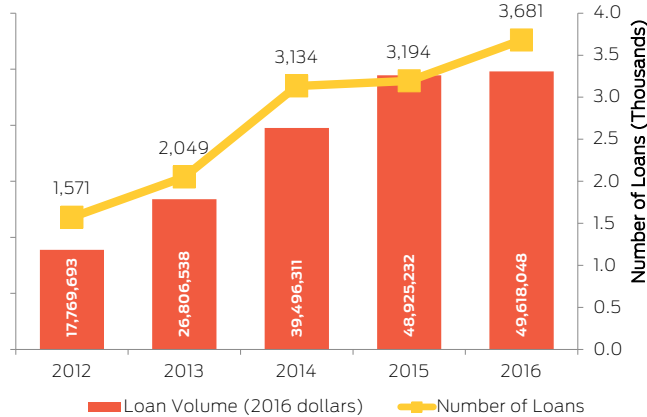


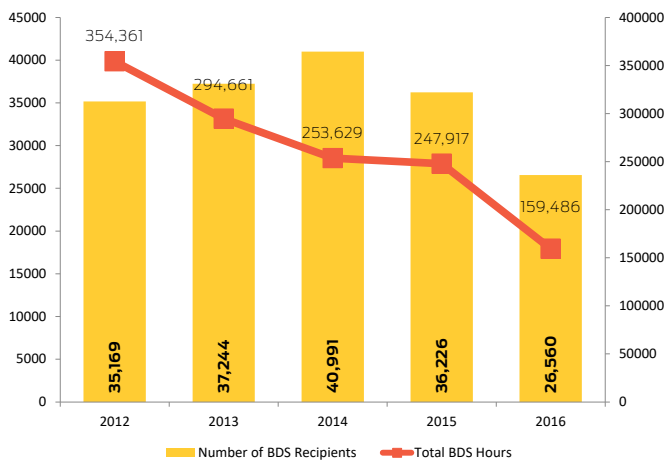
CAMEO ANNUAL CENSUS

Program Year 2016

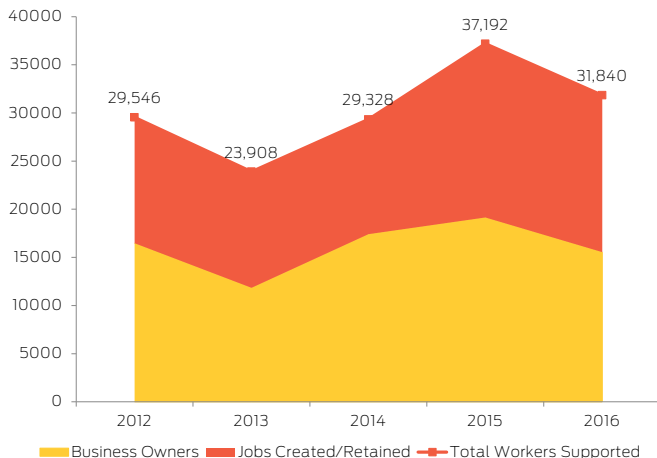
Microlending



Business Development Services



Workers Supported



CAMEO is California's microbusiness support network, dedicated to growing a healthy, vibrant, thriving environment for *all* entrepreneurs and start-up businesses by advancing the work of our members. Together we help entrepreneurs harness their innovative ideas and creativity so that they create financially stable families, fulfill their dreams, hire locally, enhance their neighborhood, and grow our state's economy.

Our network is made up of over 230 organizations, agencies, and individuals dedicated to furthering microbusiness development in California through entrepreneur training and microlending. CAMEO raises resources, advocates for supportive public policies, and builds the capacity of our members so that they can expand entrepreneurial training, business assistance, and lending to more California businesses.

Every year we survey our members to determine their economic impacts and the landscape of microbusiness development. By doing so, we demonstrate the significant role the micro sector plays in local and statewide economies. Following are highlights from survey outcomes for 2016.

Statewide Impacts CAMEO Members in 2016

- 18,887 clients and 15,545 business served
- 73% of clients served were low-to-moderate income
- 31,840 jobs supported; these include full- and part-time jobs created over a 36-month period, plus all businesses served
- \$1.2 billion estimated gross sales generated by businesses served
- 3,681 loans under \$50,000 issued for a total of \$49.6 million; average loan size was \$13,480
- 26,560 individuals received 159,486 hours of technical assistance or training; average student received 6 hours of training
- Median revenue per member organization was \$361,456, a decrease of 25% over last year
- 35% of CAMEO members serve only urban areas; 20% serve only rural areas; 45% serve both
- California SBDCs provided 98,674 hours of 1:1 advice, and helped create 1,231 new businesses and 6,663 jobs



2017 Faces of Entrepreneurship

Circle Up Education



Tyrone Botelho and **Tiffany Hoang**, two former Peace and Conflict Studies majors at University of California, Berkeley, hit it off during a restorative justice training session. They decided to turn their deep-seated passion for peace, justice and community engagement into a business, but didn't know how to start. Help came from Botelho's landlord, Robin Nasatir, who is the program director for **Youth Business USA (YBUSA)**, an organization dedicated to helping young entrepreneurs succeed. With help from YBUSA, the ambitious duo put together business plans, created budgets, submitted proposals, and started **Circle Up Education**. The company provides clients with tools for inclusivity, relationship building, diversity and equity, and conflict resolution, with the goal of making businesses, communities, schools and cities thrive. They started small. Thanks to a real demand for their workshops and consulting services, revenue grew to \$245,000 for 2016. This year they have already earned about \$250,000 and are projecting a phenomenal \$600,000 by years end. Major clients include the City of Oakland and Fremont Unified School District.

Javier Zamora was a working horticulture student with a family to support. Sometimes things were so tight financially that he scraped together change to put gas in his car. Eventually, hard work began paid off and in 2011 he was able to lease an acre and a half of land. Zamora was able to get a \$5,000 loan- just enough to get his farm started - through **California FarmLink**, an organization dedicated to supporting the small, independent farmers. JSM Organics did well that year, bringing in \$46,000 from organic strawberries and fresh flowers. He then enrolled in a 10-month course learning marketing, legal and business topics with the **Agriculture and Land-Based Training Association**. "ALBA gave me so many tools," said Zamora. "Different government agencies would come out and tell us about their programs. All those have become part of my network." By 2016, he was farming nearly 20 acres of land and managing multiple markets and wholesale accounts across the Bay Area. He worked with **Kitchen Table Advisors**, California FarmLink, RSF Social Finance and ALBA to purchase a 200 acre ranch. JSM Organics has 26 employees and more than a million dollars in annual revenue.



JSM Organics

- Lending increased by 15% from 2015 to 2016; our members made 3,681 loans, for a total volume of \$49.6 million, up from 2015's 3,184 loans totalling \$48.9 million. Lending is up by 134% over 2012.
- Individuals received business development services declined by 27% from 2015 to 2016. Students received 6 hours of training on average, down 12% from 2015's average of 6.8 hours per person, and 40% from 2012's average of 10 hours per person.
- Since 2007, CAMEO members have served over 175,000 businesses supporting 320,000 employees, and helped create or retain 146,000 jobs. Our members have made more than 20,000 loans worth more than \$260 million.