



IMPACT REPORT 2023



Connecting Entrepreneurs and Small Businesses to No-Cost & Low-Cost Resources Since 2011

MISSION

At Microenterprise Collaborative of Inland Southern California, our mission is to create and grow sustainable small businesses and job development by supporting micro-business development agencies. We are deeply committed to making a positive and lasting impact on the low-moderate income individuals, people of color, women, veterans, and immigrants we serve, and we work tirelessly to create and sustain businesses and jobs through micro-business development. Our dedication to this mission drives every decision and fuels our passion for creating a better world.

2023 at a Glance

Dear Friends and Supporters,

As we gather to reflect on another remarkable year at Microenterprise Collaborative of Inland Southern California, I am filled with immense pride and gratitude. I am privileged to share the highlights of our journey over the past year and express our heartfelt appreciation for your unwavering support.

In the face of unprecedented challenges, we remained steadfast in our commitment to our mission: to create and sustain businesses and jobs through micro-business development. Our tireless team, dedicated board members, and passionate volunteers worked together to impact the lives of those we serve.

Throughout the year, we achieved numerous milestones that would not have been possible without your belief in our cause. Some of the key highlights include:

- Provided over 12,000 entrepreneurs with access to tailored business advising and financial coaching
- Connected women and minority-owned companies with access to over \$40 million in responsible capital and launched new targeted initiatives supporting immigrant, BIPOC, and women entrepreneurs
- Grew our microlender partner network by 30% to expand access to affordable credit products
- Held quarterly capacity-building collaboration meetings with service providers and microlenders
- Expanded the Small Business Assistance Webtool to 20 new websites for access to resources

These achievements are a testament to the collective effort and unwavering dedication of our community of supporters. Your trust and commitment have propelled us forward and continue to be the driving force behind our success. As we look ahead, we are filled with optimism and a renewed sense of purpose. We have ambitious goals and exciting initiatives on the horizon, and we are eager to share these with you in the coming months. In 2024, we plan to:

- Integrate credit-building education and loan products into our services to help entrepreneurs improve credit scores and access affordable financing.
- Further expand our microlender network to open more capital for startups.
- Enhance our Small Business Assistance Tool with additional resources and optimization to strengthen service delivery to entrepreneurs.

Thank you for being an integral part of the Microenterprise Collaborative of Inland Southern California's family. Together, we are making a difference, and we invite you to continue this incredible journey with us.

With heartfelt appreciation and warm regards,



PAMELA DEANS

EXECUTIVE DIRECTOR

History

2011

A Legacy of Impact

Since its beginning in 2011, Microenterprise Collaborative of Inland Southern California has been dedicated to making a difference in the lives of individuals and communities across San Bernardino, Riverside, and parts of Los Angeles and Orange Counties.

Growth

Over the past decade, we have expanded our reach and impact. Our network has grown to include over 700 partners providing small business lending, advising, and resources. Each year, our programs help thousands of entrepreneurs gain the skills, financing, and support needed to start and grow businesses.

We've convened financial institutions, hosted events in 52 cities, provided grant funding to partners, and supported the launch and growth of numerous enterprises. Our dedication and collaborative approach continue to drive our success.

Early Years

Microenterprise Collaborative of Inland Southern California was founded by a group of visionary individuals and community leaders who shared a common passion for small business development. They recognized challenges that prevented small businesses and micro-businesses from starting or thriving in the region, such as lack of access to financing and resources.

By bringing together key stakeholders, they laid the foundation for an organization that would address these pressing needs and ignite positive change through micro-business development.



2023

Highlights from 2023

- Small businesses were able to prevent cyberattacks through our access to security training initiatives.
- **45% increase** in new LLC and corporate filings since 2015 in the Inland Empire, showing growing entrepreneurial activity in the region.
- Provided **\$150K in re-grants** to partner organizations delivering small business services.
- Supported the upskilling of **1,300 businesses and 12,000 new jobs among clients**.
- Assisted entrepreneurs obtain business counseling and training services with the Inland Empire Women's Business Center and Small Business Development Center.

MECISC Direct Impact Stats



OUR NETWORK GREW IN 2023!

As we enter 2024, the Microenterprise Collaborative of Inland Southern California remains committed to elevating entrepreneurship through collaboration with over 700 partners providing small business lending, advising, and resources. By delivering programs focused on underserved groups across Riverside and San Bernardino counties, we seek to nurture talent and ignite prosperous, sustainable enterprises.

- Access to over **\$14.6 MILLION** in **grants** and **\$33 MILLION** in **small business loans**.
- We supported the dreams of **more than 26,400** small business owners!
- Microenterprise Collaborative hosted events and connected entrepreneurs with various collaborators in **52 cities** in the Inland Empire!
- 38 financial institutions convened to discuss small business trends.
- **60% of small businesses served** were able to prevent a cyberattack through security initiatives.
- **A 45% increase in new business filings/startups** in the Inland Empire region since 2015 shows growing entrepreneurial activity.
- **Re-granted \$150K** to partner organizations providing small business services.
- Supported **upskilling of over 1,300 new businesses** and over **12,000 jobs** among clients.
- Helped over **1,000 entrepreneurs** through counseling and training services in partnership with the Inland Empire Women's Business Center.

150K



**Regranted to
Partner
Organizations**

1000+



**Helped Through
Counseling &
Training Services**

45%



**Increase in New
Business
Filings/Startups**

\$33M



**Small Business
Access to Loans**



2023 Online Reach

On average, **more than 163,000 impressions were made on the web for our website. Almost 2,000 visitors come to our website** each month!

- **175% increase** over 2022 in clicks on the website, with 10K users accessing grant information.
- **232% increase** over 2022 in Spanish-speaking subscribers to our small business newsletter.



Entrepreneurship On the Rise



IMPACT REPORT HIGHLIGHTS

The Inland Empire region is now one of California's top emerging hubs for dynamic startups and small businesses across industries like e-commerce, healthcare, financial services, tech, and beyond.

- 45% increase in new LLC and corporate entity filings in the Inland Empire since 2015. ¹
- Inland Empire was ranked among the top 25 places to start a business. ²
- Business activity in the region increased at a 2.8% annualized rate during the 3rd quarter of 2022 and is forecast to grow between 2% and 3% over the next 12 months. ³
- The Inland Empire manufacturing sector is back in growth mode. The overall IE economy is also in growth mode. ⁴
- According to the 2022 Small Business Profile from the Small Business Administration, 90.5% of businesses in California have less than 20 employees. This includes microenterprises with less than 5 employees. ⁵
- The Inland Empire economy has generated jobs at a rate of 5.8 percent year-over-year as of August 2022, outpacing all other Southern California counties. ⁶

1. [Source: Inland Empire Center for Entrepreneurship](#)

2. [SOEReport 2022.pdf \(csusb.edu\)](#)

3. [Business activity in the Inland Empire is still on the rise and expected to continue growing in 2023 | News \(ucr.edu\)](#)

4. [INLAND EMPIRE REPORT ON BUSINESS \(csusb.edu\)](#)

5. [California Small Business Economic Profile \(sba.gov\)](#)

6. <https://pfforhds.com/beacon-economics-and-ucr-release-their-inland-empire-outlook-presentation-for-2022/>
<https://wdesdsofie.wordpress.com/2022/10/07/inland-empire-outlook-presented-by-beacon-and-ucr/>

Partner Highlights



The Inland Empire Women's Business Center (IEWBC) provides training, counseling, mentoring, and resources for women business owners in the Inland Empire.

Since its inception, the IEWBC has:

- Supported 271 Business Starts
- Created 776 Jobs
- Supported 3,711 Jobs



The training provided by the WBC gave me the confidence and courage to start my business. I couldn't have done it without their support." - Jane S., WBC Client

Inland Empire Small Business Development Center helps entrepreneurs start, grow, and thrive.

In 2023 they:

- Counseled **2,800+ businesses**
- Helped clients access **\$42 million in capital**
- Contributed to **\$1.8 billion in economic impact**



The SBDC advisors helped me every step of the way. I couldn't have grown my business without them." - Bob U., SBDC Client



The National Latina Businesswomen Association Inland Empire Institute (NLBWA-IE) is a regional 501 (c)(3) nonprofit organization with the purpose of strengthening the success of Latina Entrepreneurs in the Inland Southern California region by offering capacity building, technical assistance, and mentoring services to Latina business owners and professionals.

The Emprendedor@s Program now serves Riverside, San Bernardino, Orange, and Los Angeles Counties. The transformational program has 3 main pillars: **empowerment of the individual, development of their leadership, and technical assistance in business creation and development.**



Partner Highlights



Since 1958, Inland County Legal Services has led the effort to advocate and provide free legal services to residents that are low-income, seniors and with disabilities in San Bernardino and Riverside Counties. They target services to those in the greatest social and economic need.

Small Business Majority is a national small business organization that empowers America's diverse entrepreneurs to build a thriving and equitable economy. Their work is bolstered by extensive research and deep connections with the small business community. This enables them to educate stakeholders about key issues impacting America's entrepreneurs, with a special focus on the smallest businesses and those facing systemic inequities.



ACCESS TO SMALL BUSINESS CAPITAL

Community Development Financial Institutions (CDFI's) help promote access to capital and local economic growth in urban and rural low-income communities by expanding economic opportunity with access to Financial Products and Services for small businesses in the Inland Empire.



Small Business Finance



Success Stories



MARISOL HILL

ADVENTURE RV CA

Marisol Hill came to the Inland Empire Women's Business Center in September 2019. Years prior, Mrs. Hill met her husband, and they bought their first trailer to camp in. As they started having kids, the couple kept changing RV's to accommodate their growing family.



In 2019, Adventure RV California officially registered as a C-Corp. Mrs. Hill started sharing her RV to conduct business, which quickly gained traction. The client recognized RV rentals as her passion and, with the help of her husband, realized she wanted to gain more business knowledge, which led her to the IEWBC.

Mrs. Hill identified that through IEWBC services, she could have a support system, peers, organizational help, and programs such as *It's Your Time: Entrepreneurial Training Program for Women* to give her a stronger sense of direction. She completed the program in 2020. Business counselor La'Vonne Shields assisted Mrs. Hill with Excel, budgeting, and financial projections. When it came to business expansion, meetings with Gretchen Strutzenberg helped to broaden Mrs. Hill's vision and business ideas.

During their meetings, Strutzenberg was able to work on Mrs. Hill defining "Who You Are, What You Do, How to Promote Business and Consignee's Benefits" of Adventure RV California. She was also able to hurdle an obstacle and ensure she had the correct legal documents when it came to liability within the RV rental industry. Mrs. Hill reported to the IEWBC in June 2020 that she was able to book two of the business's rigs for the entire summer and would need to invest in more.

As a result of the services provided by the Inland Empire Women's Business Center, Adventure RV California continues to grow in sales. Since the start of her business, the company has made \$249,000 in sales. The company also helps manage other RVs with a consignment program and plans to add 5 to their fleet. Mrs. Hill plans to invest in two more rigs from the money. She has gone from just her and her husband as employees to hiring two part-timers. Mrs. Hill has secured contractors as well. In the last 12 months, the business has totaled \$124,000 in sales.

**KYLE & ANDRA
CORRAL**



Working with Carla and SBDC provided us with confidence, saved us time and energy, and lowered the stress when applying for funding. We attended a seminar online, set up a consultation, and applied for our loan.



Carla followed up every step of the way, gave us tips, and answered questions that often would leave us wasting time searching for answers or overthinking processes. That extra time saved gave us time to work on growing our business.

Thank you! SBDC is a great tool and advocate for small businesses.



2024 Top Goals

As we move into 2024 and beyond, we are energized by the opportunities ahead.

Our goals include:

- Expanding our partner network to amplify our impact.
- Offering new programs focused on entrepreneurial mentorship.
- Advocating for policies that support small business growth.

We invite you to join us on this journey as we continue striving to uplift entrepreneurs and communities through the power of small business.

To get involved, visit our webpage at www.microbizinsocal.org

Access to Small Business Help SERVICE PROVIDERS



Small Business
Assistance Tool

RESOURCES FOR BUSINESS GROWTH
AND SUCCESS microbizinsocal.org



SCAN ME

