



CAMEO
network

2025 ANNUAL REPORT

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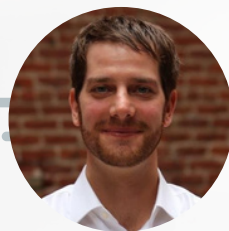


BOARD OF DIRECTORS

2025 OUTGOING BOARD MEMBERS



Horacio Mendez



Louis Caditz-Peck

2026 INCOMING EXECUTIVE COMMITTEE

CHAIR



Hilda Kennedy
AmPac Business Capital

VICE CHAIR



Randi Zeller
Glimmer Glass Advisors LLC

TREASURER



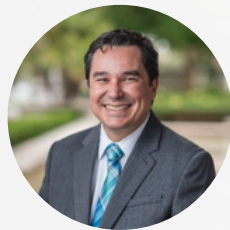
Brett Melone
California FarmLink

SECRETARY



Naima McQueen
RUNWAY

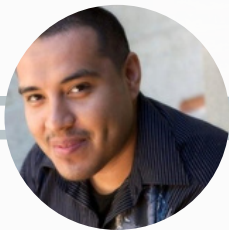
2026 BOARD MEMBERS



Daniel Fitzgerald
San Diego & Imperial SBDC Center



Jesse Torres
ArroyoWest LLC



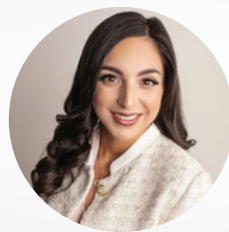
Juan Aquino
Capital One Bank



Juan Carlos Hernandez
California Southern Small Business Development Corporation



Rudy Espinoza
Inclusive Action for the City



Sophia Kanaan
California Capital FDC



Steven Abbott
Gusto



Toni Symonds
Policy Works California



Vikita Poindexter
Poindexter Consulting Group

NEW MEMBERS



COOK COUNTY
BUREAU OF
ECONOMIC
DEVELOPMENT



OUR PILLARS

BUILD INDUSTRY CAPACITY



Through our CDFI Incubator, National Academy, Shared Services Center, and Impact Fund, we offer best-in-class training, hands-on consulting, lending capital, and affordable back-office services to help emerging and established CDFIs and TA providers build critical operating capacity.

BUILD COMMUNITY



We bring members together to elevate best practices, develop relationships, and receive feedback from our economy's most trusted small business service providers. We also support cohorts of member organizations in participating in community and economic development initiatives they may not otherwise be able to access.

BUILD POWER



A champion for underserved 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.



2026-28 STRATEGIC FRAMEWORK

MISSION To grow a thriving ecosystem of support for underserved entrepreneurs.

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

\$3.6M

in **SAVINGS** for small business service providers through our **SHARED SERVICES CENTER**

3:1

LEVERAGE RATIO for members receiving catalytic capital from our **IMPACT FUND**

100%

MEMBER ENGAGEMENT in our **ADVOCACY** to amplify the voice of small businesses



-  Strengthen California's Entrepreneurial Ecosystem
-  Enhance Select Ecosystems Beyond California
-  Enhance the Capacity of Ecosystem Players Nationwide
-  Maximize the Value of CAMEO Network Membership
-  Build CAMEO Network's Financial Strength
-  Invest in Organizational Development



**BUILD
INDUSTRY
CAPACITY**

CAPACITY BUILDING HIGHLIGHTS



22 Training Sessions Delivered



1 AI Success for Small Business Training

6 AI Essentials Trainings

4 Unlock Your Leadership Potential Courses



17 Trainings Delivered



11 CDFI Essentials Training Sessions

3 Microlending Essentials Trainings Delivered



- CAMEO Network has lent \$1 million to 5 CDFIs since 2018 for lending capital
- 2 loan renewals closed in 2025 totaling \$300K
- 1 additional loan has been approved for \$200K



CAPACITY BUILDING PROGRAMS

64



Trainings delivered

718



Unique participants

272



Unique organizations

450



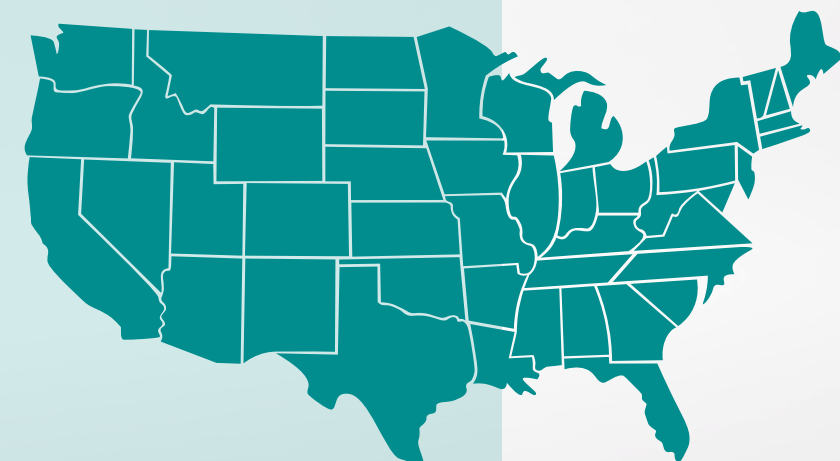
Consulting hours

42

States

2

Territories



CDFI ESSENTIALS

“The CDFI Essentials Program has been an invaluable asset in our journey into the world of microfinance.

As a new organization, we had a clear vision for the impact we wanted to make and the community we wanted to serve, but we lacked a deep understanding of how to establish the processes, structures, and policies needed to execute that vision effectively....

With their support and expertise, we have been able to accomplish work that would have taken well over a year to complete in just eight months.”

– Austin Breckenridge, Executive Director, The A&R Foundation

141

Participants

27

Organizations

7

States

1

Territory reached



NATIONAL CDFI ACADEMY



175 Unique organizations trained

42 States

308 Unique staff trained

2 Territories reached

22 Courses delivered

Strategic Management Framework Series

CDFI Fund Series (History, AMIS, 7 Tests)

Technology Series (NEW)

HR Series

Microlending Origination and Portfolio Management Series

CECL Implementation for Small Business and Microenterprise CDFIs

REGIONAL SPOTLIGHT: TEXAS

Convened a South Dallas Roundtable bringing together local CDFIs, TA providers, and ecosystem partners to explore a patient microloan product for the community. These community conversations will continue throughout the Dallas-Fort Worth market in 2026.



Partnered with the Texas CDFI Coalition to launch the Texas Small Business Lending and TA Survey – a statewide effort to identify training, TA, and capital gaps across the ecosystem.



Partnering with the Southern Dallas Guarantee Fund (SDGF) as the capacity-building and training partner for organizations participating in the program. CAMEO Network will provide hands-on support to develop loan policies, strengthen underwriting capacity, and establish an underwriting matrix for the fund.



REGIONAL SPOTLIGHT: ILLINOIS

CAMEO Network served on the Cook County Community Financial Institution Capacity Building Grant Program evaluation committee, helping assess applicants and shape capacity-building priorities for the region.



Engagement with Cook County led to a new business opportunity with the Cook County Bureau of Economic Development, which was finalized in December 2025.



Through this partnership, CAMEO Network will deliver targeted training and technical assistance to all organizations that applied for the grant, not only the awardees, with the goal of strengthening and sustaining the small business lending ecosystem across Cook County.



SHARED SERVICES CENTER

Shared Services provides back office support and trainings essential to the growth of organizations.

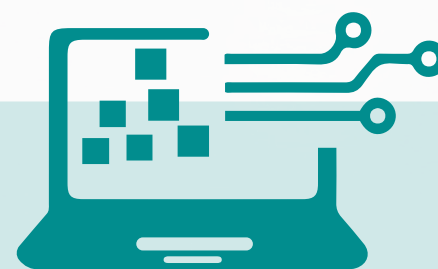
FUNDED BY

Citi Foundation



HR

Employee handbook, hiring & recruiting, assessment of policies & procedures



Technology

Tech assessment, cybersecurity risk training, loan management platform selection



Finance

Fractional CFO services, accounting & bookkeeping, budgeting & forecasting, period close

SHARED SERVICES CENTER

700+

Advisory hours
provided

17

Trainings
delivered

\$200K

Cost savings
achieved per
organization

“CAMEO’s Shared Services has impacted the way we think about technology and the impact it has on how we do business.”

- Pamela Mostert, Chief Operating Officer at Access Plus Capital



TA ACADEMY: AI ESSENTIALS

Train-the-Trainer Series to Empower Small Business Growth

6

Courses delivered

33

Unique participants

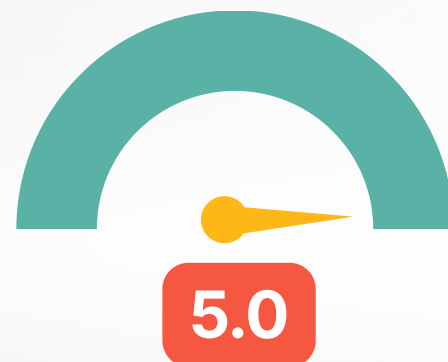
25

Organizations

What participants valued most:

- Hands-on learning
- Relevant tools for small business
- Step-by-step instruction
- Confidence building
- Interactive and collaborative environment

PARTICIPANT SURVEY



Content Was Relevant To Your Work With Small Businesses



Overall Satisfaction With The Series



Usefulness Of Strategies/Tools Discussed



Speaker Was Engaging And Incorporated Relevant Activities



**BUILD
COMMUNITY**

COMMUNITY HIGHLIGHTS

42

Meetings

978

Participants

Regional Meetings

9 Regional in-person meetings including CAMEO Network Summit

357 Participants

Entrepreneurship Advantage

9 meetings including **2** in-person
Wildfire rapid response

224 participants

Leadership Listening Sessions

With **Public Private Strategies**

24 virtual meetings in 2025

397 participants



2025 CAMEO NETWORK SUMMIT



54

Organizations

116

Participants



CALIFORNIA MEHKO PROJECT

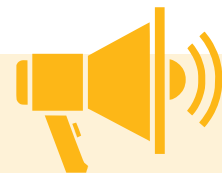
CAMEO Network and COOK Alliance partnered on a 2.5-year, \$5 million project to create a solid entrepreneurial ecosystem for Micro Enterprise Home Kitchen Operations.



\$1.5 million in grants for graduating cooks

500 MEHKO operators

English and Spanish speaking cooks



15 organizations in the **Advocacy Cohort**

\$107,500 in pass-through funding

86 local coalition meetings



11 organizations in the **Outreach Cohort**

\$92,500 in pass-through funding

29 outreach webinars



Resources for cooks

COOK Connect marketplace

Research report



\$5 million over 2.5 years



CALIFORNIA SMALL BUSINESS COALITION FOR RACIAL JUSTICE



California Small
Business Coalition
for Racial Justice

Training Reach and Impact

892

Participants

150

Unique
organizations

~70%

Identified as Hispanic,
Black, Asian, or Native
American

18

Organizations



25

Racial Equity Lens
(REL) related trainings



REL Pilot Lending

7

ORGANIZATIONS
participating in REL
lending program

90

LOANS awarded in
2025. 340 IN TOTAL
over 4 years.

\$5.4M

IN LOANS in 2025.
\$20 MILLION over 4
years.



**BUILD
POWER**

POLICY AND ADVOCACY



Legislative Advocacy: California

2 Bills sponsored:
SB 362, SB 728

34 Bills supported



SB 362 requires transparent APR disclosure throughout the financing process, prohibits misleading pricing, and improves enforcement by the DFPI.

Federal Advocacy: CDFI Fund



National Media Engagement

Statements
Media advisories
Interviews



Congressional Engagement

Meeting with Sen.
Crapo and Rep. Kim in
D.C.



Secured 12+ legislator
signatures for CDFI
support letter to OMB
and Treasury



MEDIA AND SPEAKING ENGAGEMENTS

Media Engagement



200

Media hits

3.1M+

Views + listens

FORTUNE

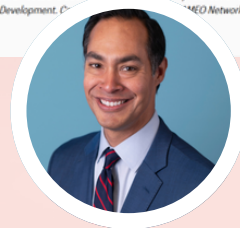
COMMENTARY • LATINOS

Nearly half of Fortune 500 companies were founded by immigrants or their children. It shows how Latino entrepreneurs can drive America's economic future

By Julián Castro and Carolina Martínez

July 30, 2025, 6:00 AM ET

Julián Castro is CEO of the Community Foundation and former United States Secretary of Housing and Urban Development. Carolina Martínez is CEO of the Latino Entrepreneur Network.



Speaking Engagements



22 Speaking engagements



ASPEN
IDEAS
FESTIVAL

“The Next Industrial Revolution, Powered by Small and Midsize Businesses”



MEDIA SPOTLIGHT: SCALE SMALL BUSINESS SPOTLIGHT ROAD TOUR



MicroEnterprise
Collaborative
INLAND SOUTHERN CALIFORNIA



SMALL
BUSINESS
DEVELOPMENT
CENTER
BUTTE COLLEGE



Working
Solutions
Capital. Consulting. Community.



FIRST COMMUNITY
CAPITAL

Chico
Fresno
Inglewood
Jurupa Valley
Sacramento





2025 FINANCIAL REPORT

STATEMENT OF ACTIVITIES

Revenue	
Contributions	\$ 5,100
In-kind	\$ 173,002
Corporate/Foundation Grants	\$ 1,803,000
Governmental Grants	\$ 3,601,027
Fiscal Sponsorships	\$ 754,631
Earned Revenue	\$ 525,100
Corporate Sponsorship	\$ 32,500
Membership Dues	\$ 55,653

Total Revenue: \$6,967,011

Expenses	
Salary and Related	\$ 2,323,928
Contracted Services	\$ 2,545,458
In Kind Professional Services	\$ 173,002
Grants and Awards	\$ 966,000
Travel and Mileage	\$ 120,928
Conferences and Meetings	\$ 46,701
Facilities	\$ 26,683
Administrative Expenses	\$ 128,671
Other Program Expenses	\$ 12,476
Fiscal Sponsor	\$ 754,631

Total Expenses: \$7,098,478

Change in Net Assets: \$(131,467)

2025 FUNDERS

\$3 million +



\$2 million +

Citi Foundation



\$300,000+



\$100,000+



\$50,000+



2025 FUNDERS

\$20,000+



\$15,000 and under





THANK YOU



cameo@CAMEOnetwork.org