



# 2023 Communications Highlights

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## Summary

In 2023, EMC Communications cemented CAMEO's position as a trusted champion for small businesses.

EMC ensured CAMEO was at the forefront of conversations around topics like predatory lending, resources for minority-owned small businesses, and opportunities for home cooks. Messaging discipline and interview prep ensured CAMEO's key priorities shined through each media hit.

Repeat inbounds from outlets like the Associated Press and Reuters demonstrated CAMEO's growing name recognition.



**318**  
media hits



**4M+**  
views/listens



**23**  
media avails



**12**  
statements



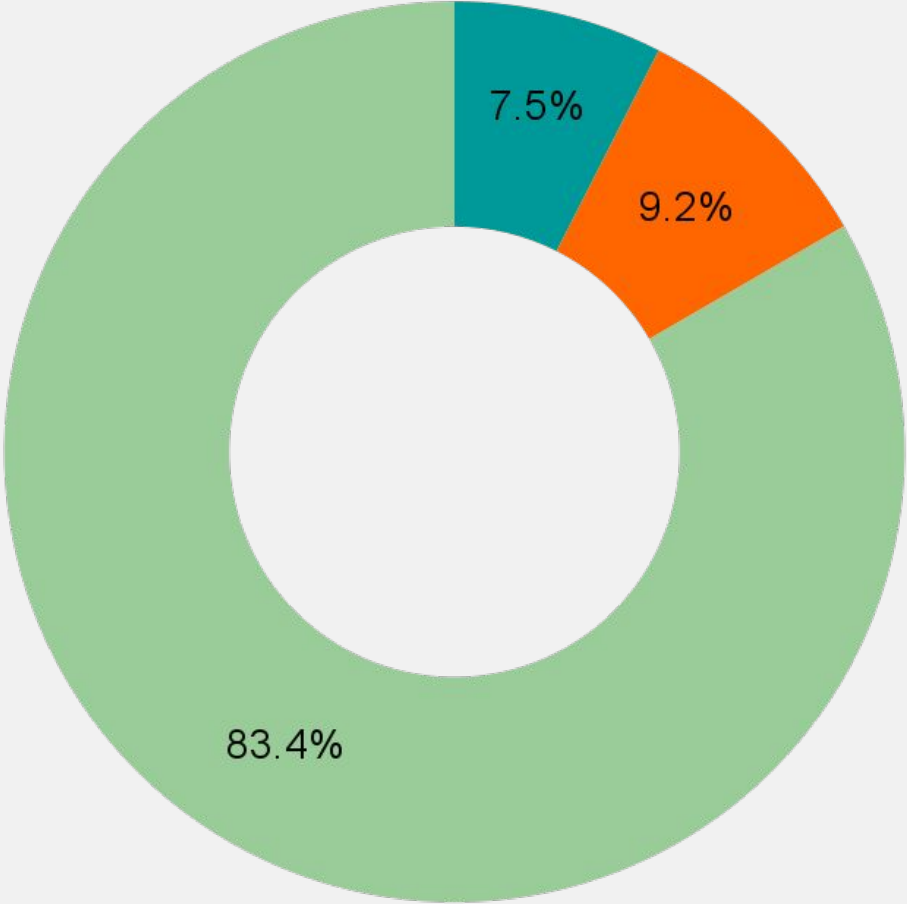
**19**  
backlinks

# Media Highlights



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Breakdown of audience by medium



● TV ● Radio ● Print

EMC issued **35** press releases and statements in 2023, securing **318** media hits and **4M+** views/listens



# Media Highlights

## Leading voice for fairness and transparency in lending

In a pivotal year for equity, fairness, and transparency in small business lending, CAMEO's voice rose to the top as the preeminent advocate for underserved small businesses.

As banks fought to halt implementation of the CFPB's data-collection rule (1071), CAMEO was a harsh critic. EMC sent out rapid response statements condemning banks' efforts to halt the rule, receiving pick-up in outlets like The Business Journals (nationally syndicated) and CU Today.

In high-profile national outlets, such as CNBC and NerdWallet, CEO Carolina Martinez repeatedly pushed the message that small businesses should be on the lookout for predatory lending. Stories were syndicated in dozens of national and regional outlets.



**CNBC**

SMALL BUSINESS PLAYBOOK

### The disaster era business loans that are becoming key to Main Street's survival

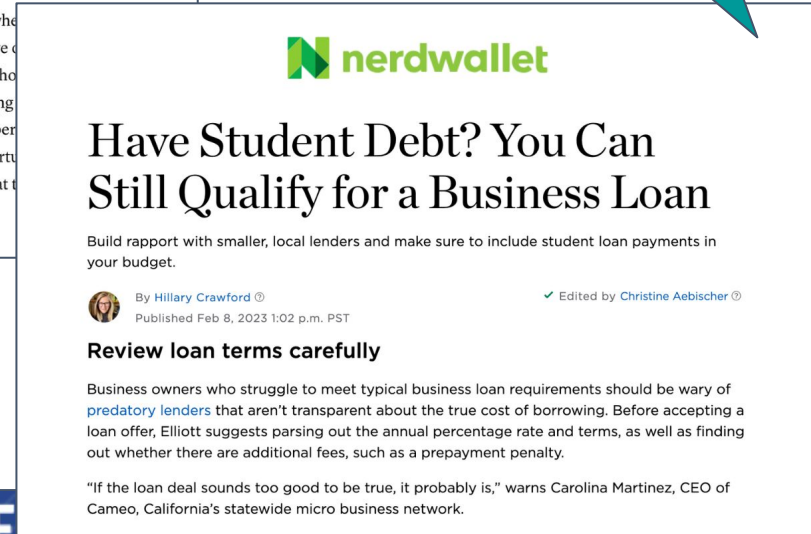
PUBLISHED SAT, SEP 9 2023-10:00 AM EDT | UPDATED MON, SEP 11 2023-6:37 PM EDT

Cheryl Winokur Munk @CHERYLMUNK

#### Beware of predatory lenders

Predatory lenders tend to come out of the woodwork when small businesses are most needy, said Carolina Martinez, chief executive officer of the California micro-business network. Small businesses should be on the lookout for predatory lending, she said. To understand the nitty-gritty details of what they are being offered, she said, "Business owners should be up for any type of funding, she said. The same advice goes for all lenders; before agreeing to any loan or funding opportunity, be sure to read the terms carefully and understand what you are getting for.

"If the loan deal sounds too good to be true, it probably is," warns Carolina Martinez, CEO of CAMEO.



**nerdwallet**

### Have Student Debt? You Can Still Qualify for a Business Loan

Build rapport with smaller, local lenders and make sure to include student loan payments in your budget.

By Hillary Crawford © Edited by Christine Aebischer ©  
Published Feb 8, 2023 1:02 p.m. PST

#### Review loan terms carefully

Business owners who struggle to meet typical business loan requirements should be wary of predatory lenders that aren't transparent about the true cost of borrowing. Before accepting a loan offer, Elliott suggests parsing out the annual percentage rate and terms, as well as finding out whether there are additional fees, such as a prepayment penalty.

"If the loan deal sounds too good to be true, it probably is," warns Carolina Martinez, CEO of CAMEO, California's statewide micro business network.



**THE BUSINESS JOURNALS**

Banking & Financial Services

### Fed small-business loan rule on data collection hits big roadblock

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"...one must wonder if the banking industry is willing to be transparent about their lending patterns," Martinez said.

# Media Highlights

## Trusted policy expert and advocate for California's small businesses

Through repeat placements in key media outlets and markets, EMC amplified CAMEO's policy advocacy and cemented its recognition as the state's leading small business advocate.

Carolina made multiple broadcast appearances in Sacramento to comment on how the state's budget would affect small businesses.

Following the passage of California's home cook legislation (AB 1325), EMC sent out a rapid response statement from Carolina praising the bill. Carolina discussed the topic with Telemundo and EMC penned and placed an op-ed from Carolina in Forbes.



"...es lo que realmente va a permitirle a las comunidades especialmente mujeres, inmigrantes, comunidades de color poder llegar a tener su propio espacio de restaurante, de comida," dijo Martínez.

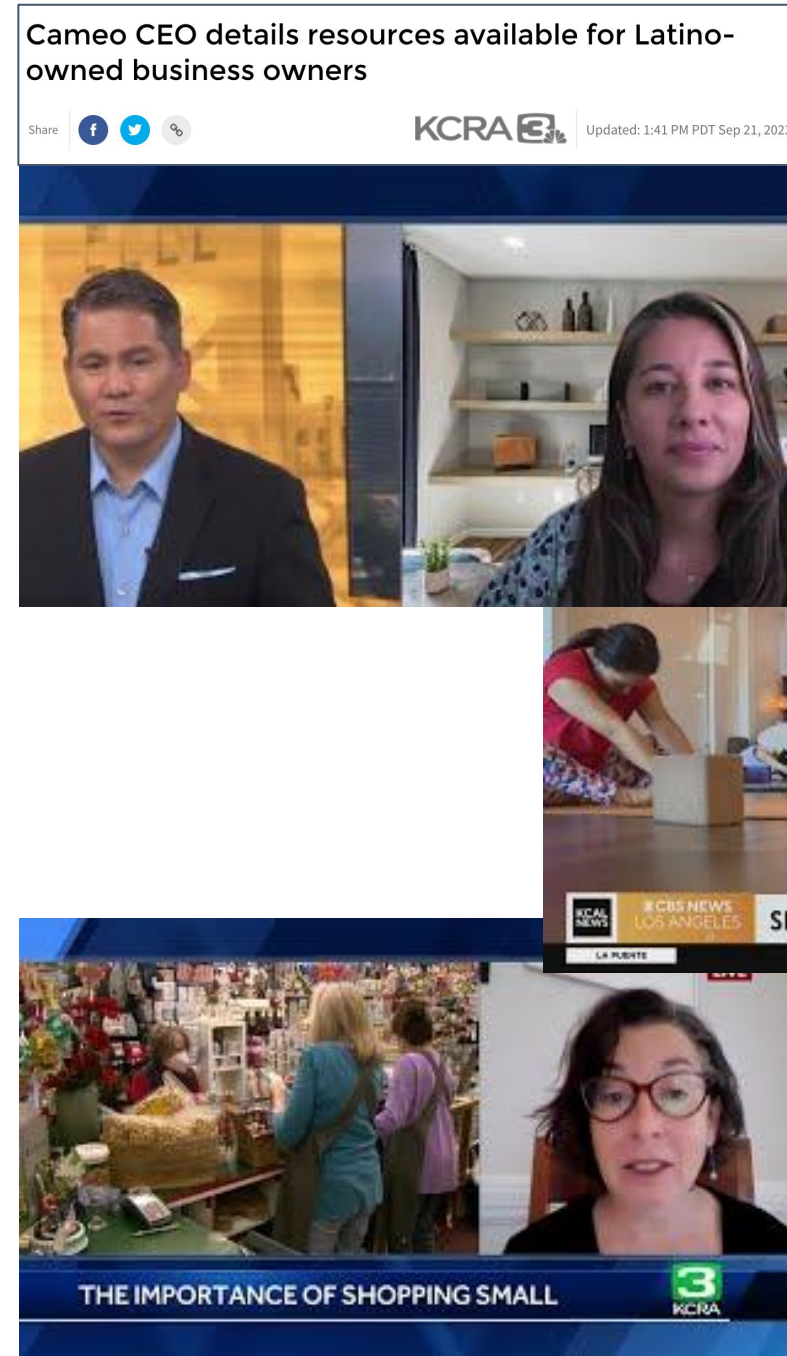
# Media Highlights

## Respected expert on entrepreneurship and resources for small business

National, local and trade media continued to turn to CAMEO as a trusted expert on all things small business, from the importance of shopping small to racial equity for entrepreneurs.

Carolina was a repeat guest on CBS LA, highlighting entrepreneurs in the CAMEO network and spotlighting CAMEO's support for diverse small businesses. Carolina also made multiple broadcast appearances during Hispanic Heritage Month to discuss the importance of Latino-owned small businesses.

CAMEO was a sought-after TV guest for Small Business Saturday, with VP Heidi Pickman appearing on CBS Bay Area and KCRA in Sacramento.



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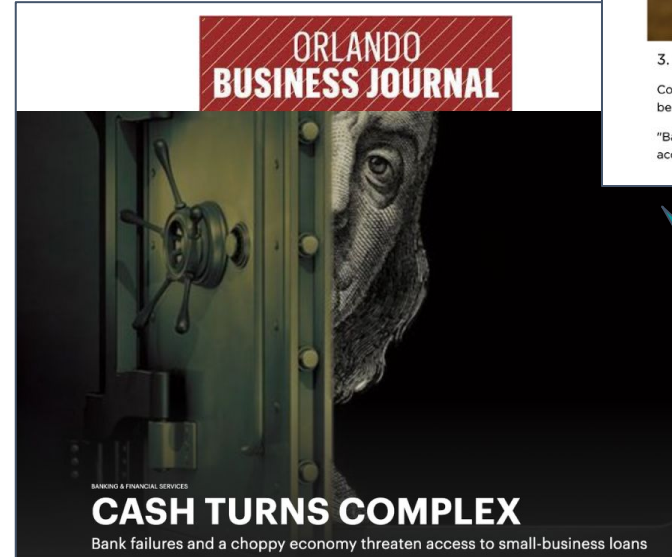
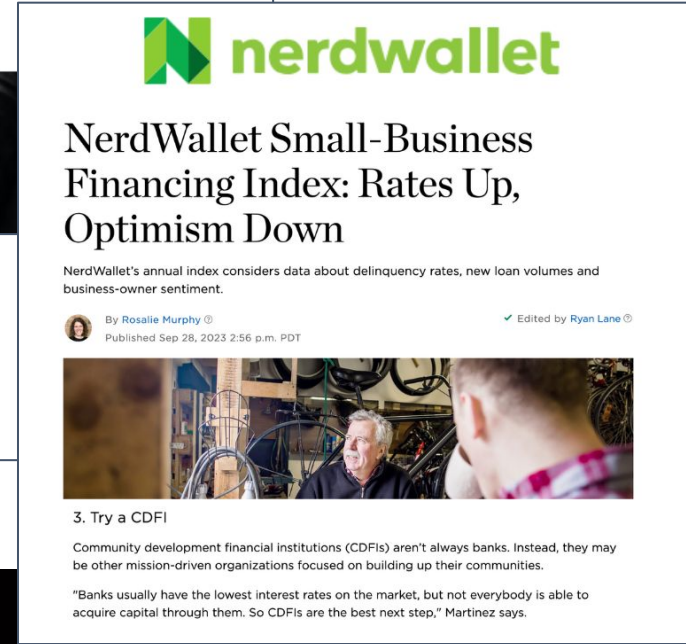
## National champion for CDFIs

Through consistent, disciplined messaging and placements in national media outlets, EMC secured multiple opportunities for CAMEO to position itself as a leading champion for CDFIs.

A feature story in Next City shined a spotlight on CAMEO's new CDFI Academy.

In coverage about the ongoing credit crunch, multiple news outlets featured quotes from Carolina about the importance of CDFIs as an alternative resource for small businesses.

CAMEO hammered home the message that when banks say no to small businesses, CDFIs are standing at the ready with affordable, trustworthy capital and technical assistance.



Martinez urged small-business owners to look for “mission-oriented” lenders, such as CDFIs.



**Thank you for your partnership!**

