

CAMEO-Kiva Collaboration Partners

CAMEO's mission is to grow a healthy, vibrant, thriving environment for all entrepreneurs and start-up businesses by advancing the work of our statewide member network. We work to create economic opportunity for all entrepreneurs, to build wealth and strong California communities. Our member organizations provide entrepreneurs with small and micro-business financing such as loans and credit, technical assistance and business management training. In 2011, CAMEO members served 21,000 very small businesses with training, business and credit assistance and loans. These firms – largely start-ups with less than five employees – supported or created 37,000 new jobs in California.

Kiva is a non-profit organization connecting people through lending to alleviate poverty and advance economic opportunity. With as little as a \$25 loan, anyone can help a borrower create new opportunities for themselves and their family. Together with more than 900,000 Kiva lenders and a worldwide network of microfinance institutions, Kiva has created economic opportunity for more than 1 million borrowers. Since its inception in 2005, Kiva lenders have crowdfunded more than \$400 million in loans with a 98.9% repayment rate. Visit www.kiva.org.

Fresno Community Development Financial Institution (CDFI) is a community development lender specializing in micro-enterprise and small business development for disadvantaged entrepreneurs. Fresno CDFI offers loans, training and technical assistance, and asset building programs for the start-up, strengthening, and expansion of small businesses. Since its incorporation in 2008, Fresno CDFI has been dedicated to offering affordable financing to individuals, small businesses, and community facilities in 9-county region in Central California including San Joaquin, Stanislaus, Merced, Madera, Fresno, Monterey, Kings, Tulare and Kern Counties.

PACE is a non-profit community development organization founded in 1976 to address the employment and job training needs of the Pacific Asian Islander communities. PACE has since expanded into a variety of service areas, all tailored to meet the growing and changing needs of the multi-ethnic communities in Los Angeles County. Now, in addition to employment services, significant PACE programs encompass: business development; early childhood education; asset building; affordable housing and rehabilitation services; and weatherization and energy-conservation programs.

Working Solutions is a nonprofit that supports entrepreneurs to start or grow successful local businesses. They provide small business loans and a long term business advising relationship. Working solutions offers: small business loans (microloans) from \$5,000 up to \$50,000; up to five years of post-loan business coaching and advising; referrals to local business resources. They strive to support microenterprise development in an effort to strengthen the local economy, create jobs, and build strong communities.