



2025 CALIFORNIA POLICY PRIORITIES





CAMEO Network Supports a Strong Entrepreneurial Ecosystem

When all the pieces of a local entrepreneurial ecosystem (Coaching, Capital, Connections, Culture, Climate) are in place, our small businesses can become resilient, which in turn will spill upward to our communities and our state.

COACHING (ALL TRAINING)

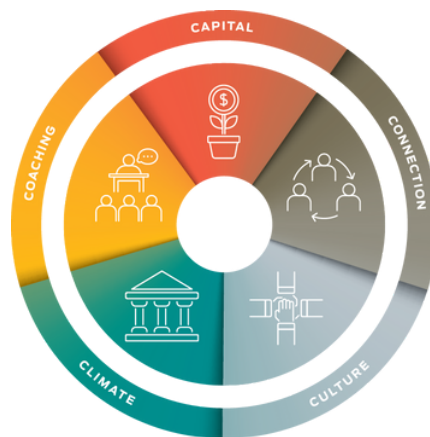
Ensure ongoing full support and expansion of the Technical Assistance Program (TAP) and other community-based entrepreneurial training initiatives, with flexible funding for marketing, outreach, administration, coaching, and culturally appropriate materials to effectively reach under-resourced entrepreneurs.

CONNECTIONS (TO MARKETS AND NETWORKS)

Promote equitable small business participation by meeting procurement goals, breaking up large contracts, prioritizing locally-owned companies, continuing supportive contracting policies, recognizing broadband as a basic utility, and expanding small business roles in climate crisis solutions.

CLIMATE (POLICY)

Support innovative solutions beyond tax credits, ease restrictions on cottage food production, and promote a physically and mentally healthy workforce through strong “good jobs” policies.

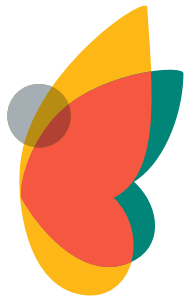


CAPITAL

Support the permanent expansion of the California Investment and Innovation Program, strengthen transparency and accountability in small business lending, promote responsible lending practices for state- or federally-backed lenders, expand loan guarantees and access to flexible capital for CDFIs, increase the use of public banks and crowdfunding, and reorient workforce funds to support self-employed Californians starting businesses.

CULTURE

Continued support for small businesses shows leadership and understanding of the important role that small business plays in economic development.



CAMEO Network's Policy Framework

Our policy priorities are shaped by three guiding principles:



Entrepreneurial ecosystem funding and support



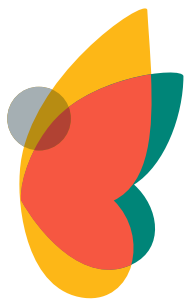
Supporting entrepreneurs by expanding opportunities, breaking down barriers to entrepreneurship, and protecting entrepreneurs



Racial and economic justice lens

Our 2025 state legislative priorities fall under four categories:

- 1 Investment in the ecosystem of support for small businesses
- 2 Financial protection of small business borrowers
- 3 Supporting small businesses and entrepreneurs
- 4 Community Development



2025 Legislative Priorities for California



1 Investment in the Ecosystem of Support for Small Businesses

Renewal of funding for CDFIs

\$25 million for the California Investment and Innovation Program ([Cal IIP](#)), which enables California's community development financial institutions (CDFIs) to provide affordable, transparent capital to small businesses. Sponsored by Senator Caballero with *hopes to be in the budget as a trailer bill*.

Continued funding for technical assistance and business coaching organizations

- \$23 million for the Small Business Technical Assistance Program ([SB - TAP](#)), which provides grant funding to improve resources and networks for small business owners. *Status: in the budget*.
- \$3 million for the [Capital Infusion Program](#) to facilitate access to capital. *Status: in the budget*.

Disaster recovery funding for impacted small businesses

- [AB 265 \(Caloza\)](#), the Small Business Recovery Fund Act, establishes a program to provide financial assistance to small businesses and nonprofit organizations impacted by declared states of emergency. *Status: Passed by Assembly, sent to Senate*.
- [AB 685 \(Solache\)](#) allocates \$25 million for the purposes of small business recovery in Los Angeles and Ventura counties, to be split between the Capital Infusion Program and the Small Business Technical Assistance Program. *Status: hopes to be in the budget as a trailer bill*.



2 Financial Protection of Small Business Borrowers

Promote responsible small business lending by requiring disclosure and registration of financing products

- Co-sponsored by CAMEO Network, [SB 362 \(Grayson\)](#) closes current loopholes in California's small business financing disclosure framework. *Status: Passed by Senate, sent to Assembly.*
- Co-sponsored by CAMEO Network, [SB 728 \(Padilla\)](#) would require non-loan commercial financing companies to register with the Department of Financial Protection and Innovation (DFPI). *Status: Under Submission.*

Empower and enable the DFPI to protect small businesses

- [SB 65 \(Wiener\)](#) updates the DFPI's fee schedule to account for inflation and other cost increases so that it is properly able to fulfill its regulatory and enforcement duties. *Status: hopes to be in the budget as a trailer bill.*
- [SB 825 \(Limon/Grayson\)](#) clarifies that the DFPI retains the authority to enforce protections against deceptive or abusive practices. This bill is especially important now given the uncertainty surrounding the Consumer Financial Protection Bureau's willingness to enforce protections at the federal level. *Status: Senate Floor.*



3 Supporting Small Businesses and Entrepreneurs

Protect the privacy of microentrepreneurs

[SB 635 \(Durazo\)](#), the Street Vendor Business Protection Act, limits the sensitive data that can be collected about street vendors. *Status: Senate Floor.*



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Supporting Small Businesses and Entrepreneurs (con't)

Prevent small business displacement through community-owned real estate

[AB 613 \(Gonzalez\)](#) would help mission-driven organizations acquire and own commercial property to lease to small businesses at affordable rents. *Status: Under Submission.*

Update regulations for community restaurants

[AB 592 \(Gabriel/Wicks\)](#) supports California community restaurants by maximizing their ability to offer outdoor dining. *Status: Senate Committee on Governmental Organization.*

Financial protection of small businesses impacted by disasters and emergencies

[AB 380 \(Gonzalez/Gipson\)](#): Extends rental price gouging protections to commercial leases. *Status: Assembly Floor.*



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Community Development

Extend reinvestment obligations to state-chartered financial institutions

In light of federal agencies' proposed rescindment of the 2023 Community Reinvestment Act (CRA) final rule, [AB 801 \(Bonta\)](#) would fill the gaps by extending an obligation to reinvest in communities on state-chartered and state-licensed financial institutions. *Status: Assembly Floor.*

Strategically invest in under-resourced regions of California

[SB 534 \(Padilla\)](#) establishes a Green Empowerment Zone to strategically leverage incentives for economic, workforce, and community development in the Salton Sea Region. *Status: Assembly Committee on Economic Development, Growth, and Household Impact.*



2025 Policy Priorities for California

Other Bills CAMEO Network Supports

- [AB 239 \(Harabedian\)](#): State-led disaster housing task force. *Status: Passed by Assembly, sent to Senate*
- [AB 325 \(Aguiar Curry\)](#): Preventing Algorithmic Price Fixing Act. *Status: Passed by Assembly, sent to Senate*
- [AB 880 \(Bennett\)](#): Timely payment and indirect cost coverage for nonprofits. *Status: Passed by Assembly, sent to Senate*
- [AB 949 \(Schiavo\)](#): Small Business Retail Theft Solutions Grant Program. *Status: Under Submission*
- [AB 1039 \(Hart\)](#): Advance payment to nonprofits. *Status: Passed by Assembly, sent to Senate*
- [AB 1248 \(Haney\)](#): End to unfair and deceptive fees in rental housing. *Status: Assembly Floor*
- [SB 656 \(Richardson\)](#): Small business liaisons for state agencies. *Status: Under Submission*
- [SB 784 \(Durazo\)](#): Right to cancel home improvement contracts. *Status: Passed by Senate, sent to Assembly*

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About Us

OUR MISSION

To grow a thriving ecosystem of support for underserved entrepreneurs.

OUR VISION

All entrepreneurs have access to the resources they need to succeed, creating family economic mobility and community prosperity.

OUR MEMBERS

CAMEO Network's 400+ members serve about 200,000 very small businesses with training, business and credit assistance and loans. These firms – largely start-ups with less than five employees – annually support or create more than 300,000 new jobs in California and generate a total of \$15 billion in economic activity.

OUR 3 PILLARS

BUILD INDUSTRY CAPACITY

Our supportive, cohort-style learning programs feature high-quality trainings, discussions and peer learning components; coupled with capital investments, 1:1 consulting, and best-in-class resources to help emerging and established CDFIs and TA providers build professional capacity, strengthen their programs and drive real impact for under-resourced small businesses.

BUILD COMMUNITY

We bring members together to elevate best practices and deepen relationships for collaboration. We share expert information such as industry trends. We also foster inclusion and access for member organizations to participate in community and economic development initiatives that they otherwise would not be able to do so.

BUILD POWER

A champion for under-resourced small business owners and the organizations that support them, we connect our members and their diverse small business clients directly with lawmakers, public agency officials, and the media to advocate and shape the policies that impact small business success in low- and moderate-income communities.