

# 2016 California Micro Sector Census

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# 1 Definitions

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**Business:** An individual or organization that has made sales or taken steps to formalize their business, including receiving a business license or filing a Schedule C, Schedule C-EZ, 1065, LLC or LLC Hybrid, or a corporate return.

**Business Development Services (BDS):** Non-financial resources which include: training and technical assistance; access to markets services; technology services; and, a wide array of other resources designed to help entrepreneurs start and grow their businesses.

**Community Development Financial Institution (CDFI):** A lending organization that provides credit technical assistance and financial services to underserved markets and populations; is certified by U.S. Treasury.

**Client:** Someone who received a significant level of service (more than ten hours) from a micro-enterprise development organization.

**Existing Business:** A business in operation for more than 12 months at time of intake.

**Group Training:** Group business development services, out or without a graduation requirement.

**Individual:** Someone who received any level of service from a respondent.

**Large Business:** A business with 500 employees or more.

**Lender:** An organization that makes loans, which may or may not include microloans, small business loans, or any other type of loan.

**Loan Packager:** An organization which prepares loan applications and refers them to a bank or CDFI to review for a loan.

**Low-income Family:** A family whose income does not exceed 80% of the median family income for the area, as defined by the U.S. Department of Housing and Urban Development (HUD).

**Microbusiness:** A company with five or fewer employees, including the owner.

**Microbusiness sector:** All organizations that supply microloans or provide business development services in support of microbusinesses.

**Micro-enterprise Development Organization (MDO):** A nonprofit organization that provides business development services or microloans to small or microbusinesses.

**Microlender:** An organization that makes microloans to businesses.

**Microloan:** A business loan up to \$50,000.

**MMS:** Microloan Management System, a partially automated loan management and assessment tool developed by LiftFund.

**Rural:** All territory, population, and housing units located outside of urbanized areas and urban clusters.

**Small Business:** A company with more than five and less than five hundred employees.

**Small Business Development Center (SBDC):** A program run by the Small Business Administration, often in cooperation with a college or university and state or local governments. SBDCs provide free business development services and operate in all fifty states.

**Small Business Loan:** A loan greater than \$50,000 made to a business. Usually made to more established businesses.

**Start-up Business:** A business in operation for less than twelve months at time of intake.

**Technical Assistance:** Individual, one-on-one (1:1) business development services.

**Training:** group business development services.

**Urban:** Urbanized areas include populations of at least 50,000, and urban clusters include populations between 2,500 and 50,000.

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## CAMEO

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CAMEO is California's statewide microbusiness network made up of over 220 organizations, agencies, and individuals dedicated to furthering microbusiness development in California. We expand resources and build capacity for our member organizations that provide entrepreneurs with small and microbusiness financing such as loans and credit, technical assistance and business management training. We also educate the public on the economic impacts of micro-business through public awareness campaigns and advocate at the local, state and federal level for public policies that support the growth of microbusiness, start-ups, and entrepreneurs.

### **Mission**

To grow a healthy, vibrant, thriving environment for *all* entrepreneurs and start-up businesses by advancing the work of our statewide member network.

### **Vision**

To create economic opportunity for all entrepreneurs, to build wealth and strong California communities.

## 2 Executive Summary

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CAMEO has 63 micro-enterprise development organization (MDO) members that we invited to participate in the survey of 2016 outcomes. Forty-three responded in some way to our annual survey – a response rate of 68%.

The number of clients served grew by 35% over 2015, and is 18% over the five year average. The number of businesses served declined by 19% to 15,545, with the median member serving only half as many businesses in 2016 as in 2014.

Lending continues to grow, with CAMEO members making more than twice as many loans in 2016 as they did in 2012, and lending 32 million more dollars – a rise of 179%. Most of this growth has come from the two largest lenders in the CAMEO network.

Business development service recipients are down 26.7% from 2015, and hours are down 35.7%. Both measures are below the five year average. The average client received 6 hours of business development services, down from ten hours in 2012.

2016 was a mixed year for CAMEO members, with improvements in some areas and declines in others. Median revenue continues its ten year decline, with the median CAMEO member receiving almost \$200,000 less in revenue than in 2007. The majority of member funding comes from government agencies, with 52% of funders named by survey respondents coming from local, state, or national agencies.

<b>Clients Served</b>	<b>18,887</b>
<i>People of Color Served</i>	<i>71%</i>
<i>Women Served</i>	<i>51%</i>
<i>Low-Income Households Served</i>	<i>73%</i>
<b>Volume of Loans</b>	<b>\$49,618,048</b>
<i>Number of Loans</i>	<i>3,681</i>
<i>Average Loan Size</i>	<i>\$13,480</i>
<b>Business Development Services Hours</b>	<b>159,486</b>
<i>BDS Recipients</i>	<i>26,560</i>
<i>Average BDS Hours per Recipient</i>	<i>6:00</i>
<b>Workers Supported</b>	<b>31,840</b>
<i>Businesses Served</i>	<i>15,545</i>
<i>Jobs Created/Retained</i>	<i>18,887</i>

### 3 Materials and Methods

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The 2016 Survey was conducted in partnership with the Aspen Institute's FIELD program, and utilized their microTracker online software, a national survey of the micro-enterprise sector. All information submitted by survey respondents is publically available at [www.microtracker.org](http://www.microtracker.org). Aggregate data is available at both the national and state levels on a variety of topics, including client demographics and loan volume.

The survey consisted of 50 questions grouped into 11 sections:

1. Program Profile & Information
2. Microfinance Products and Services
3. Business Development Services
4. Demographic Information
5. Low-Income Measures
6. Business Development Service Performance
7. Microfinance Volume & Performance
8. Staff & Budget Information
9. IDA Volume
10. Client Outcomes
11. Wrap-Up

The survey was distributed to 63 member organizations, 43 of which provided at least some data, a response rate of 68%. See *Appendix 1: Respondents* for a full list of participating organizations.

Respondents include both MDOs and government agencies, and do not include the individual consultants or corporate and government partners who make up the wider CAMEO network.

## ESTIMATION METHOD

We computed the estimated value of nonresponding CAMEO members by multiplying the median value of each question by the number of non-responders; we used the median instead of the mean to account for outliers. This amount was then added to the original total to obtain the adjusted industry figures cited in this report.

### Example – How many clients did you serve in FY2016?

38 CAMEO members responded to the question, and served a total of 15,824 clients. The median organization served 122.5 clients.

There were 25 nonrespondents (63 - 38), serving an estimated 3,062.5 clients (25 x 122.5). The adjusted number of clients served is therefore 18,887 (15,824 + 3,063).

Total CAMEO Members	63
Respondents	-38
<hr/>	
Nonrespondents	25
Median answer	X122.5
<hr/>	
Estimated nonrespondents clients	3,062.5
Raw Clients	+15,824
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<b>Adjusted Clients</b>	<b>18,887</b>

## ADJUSTING DOLLAR FIGURES

All dollar values were adjusted for inflation and set to 2016 values.

## 4 Discussion

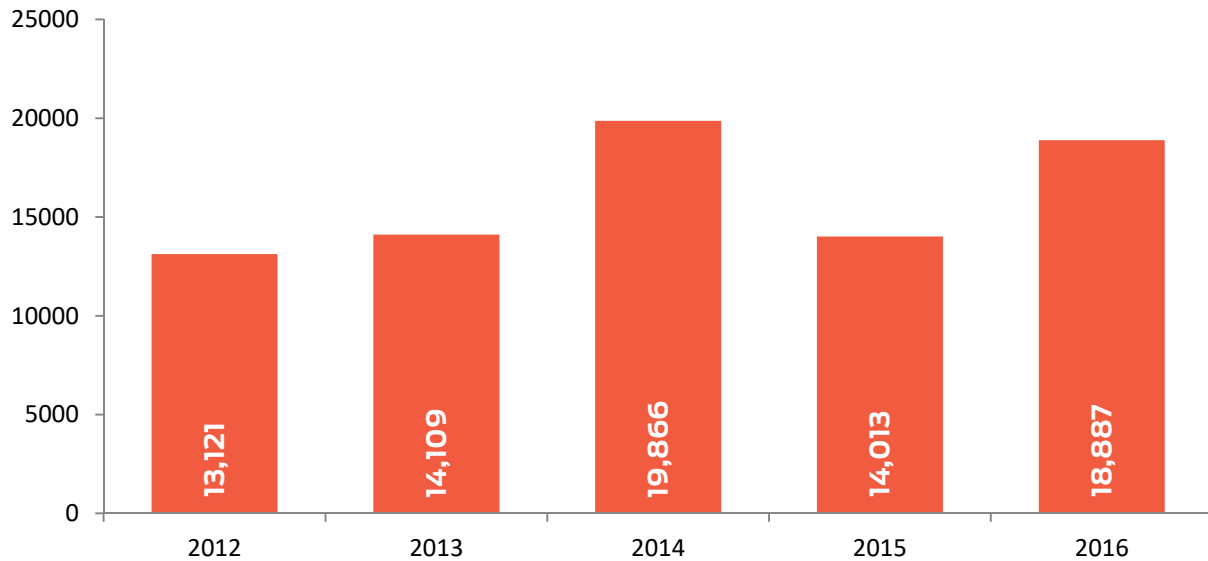
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### POPULATIONS SERVED

#### Clients Served

CAMEO members reported an increase in the number of clients served in 2016. Altogether, members provided a significant level of service to 18,887 clients in 2016, a 35% increase from 2015, and 18% higher than the five year average of 15,999 clients per year.

### Clients Served, 2012 - 2016



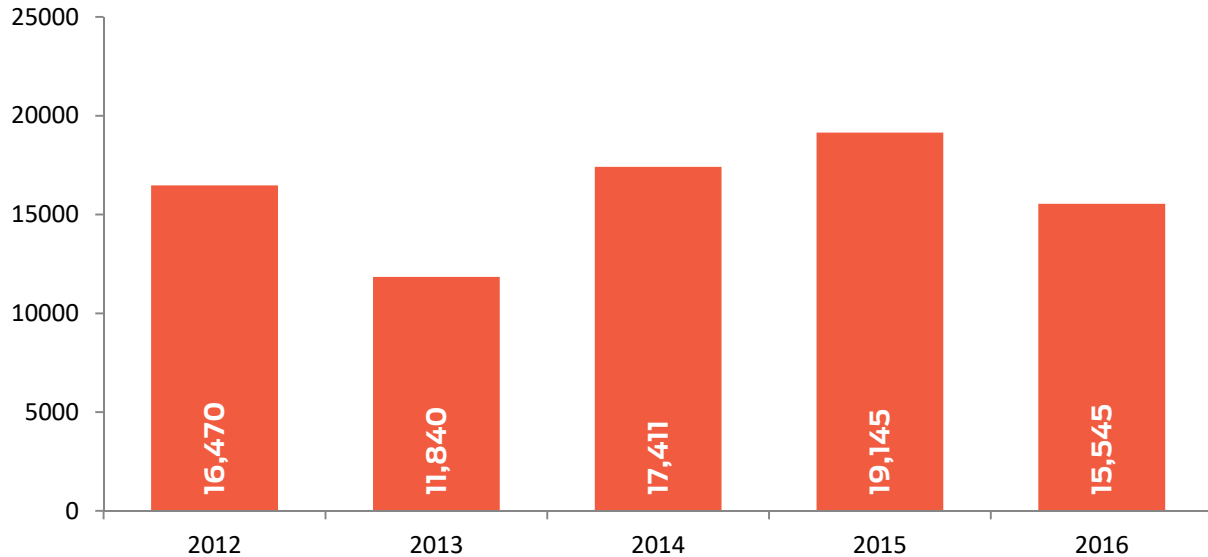
	2012	2013	2014	2015	2016
Clients Served	13,121	14,109	19,866	14,013	18,887
Growth over previous year	--	8%	41%	-29%	35%
Median Clients Served	96	110	175	118	123
Five Year Average					15,999



## Businesses Served

CAMEO members served a total of 15,545 businesses in 2016, including established businesses and ones formed during the year. This is a 19% decrease from 2015. The median number of businesses served was 80, a 54% decline from 2015.

### Businesses Served, 2012- 2016



	2012	2013	2014	2015	2016
Businesses Served	16,470	11,840	17,411	19,145	15,545
Growth over previous year	--	-28%	47%	10%	-19%
Median	139	124	157	174	80
Five Year Average					16,082

## OUTCOMES

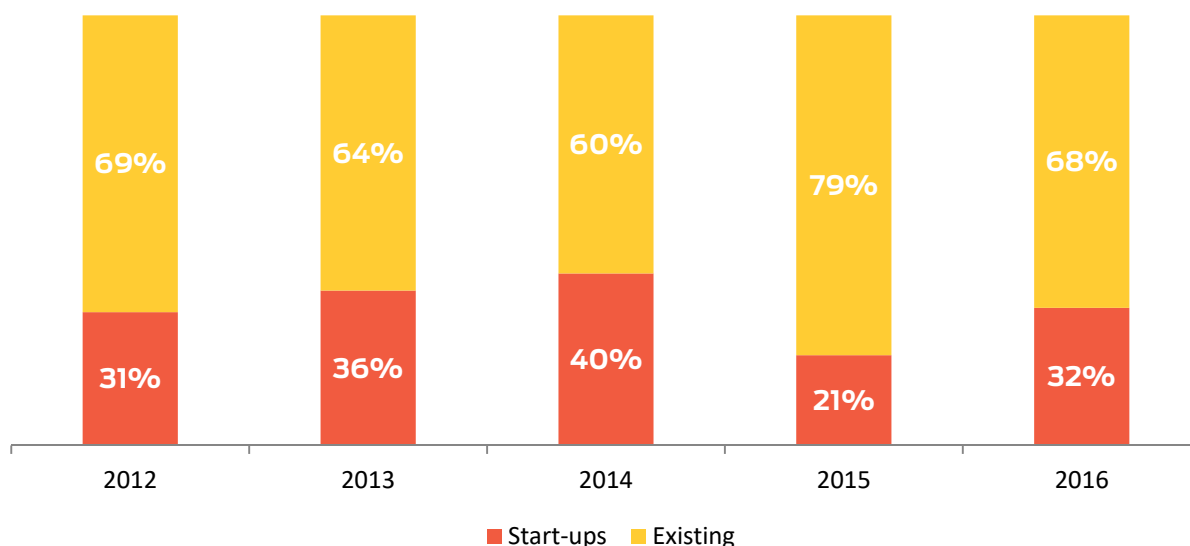
### New Businesses Started

Thirty-two percent of businesses served by CAMEO members were either started as a result of member support or were in their first year of operation (4,914 out of 15,545 businesses). The total number of start-up businesses grew by 24% in 2016, while the number of total businesses served declined by 19%.

Respondents were asked two questions, which were then combined to yield the total number of new businesses started:

- 1) How many of their business-operating clients were not running a business at the time of intake; and,
- 2) How many started a business after their participation in the program.

### Start-up Businesses

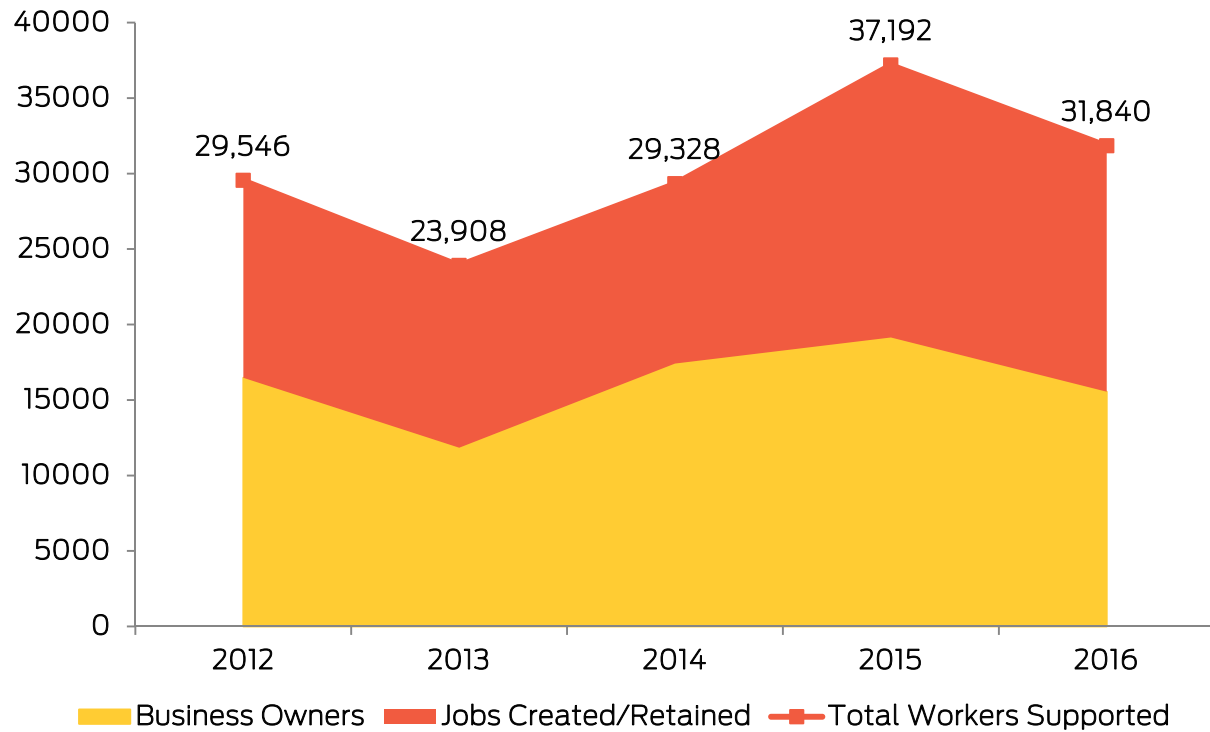


	2012	2013	2014	2015	2016
Businesses less than 12 months old	3,199	2,885	5,263	1,613	3,004
Businesses started after service	1,988	1,403	1,648	2,340	1,910
<b>Total Start-up Businesses</b>	<b>5,187</b>	<b>4,288</b>	<b>6,911</b>	<b>3,953</b>	<b>4,914</b>
Growth over previous year	--	-17%	61%	-43%	24%
<b>Total Businesses Served</b>	<b>16,470</b>	<b>11,840</b>	<b>17,411</b>	<b>19,145</b>	<b>15,545</b>
Growth over previous year	--	-28%	47%	10%	-19%

## Workers Supported

CAMEO members reported that their clients supported 31,840 workers in 2016, a 14% decline from 2015. CAMEO members helped create or retain 16,295 jobs, an increase of 10% over the previous year. The median member supported 178 employees.

## Workers Supported



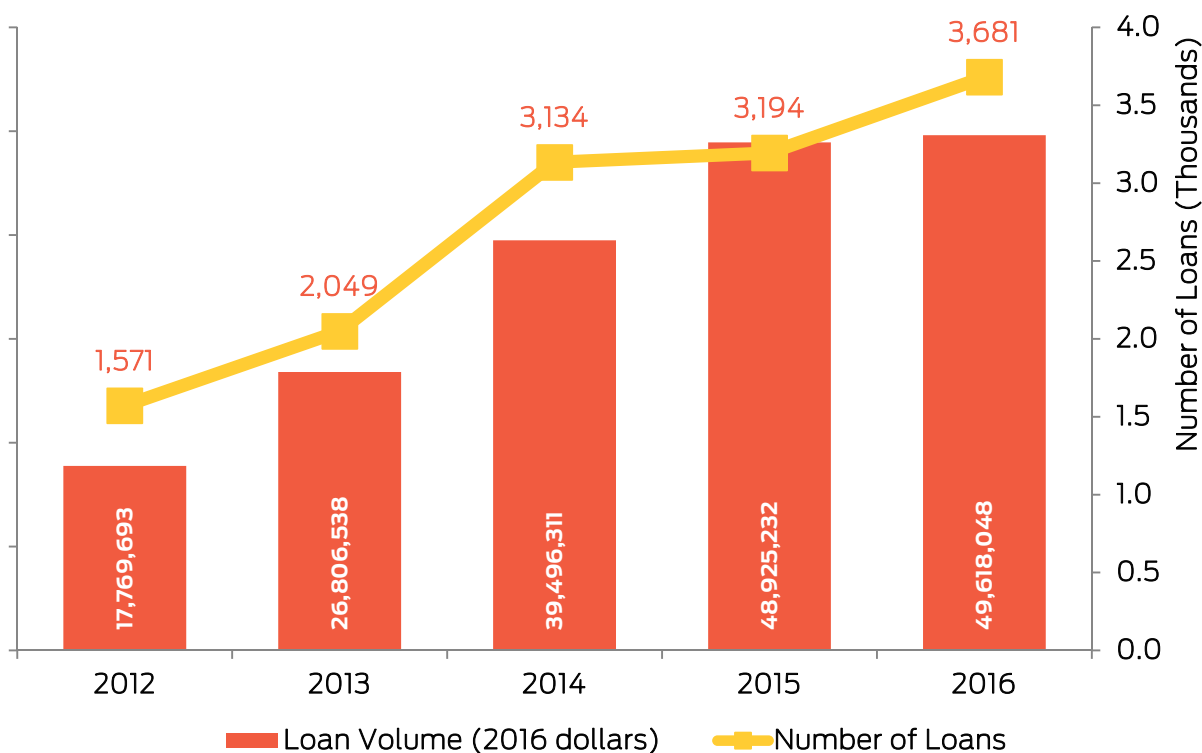
	2012	2013	2014	2015	2016
<b>Total Workers Supported<sup>1</sup></b>	<b>26,543</b>	<b>23,908</b>	<b>29,328</b>	<b>37,192</b>	<b>31,840</b>
<i>Growth over previous year</i>	--	-10%	23%	27%	-14%
Businesses Served	16,470	11,840	17,411	19,145	15,545
<i>Growth over previous year</i>	--	-28%	47%	10%	-19%
Jobs Created/Retained	10,073	12,068	11,917	18,047	16,295
<i>Growth over previous year</i>	--	20%	-1%	51%	-10%

<sup>1</sup> The number of employees supported was calculated by totaling two metrics: the number of businesses served (as each business represents at least one owner) and the number of paid jobs created or retained by CAMEO member clients, including full-time, part-time and seasonal employees.

## MICROLOANS

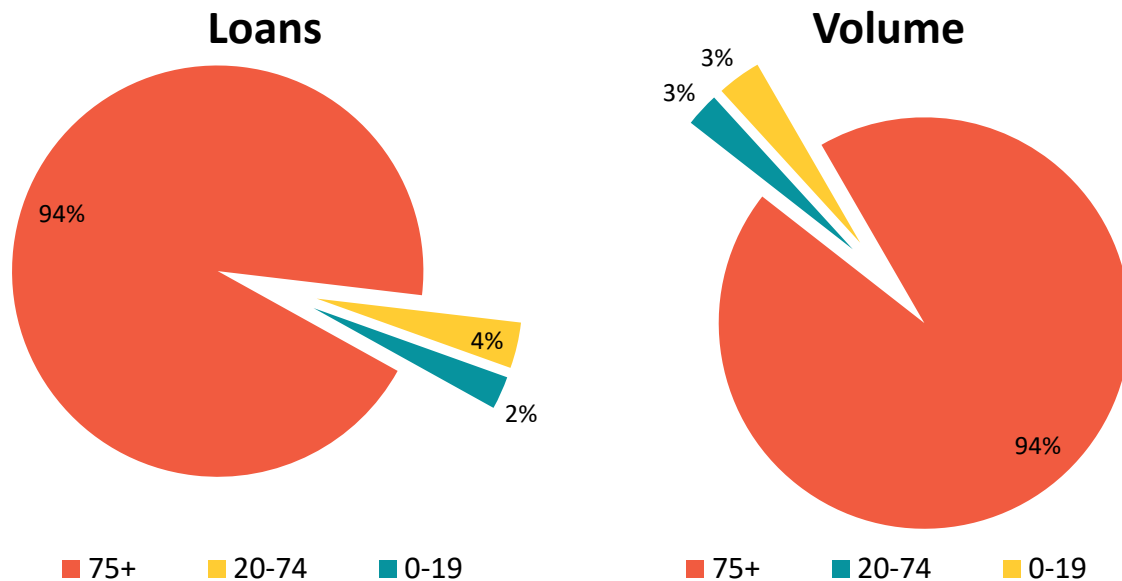
Twenty-nine CAMEO members are microlenders. They made 3,681 microloans in 2016, a 15% increase over the previous year and the most loans made in a single year since reporting started. Loan volume increased slightly over 2015, but is up substantially from 2012: CAMEO microlenders made \$49.62 million in microloans, a 179% increase from 2012<sup>2</sup>. The median microlender made 19 loans for a total of \$270,018, with an average loan size of \$17,211—\$3,731 larger than the average size for the group as a whole.

### Microlending



	2012	2013	2014	2015	2016
<b>Number of Loans</b>	1,571	2,049	3,134	3,194	3,681
Growth over previous year	--	30%	53%	2%	15%
<b>Loan Volume (millions)<sup>2</sup></b>	\$17.77	\$26.81	\$39.50	\$48.93	\$49.62
Growth over previous year	--	51%	47%	24%	1%
<b>Average Loan Size</b>	\$11,311	\$13,083	\$12,603	\$15,318	\$13,480
Growth over previous year	--	16%	-4%	22%	-12%

<sup>2</sup> All dollar values have been adjusted to 2016 dollars.



Of the 29 CAMEO microlenders in 2016, five (12%) made more than 75 loans in 2016. These organizations accounted for approximately 88% of all loans made in 2016, and 88% of loan volume. The average loan size from this cohort was \$13,446.

Lender	Loans	%	Volume	%	Average
Opportunity Fund	1735	47.13%	\$29,795,364	60.05%	\$17,173
Kiva	1117	30.34%	\$6,696,575	13.50%	\$5,995
Accion San Diego	246	6.68%	\$3,416,141	6.88%	\$13,886
Working Solutions	84	2.28%	\$2,322,639	4.68%	\$27,650
Fresno CDFI	75	2.04%	\$1,561,603	3.15%	\$20,821
<b>Total</b>	<b>3,257</b>	<b>88.48%</b>	<b>\$43,792,322</b>	<b>88.26%</b>	<b>\$13,446</b>

Three CAMEO microlenders (10%) made between 20 and 74 loans in 2016. These lenders accounted for approximately 3% of 2016 loans, and 3% of loan volume. The average loan size was \$9,957.

Name	Loans	%	Volume	%	Average
Opening Doors, Inc	73	1.98%	\$433,660	0.87%	\$5,941
MEDA	27	0.73%	\$541,000	1.09%	\$20,037
Terra Green CDC	25	0.68%	\$270,018 <sup>3</sup>	0.54%	\$10,801
<b>Total</b>	<b>125</b>	<b>3.40%</b>	<b>\$1,244,678</b>	<b>2.51%</b>	<b>\$9,957</b>

<sup>3</sup> This organization did not supply data for this point; the group median is used instead.

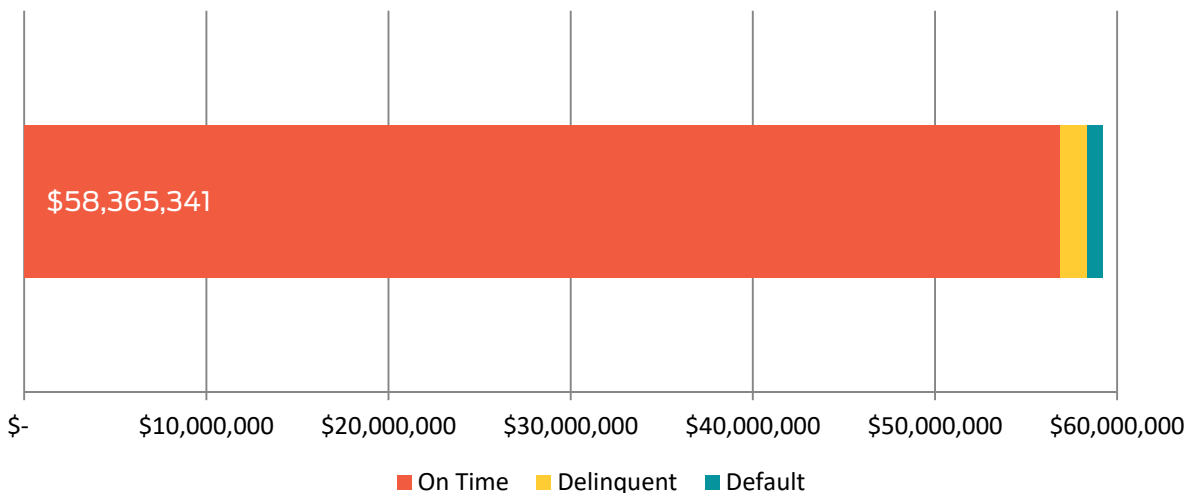
Twenty-one CAMEO microlenders (72%) made fewer than 20 loans in 2016. These lenders made 8.12% of all loans, accounting for 9.78% of the total loan volume, with an average loan size of \$15,321. Eleven microlenders did not provide complete data on their microlending, and have been estimated as discussed above; the median microlender made 19 loans, so they are included in this segment.

Name	Loans	%	Volume	%	Average
Women’s Economic Ventures	19	0.52%	\$270,018	0.54%	\$14,211
International Rescue Committee	19	0.52%	\$86,708	0.17%	\$4,564
Feed the Hunger Foundation	13	0.35%	\$521,000	1.05%	\$40,077
West Angeles CDC	12	0.33%	\$71,500	0.14%	\$5,958
AnewAmerica Community Corporation	9	0.24%	\$37,000	0.07%	\$4,111
Arcata EDC	5	0.14%	\$172,192	0.35%	\$34,438
3CORE, Inc.	5	0.14%	\$135,220	0.27%	\$27,044
Pacific Community Ventures	5	0.14%	\$198,512	0.40%	\$39,702
EDFC	3	0.08%	\$118,700	0.24%	\$39,567
Glenn County HHS	0	0.00%	\$0	0.00%	\$0
<i>Estimated Remainder (11 organizations)</i>	209	5.68%	\$2,970,198	6.53%	\$14,211
<b>Total</b>	299	8.12%	\$4,581,048	9.23%	\$15,321

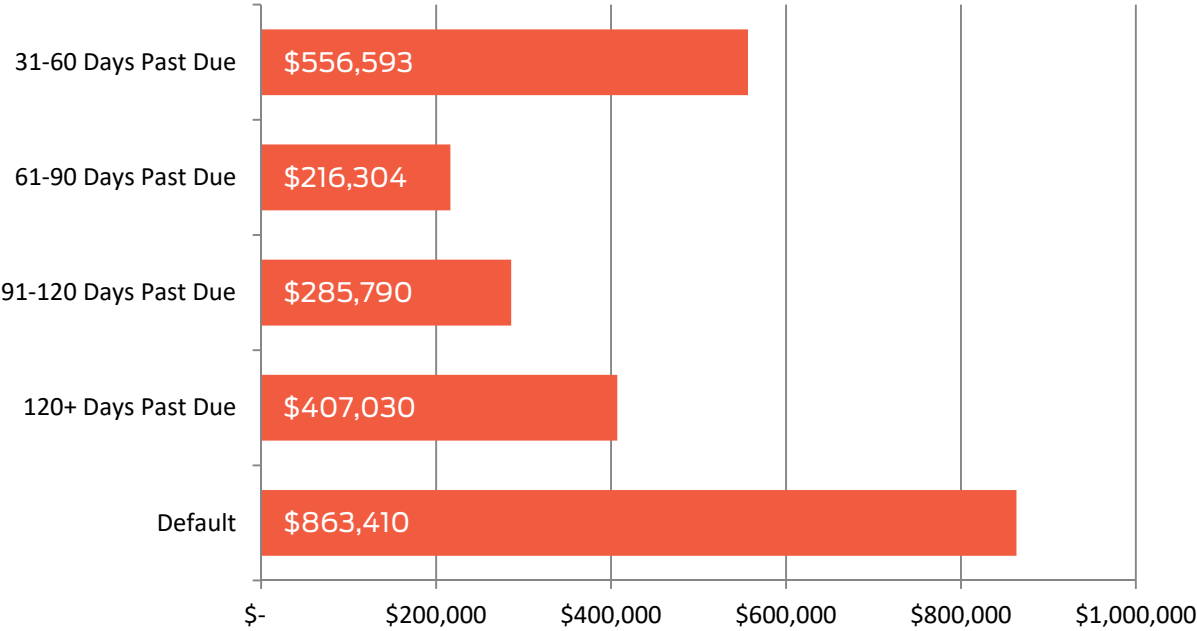
### Portfolio Health

CAMEO microlenders enjoyed a high rate of retention in 2016, with a median loan loss rate of 0.23% and a median Portfolio at Risk rate of 1.74%. The membership as a whole reported outstanding loans worth \$58,365,341, with \$1,438,606 in delinquent loans and \$863,410 in default.

### Outstanding Loans

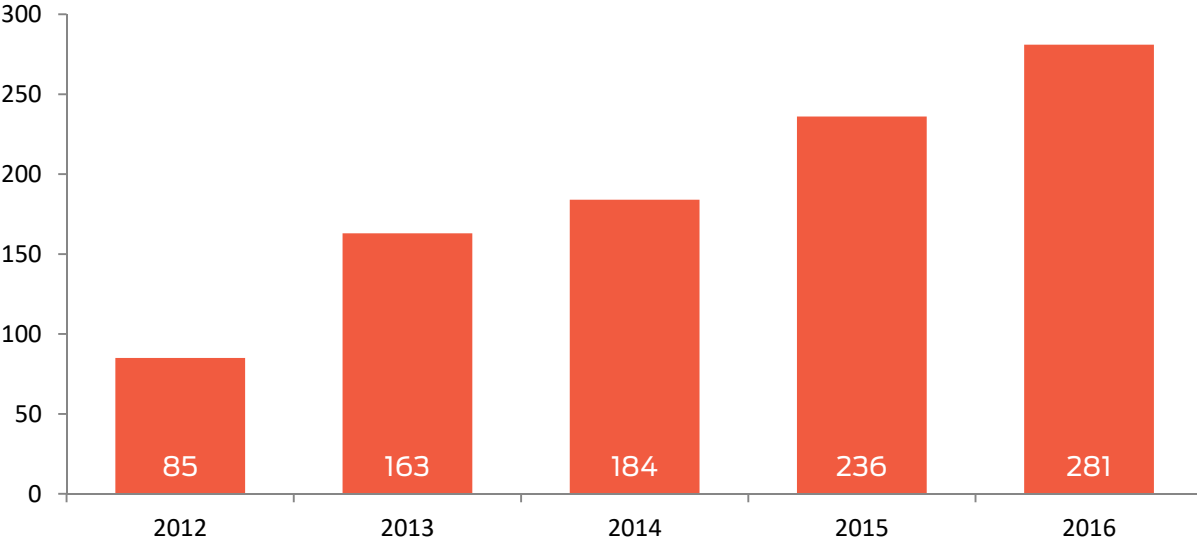


Most lenders had a loan loss rate of 5% or under, with half of respondents reporting 0 loans in default during the previous year. Late paying loans were similarly rare, with the 53.73% of dilatory balances in the first or second month of late payments.



**MMS Lenders**

Seven CAMEO lenders have participated in the MMS Pilot Program launched in 2013: CDC Small Business Finance, Economic Development Financial Institution, Fresno CDFI, Mission Economic Development Agency, Opening Doors, Inc, Women’s Economic Ventures, and Working Solutions. These lenders have adopted the Microloan Management System developed by LiftFund, which includes an online application, automated initial review of loan applications, and a dedicated team of underwriters.



MMS Lender - Loans	2012	2013	2014	2015	2016	Status
CDC Small Business	0	15 <sup>4</sup>	28	16 <sup>6</sup>	--	No longer microlending
EDFC	--	--	-- <sup>4</sup>	6	3 <sup>6</sup>	Left cohort
Fresno CDFI	24	52	50 <sup>4</sup>	60	75	In cohort
Mission Economic Development Agency	--	--	--	1 <sup>4</sup>	27	In cohort
Opening Doors, Inc.	13	18	4,5	31	73	In cohort
Women's Economic Ventures	16	28 <sup>4</sup>	21	27	19	In cohort
Working Solutions	32	50 <sup>4</sup>	85	95 <sup>6</sup>	84	Purchased own license
<b>Total</b>	<b>85</b>	<b>163</b>	<b>184</b>	<b>236</b>	<b>281</b>	

Lending across the cohort has grown by 331% since the start of the program. Three lenders have left the cohort: Working Solutions purchased its own license from LiftFund, CDC moved away from microlending entirely, and EDFC went through a staffing crunch that mothballed their program.

<sup>4</sup> Joined the cohort

<sup>5</sup> Due to organizational turnover, data was not available for Opening Doors this year.

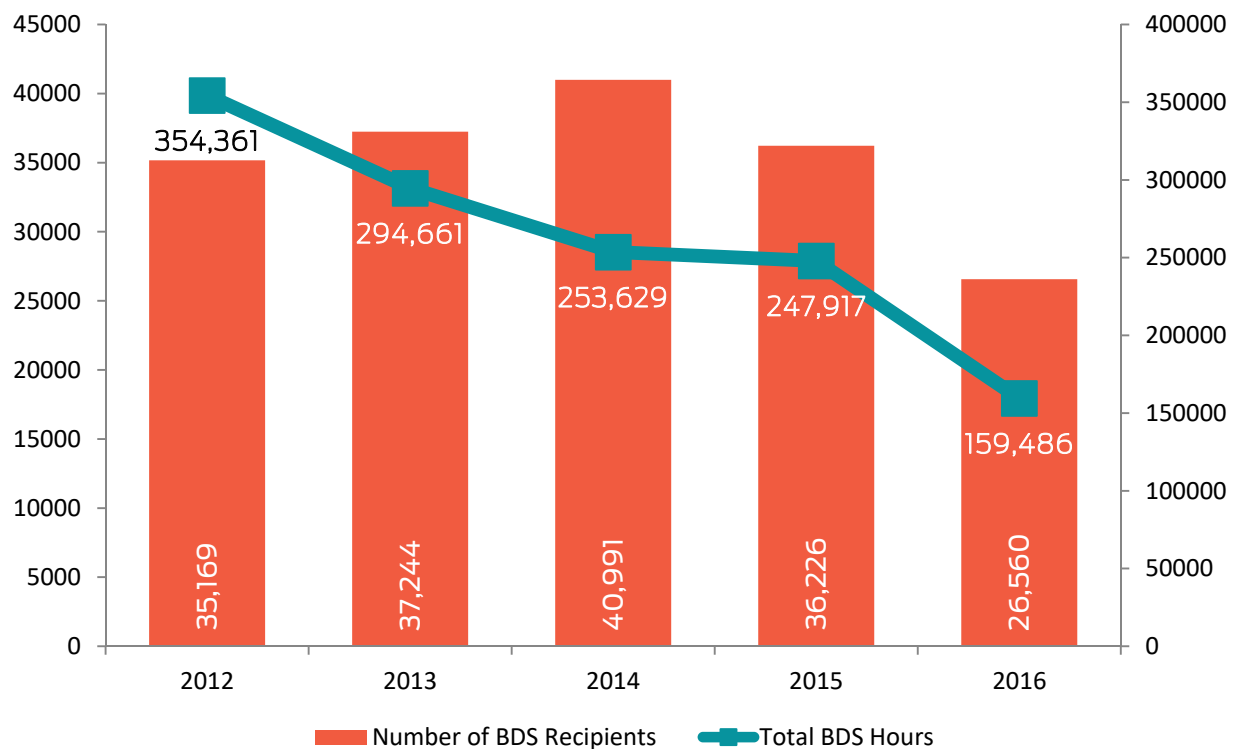
<sup>6</sup> Left the cohort



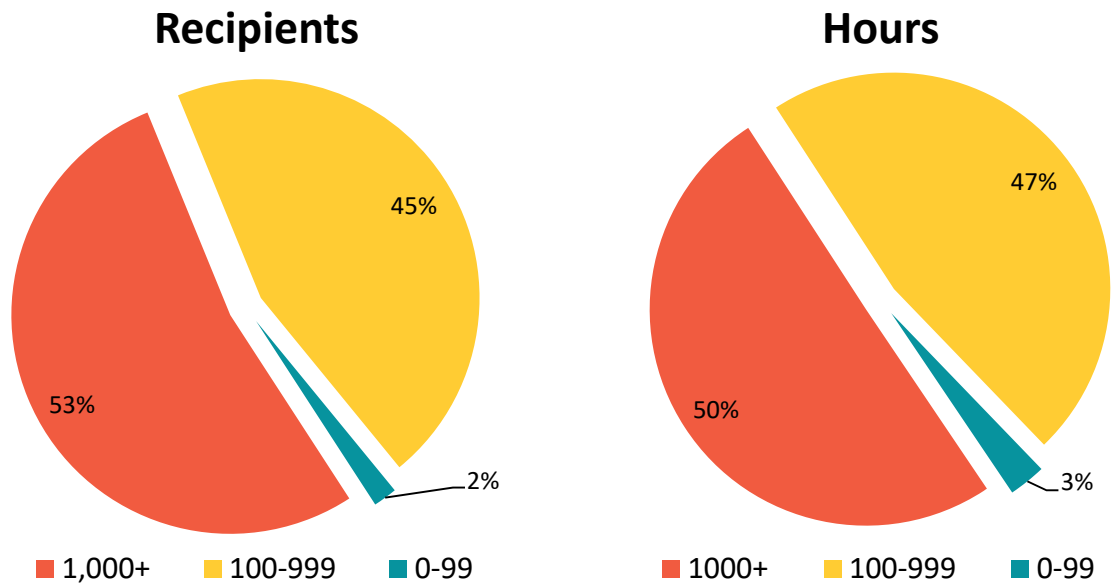
## BUSINESS DEVELOPMENT SERVICES

One hundred percent of CAMEO members provided business development services in 2016. Members saw fewer people for less time than at any point in the last five years. Number of people supported is down by 35% from the 2014 high, and the number of BDS hours per recipient is down by 40% from 2012. Not all people who received business development services were classified as clients by the organization—these figures include both clients and individuals.

### Business Development Services



	2012	2013	2014	2015	2016
<b>Total BDS Recipients</b>	<b>35,169</b>	<b>37,244</b>	<b>40,991</b>	<b>36,226</b>	<b>26,560</b>
Growth over previous year	--	5.9%	10.1%	-11.6%	-26.7%
Five Year Average	35,238				
<b>Total BDS Hours</b>	<b>354,361</b>	<b>294,661</b>	<b>253,629</b>	<b>247,917</b>	<b>159,486</b>
Growth over previous year	--	-16.8%	-13.9%	-2.3%	-35.7%
Five Year Average	262,010				
<b>Average BDS Hours</b>	<b>10:05</b>	<b>7:55</b>	<b>6:11</b>	<b>6:50</b>	<b>6:00</b>



Ten percent of CAMEO organizations (6 out of 63) provided business development services to 1,000 or more people in 2016. They offered 54,526 hours of group training and 1:1 technical assistance to 14,075 Californians, for an average of 3 hours and 52 minutes of support per recipient.

BDS Provider	Recipients	Hours	Avg Hours
Opportunity Fund	3,640	7,280	2:00
Inland Empire SBDC	3,429	20,267	5:55
Asian Pacific Islander Small Business Program	2,265	12,009	5:18
Accion San Diego	2,021	5,872	2:55
Renaissance Entrepreneurship Center	1,603	8,002	5:00
Kiva	1,117	1,076 <sup>7</sup>	0:58
<b>Total</b>	<b>14,075</b>	<b>54,526</b>	<b>3:52</b>

<sup>7</sup> This organization did not provide information for this data point; the median has been used instead.

Twenty-five percent of CAMEO members (16 out of 63 organizations) saw between 100 and 999 people during 2016. This total includes 27 organizations that did not supply complete data on their number of BDS recipients – their businesses development numbers have been estimated as discussed above.

BDS Provider	Recipients	Hours	Avg Hours
Women's Economic Ventures	804	12,049	15:00
Mission Community Services Corporation	775	484	0:37
Fresno CDFI	772	6,705	8:41
AnewAmerica Community Foundation	522	498	0:57
Feed the Hunger Foundation	418	2,950	7:04
Working Solutions	395	1,245	3:09
Centro Community Partners	378	9,828	26:00
Mission Economic Development Agency	338	4,612	13:38
La Cocina	286	6,790	23:45
West Company	270	6,250	23:09
El Pajaro Community Development Corporation	259	3,702	14:17
CIELO	225	4,155	18:28
International Rescue Committee San Diego	213		
Jefferson Economic Development Institute	180	3,158	17:32
Vermont Slauson EDC	170	100	0:35
West Angeles Community Development Corporation	100	8,000	80:00
<i>Estimated Remainder (27 organizations)</i>	<i>5,913</i>	<i>31,190</i>	<i>5:16</i>
<b>Total</b>	<b>12,018</b>	<b>101,716</b>	<b>8:28</b>

Fourteen organizations (22%) saw fewer than 100 BDS recipients in 2016, and provided 4,320 hours of training or technical assistance for an average of 9:15 hours of support per recipient.

BDS Provider	Recipients	Hours	Avg Hours
TCEDA	86	560	6:31
Opening Doors, Inc.	73	906	12:25
Agriculture and Land-Based Training Association	65	360	5:32
San Francisco LGBT Community Center	61	122	2:00
Terra Green CDC	55	660	12:00
CDC Small Business Finance	45	765	17:00
Economic Development and Financing Corporation	17	204	12:00
The Jonas Project	16	400	25:00
3CORE, Inc.	15	25	1:40
California Capital FDC	12	204	17:00
California Coastal RDC	10	12	1:12
Glenn County HHS Agency	6	42	7:00
Pacific Community Ventures	5	35	7:00
Easter Seals Southern California	1	25	25:00
<b>Total</b>	<b>467</b>	<b>4,320</b>	<b>9:15</b>

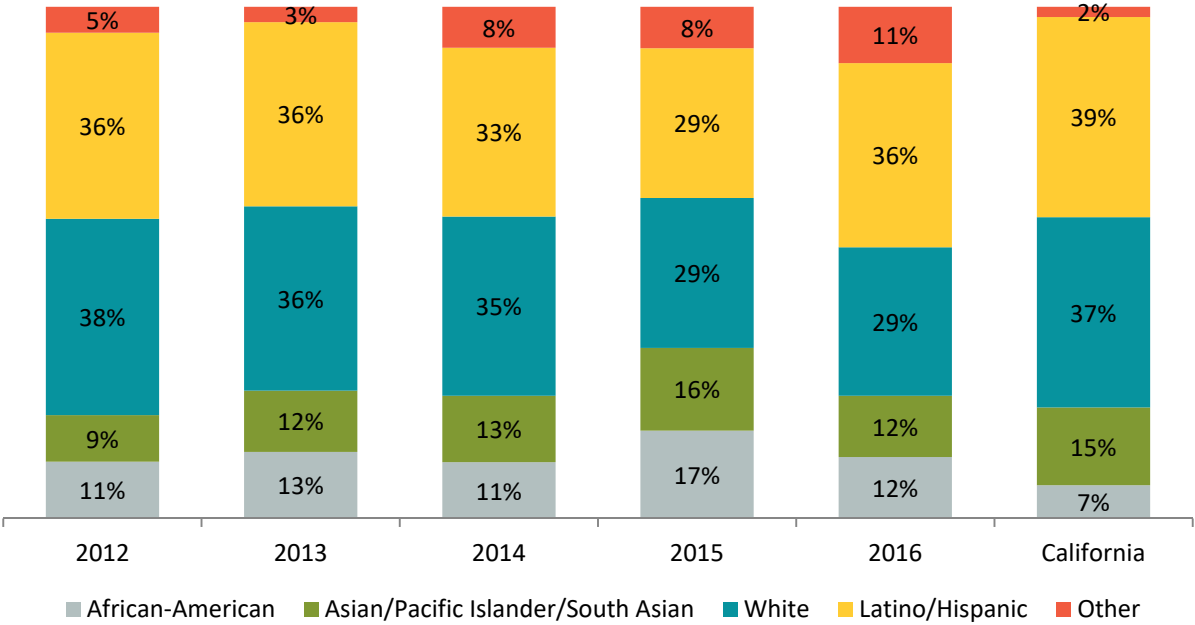
# DEMOGRAPHICS

## Race and Ethnicity

Respondents were asked to supply race and ethnicity information for their clients or individuals in the following categories:

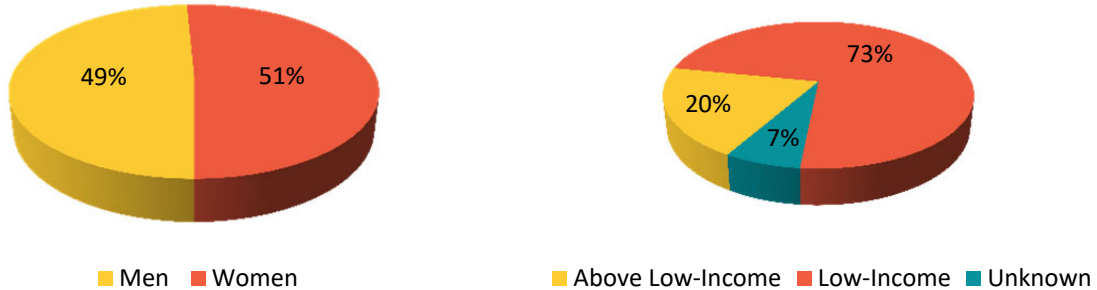
- African-American/African Born
- Latino/Hispanic
- White
- Asian/Pacific Islander/South Asian
- Other

White people and Latinos represent the largest single group of clients. The majority of CAMEO member clients were people of color, mostly in line with the demographics of the state as a whole.



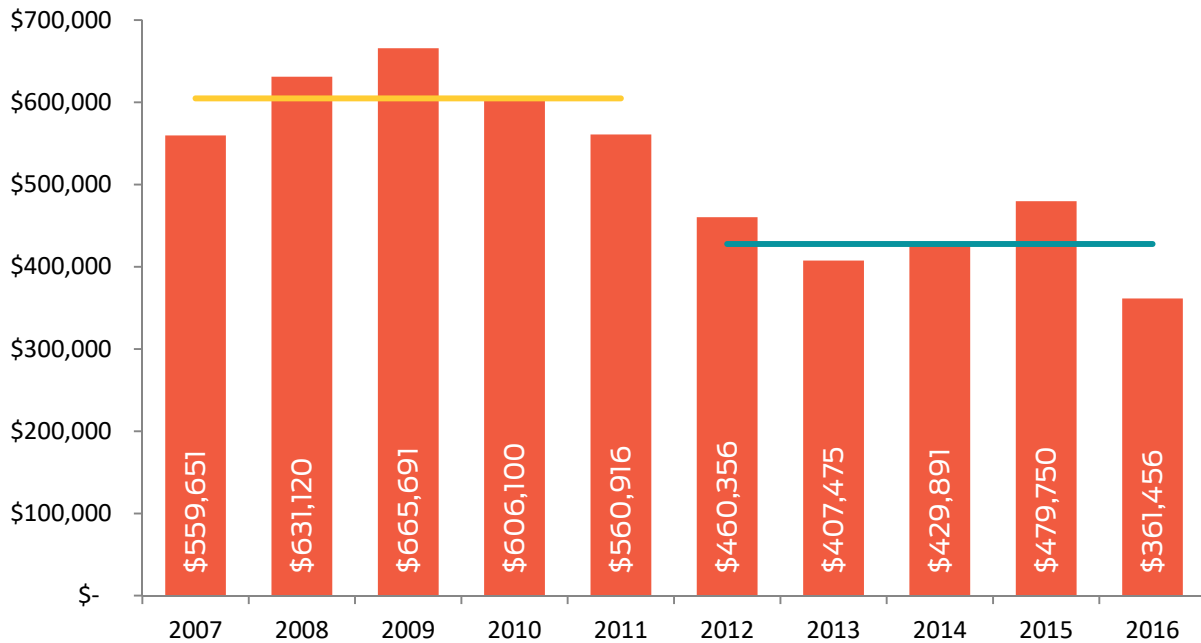
## Gender And Low Income Status

The CAMEO client base was 51% female in 2016, 49% male. Seventy-three percent of clients served in 2016 were low-income; twenty percent were moderate- or high-income, and seven percent had an unknown economic status.



## FINANCIALS

The median revenue reported by census respondents declined by 25% from 2015. Revenue has been declining for the last ten years, with the five year average for 2012-2016 nearly \$200,000 less than the five year average from 2007-2011.

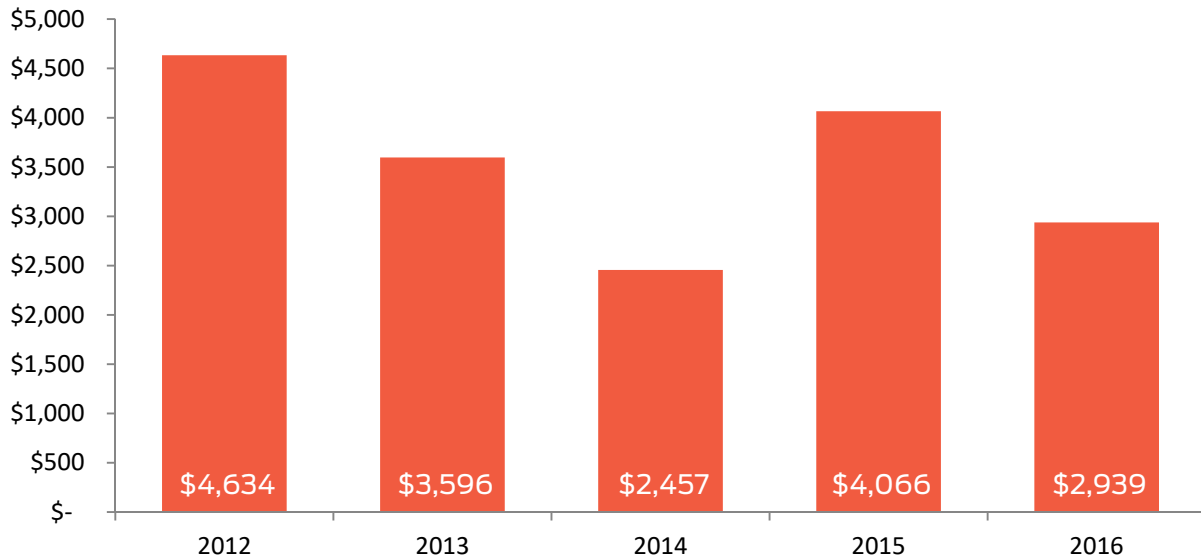


	2012	2013	2014	2015	2016
Median Revenue	\$444,835	\$395,607	\$429,891	\$479,750	\$361,456

### Cost per Client

CAMEO members have adapted to declining funding by improving efficiencies where possible. The median CAMEO member spends \$2,939 per client in 2016 where it spent \$4,634 in 2012. If members were funded at 2012 levels, they would serve an estimated 151 clients per organization, a 57% increase over that year.

### Revenue per Client



	2012	2013	2014	2015	2016
Median Revenue	\$444,835	\$395,607	\$429,891	\$479,750	\$361,456
Median Clients	96	110	175	118	123
Cost Per Client	\$4,634	\$3,596	\$2,457	\$4,066	\$2,939

## Major Funding Sources

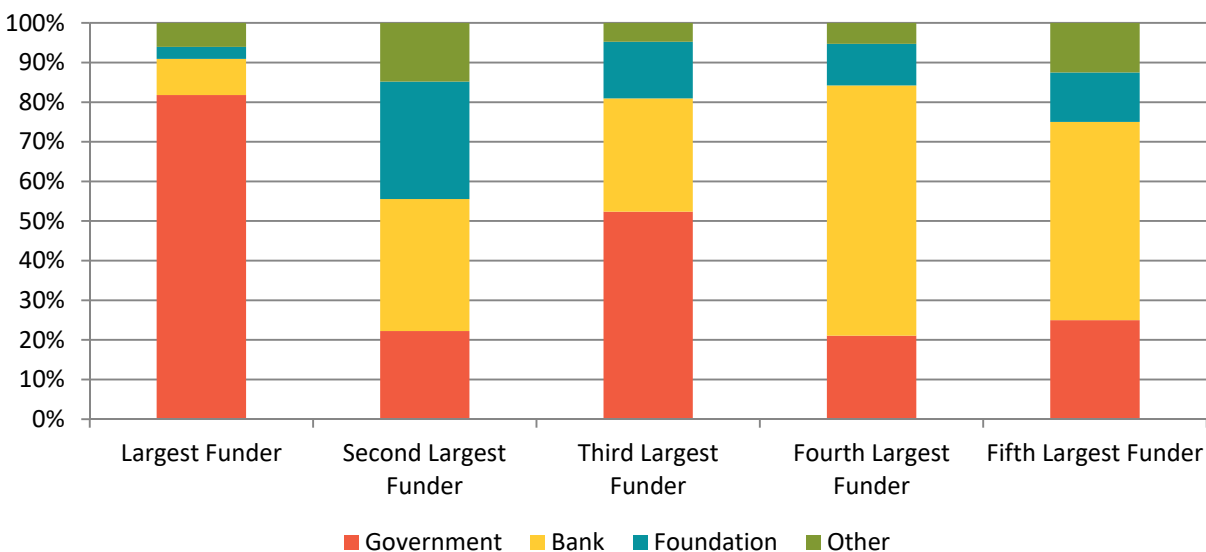
Thirty-three organizations provided some information on their top five funding sources. We sorted their responses into four broad categories: government agencies; banks; foundations; and other funding sources including program income and private or corporate donors. The most common funding source was some government agency; of the 116 funders provided, 52 (45%) were government agencies. Eighty-two percent of respondents listed a government agency as their largest funder. Of these, 7 listed the SBA as their largest funder, 3 listed the CDFI Fund, and 3 listed USDA's RMAP program.

Banks were the second largest source of funding. Forty (34%) of the 116 funders provided were a bank or bank-owned foundation. Banks were likeliest to be the fourth or fifth largest funders of an organization, and least likely to be listed as the largest funding source. Wells Fargo and JP Morgan Chase were the two most active funders, with Wells listed as a top-five donor by 10 organizations, and JP Morgan Chase by 6.

Foundations made up 12% of top-five funders listed, or 14 out of 116 funders. Foundations did not support multiple organizations; only the Haas Foundation, which served three, was listed by more than one organization.

Note categories that include multiple disparate agencies; an organization could have a different government agency as its first, second, and third largest funding source.

### What are your top 5 funding sources?



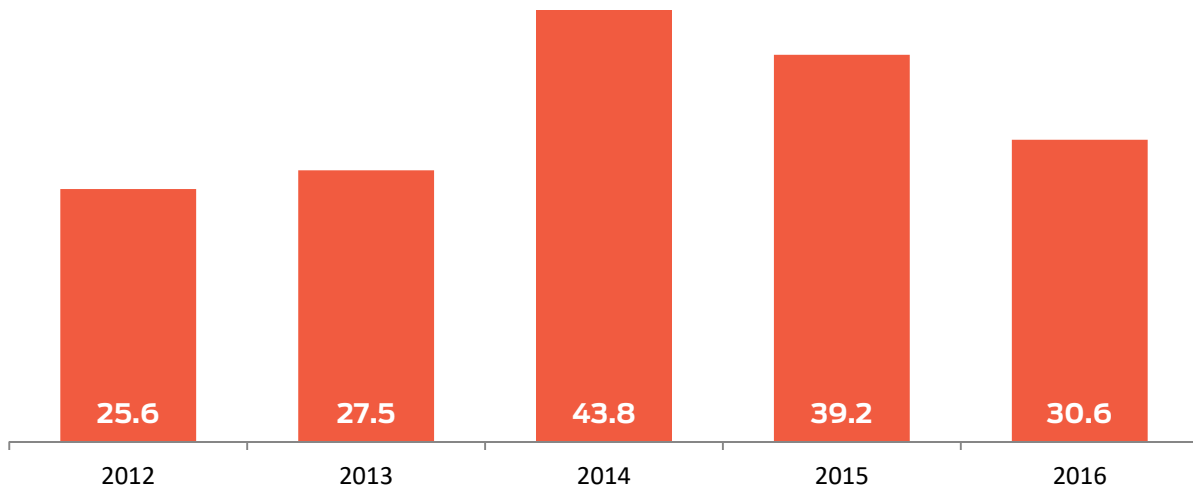
	Funder 1	Funder 2	Funder 3	Funder 4	Funder 5	Total
<b>Government</b>	27	6	11	4	4	<b>52</b>
<b>Bank</b>	3	9	6	12	8	<b>38</b>
<b>Foundation</b>	1	8	3	2	2	<b>16</b>
<b>Other</b>	2	4	1	1	2	<b>10</b>

## STAFFING

Respondents were asked about the number of full-time equivalent employees they had. Thirty-seven organizations provided some information on their staffing levels this year, a response rate of 54%. Total employees are up slightly over the last five years, but the median number of employees has remained steady around 4 FTE employees per organization.

CAMEO members saw fewer clients per staff member in 2016 than in 2015 and 2014, but are still more efficient than they were in 2012 and 2013. On average, one staff person served 30.6 clients in 2016, a 21.9% decrease from 2015.

### Clients per FTE Staff



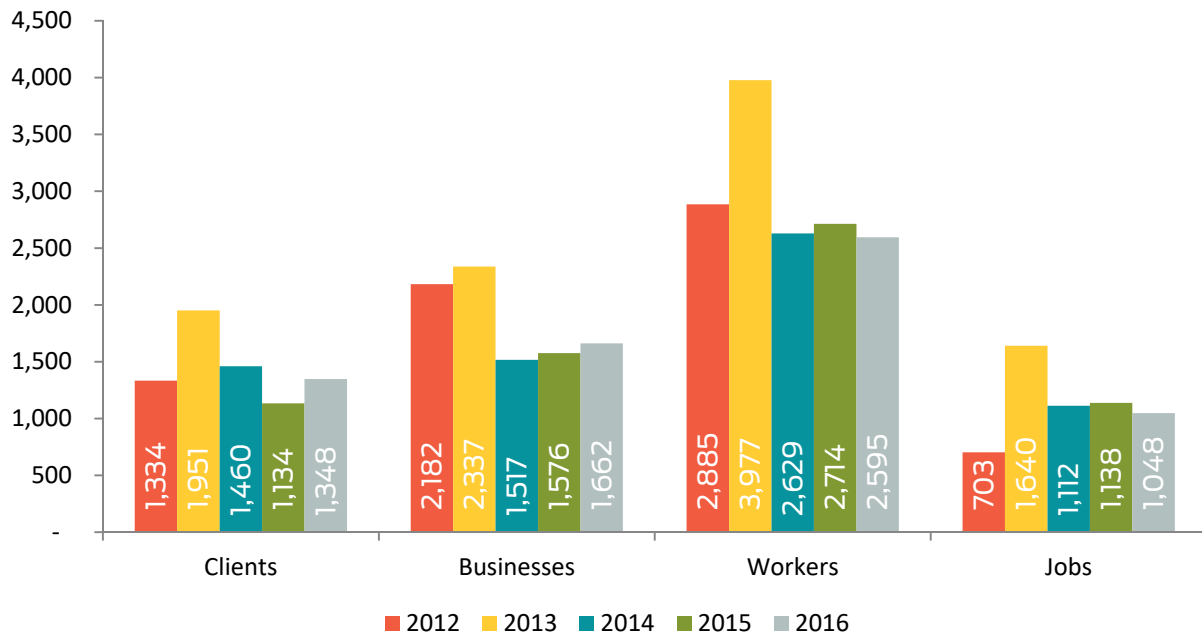
Median	2012	2013	2014	2015	2016
Clients	96	110	175	117.5	122.5
<b>Total FTE Staff</b>	306.8	307.6	356.19	289	355
Median FTE Staff	3.75	4	4	3	4
<b>Clients per Staff</b>	<b>25.6</b>	<b>27.5</b>	<b>43.75</b>	<b>39.2</b>	<b>30.6</b>



## SERVING RURAL COMMUNITIES

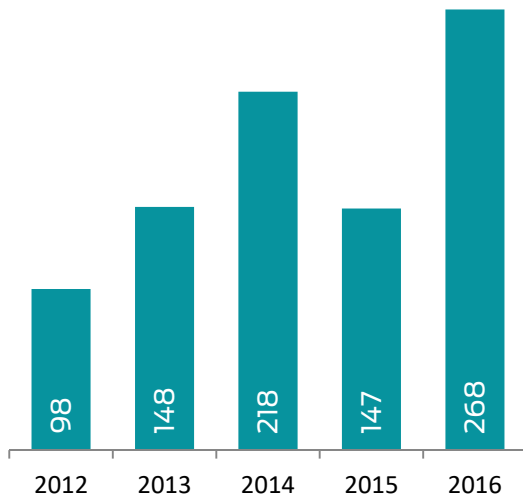
Of the 63 CAMEO members, 34 (54%) organizations reported working with rural populations to some extent. Members that worked with both populations were assumed to draw 13% of their client base from rural areas and 87% from urban areas, using the population distribution of the state.

In 2016, CAMEO members served 1,053 clients in rural areas, 1,662 rural businesses, and 2,595 rural workers. They helped create or retain 1,042 rural jobs, and made 268 microloans for a total of \$3,319,451; the average loan size was \$12,386.

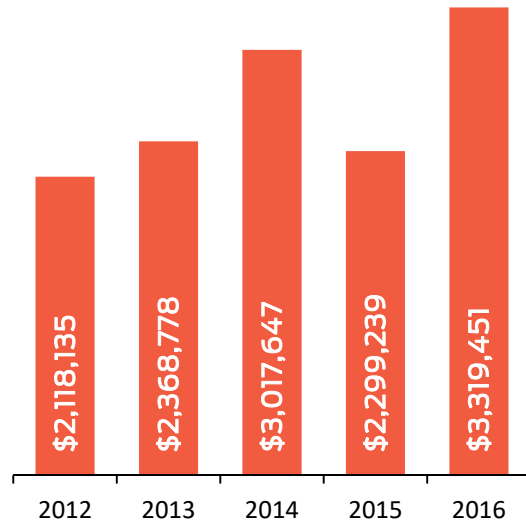


	2012	2013	2014	2015	2016
Clients	1,334	1,951	1,460	1,134	1,053
Businesses	2,182	2,337	1,517	1,576	1,662
Workers Supported	2,885	3,977	2,629	2,714	2,595
Jobs Created/Retained	703	1,640	1,112	1,138	1,042

## Loans



## Volume



	2012	2013	2014	2015	2016
Loans Made	98	148	218	147	268
Loan Volume	\$2,118,135	\$2,368,778	\$3,017,647	\$2,299,239	\$3,319,451

## 5 Appendix

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### A. RESPONDENTS

The following 43 organizations participated in the 2014 Annual Census. Twenty organizations declined to respond.

#### **Census Respondents**

3CORE, Inc.  
Accion San Diego  
Agriculture and Land-Based Training Association  
AnewAmerica Community Corporation  
Arcata Economic Development Corporation  
Asian Pacific Islander Small Business Program  
California Capital Financial Development Corporation  
California Coastal RDC  
California Farmlink  
CDC Small Business Finance  
Centro Community Partners  
CIELO  
Community Action Partnership of Kern  
Community Services Employment Training  
Easter Seals Southern California/WorkFirst  
Economic Development and Financing Corporation  
El Pajaro Community Development Corporation  
Feed The Hunger Foundation  
Fresno CDFI  
Glenn County Health and Human Services Agency (HHSA)  
Inland Empire Small Business Development Center  
International Rescue Committee San Diego  
Jefferson Economic Development Institute  
Kiva  
La Cocina  
Legal Services for Entrepreneurs  
Los Angeles Business Development Corporation  
Mission Community Services Corporation  
Mission Economic Development Agency  
Opening Doors, Inc.  
Opportunity Fund  
Pacific Community Ventures

Renaissance Entrepreneurship Center  
RISE Financial Pathways  
San Francisco LGBT Community Center  
Tuolumne County Economic Development Authority (TCEDA)  
Terra Green CDC  
The Jonas Project  
TMC Development Working Solutions  
Vermont Slauson EDC  
West Angeles Community Development Corporation  
West Company  
Women's Economic Ventures

#### **Census Non-Respondents**

AmPac TriState CDC  
Asian Business Association  
Bethel Los Angeles CDC  
Business Resource Group  
City of Oroville  
Indian Dispute Resolution Services, Inc.  
Inland Empire Women's Business Center  
Kitchen Table Advisors  
Lawyers' Committee for Civil Rights - Legal Services for Entrepreneurs  
Main Street Launch  
MCS Business Source Network  
MicroEnterprise Collaborative of Inland Southern California  
National Asian American Coalition  
Operation HOPE, Inc.  
Pacific Asian Consortium in Employment (PACE)  
Santa Cruz Community Credit Union  
Scaled Lending  
Sky's The Limit  
Start Small Think Big  
Superior California Economic Development District  
Valley Small Business Development Corporation  
VEDC