Employment (PACE)**, **Quantum CDC** and **Valley Economic Development Corporation (VEDC)**. Using a focused strategy, participants approached the lowest income micro entrepreneurs and provided technical assistance coupled with tax preparation services at VITA sites with the goal of referring tax clients to agency services and other asset building products. The program was a success: 924 Schedule C clients served, which yielded 554 actual new clients. VITA site participants report that 60% of individuals who file Schedule C then access post-tax season business training and/or access to other asset building services in the following year.

We are pleased to announce that **MEDA and CFED** have received joint funding to expand upon the SETI program in San Francisco for the coming year. We expect other programs that participated in past years to expand as well.

Training: CAMEO offers a limited amount of free [organizational technical assistance](#) and training services to qualifying organizations. CAMEO can work with members on a short-term basis or help launch a larger effort, such as plan or facilitate a board/staff retreat, design a strategic plan or train your staff on best practices for training, customer retention, credit analysis, communications.

While most of the 2011 budget for [individual trainings](#) has been awarded, a bit remains to partially defray costs of trainings, workshops and events that help develop leadership and improve operations of our member organizations.

Our group training and webinars continue on pertinent topics such as lending skills and public affairs.

Member Program Highlight - Collaboration

"In a society as complex and technologically sophisticated as ours, the most urgent projects require the coordinated contributions of many talented people... collaboration is not simply desirable, it is inevitable. In all but the rarest cases, one is too small a number to produce greatness.

-- "Organizing Genius: The Secrets of Creative Collaboration," by Warren Bennis and Patricia Ward Biederman"

Year of the Collaboration. In 2011 CAMEO members from Arcata to San Diego are working together to creatively deploy scarce resources and expand services. A few highlights:

- Three CAMEO members have formed the Northstate Collaborative. JEDI, Northcoast SBDC, and Arcata EDC are collaborating to expand IDAs and loans.
- Opening Doors and 3CORE are collaborating on getting capital into the greater Sacramento area.
- ALBA and El Pajaro have jointly leased a building. ALBA will

expand ALBA Organics and El Pajaro is building a kitchen incubator.

- Valley Economic Development Corporation is working state-wide and is establishing strategic partnerships with technical assistance providers.
- Valley Economic Development Corporation has formed a partnership with CEDLI to build lending capacity.
- Accion San Diego feeds CDC Small Business Finance clients when they are looking for larger loans.

Board Moves

Judy Hawkins, Mark Robertson and **Carmen Herrera-Mansir** were re-elected to another term, which will ensure strong continuity of Board leadership. **Sherry Beamer** will resign her board seat at the end of this year because her current work has moved away from the field. CAMEO thanks Sherry for her valuable contributions to CAMEO's strategic thinking and outreach to the disabled community. **Cassandra Tobey** will serve out the remainder of Sherry's term, through 2013. Cassandra has been the Microenterprise Development Program Manager for Goodwill of Orange County since 2007. Cassandra successfully has managed the growth of the program; raising over \$350,000 in grant funds including her Workforce Investment Board. Cassandra is an active CAMEO member and will increase our capacity for disability and veteran advocacy.

Save the Date

10/25/2011 – Press Releases from A to Z, Webinar, 11:00 a.m.

11/01/2011 – Microlenders Forum, San Francisco

11/07/2011 – Viva!, Women of Color Symposium, Los Angeles

11/14/2011 - 11/17/2011 – [Opportunity Finance Network Conference](#), Minneapolis, MN.

12/07/2011 - San Diego Member Luncheon

12/14/2011 - Bay Area Member Luncheon

Stay tuned for other regional member meetings in the winter quarter.

Engage and Contribute

The CAMEO staff loves what they do in major part because of the energy and engagement of CAMEO members - from June's annual member meeting to August's regional gatherings to advocacy actions to collaborations and data collection. We know you're busy and greatly appreciate your efforts. So keep 'em coming! The more participation we have from members, the stronger our field will be as a whole and the stronger your organization will be because of the network's collective strength.

Ways in which you can contribute:

- Read the [CAMEO Must Know](#) and forward it to colleagues.
- Participate in letter writing campaigns to elected officials as requested and [LET US KNOW](#) the results
- Fill out our annual survey *before* the deadline.
- Attend regional meetings and CAMEO-sponsored conferences to learn best practices and collaborate with your colleagues.
- [Submit content](#) for our website.
- [Join new blogging team](#) to establish a credible source, the go-to source, for all things micro.

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