



CA WBCs Align with SBA Priorities

The California Women's Business Centers Network (CA WBC)—21 centers spanning 53 of 58 counties—deliver no-cost, culturally competent business advising, training, and capital navigation to more than 17,000 entrepreneurs annually.

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CA WBCs serve as California's entrepreneurial infrastructure, directly advancing SBA's core priorities:

- Expanding access to capital in underserved communities
- Building resilient firms prepared for disaster and disruption
- Supporting growth in the economy
- Strengthening small business supply chains and contracting
- Developing the workforce-to-entrepreneurship pipeline

Our Impact and Services demonstrate how California's WBCs are already operationalizing SBA's priorities through five strategic areas:

1. Rural Economic Development
2. Childcare Entrepreneurship
3. Workforce-to-Entrepreneurship Pathways
4. Maker-to-Manufacturer Transitions
5. Succession Planning & Business Retention

ACHIEVING AN AVERAGE OF **\$79** IN LOCAL ECONOMIC
BENEFIT FOR EVERY **\$1** INVESTED

IN 2024 ALONE, CA WBC'S IMPACT INCLUDED:



\$525 MIL

NEW GROSS SALES
(+30% from 2023)



\$36.1 MIL

SECURED CAPITAL
(\$21.7M in Grants/Equity)



26,761

CREATED/RETAINED JOBS
(+25% from 2023)



5,106

NEW LICENSED
CHILDCARE SLOTS
(+21% from 2023)



Rural Economic Development

Rural California punches above its weight in fueling the state's \$3.9 trillion economy. Spread across 28 rural counties, **California's 2.3 million rural residents** are stewards of nationally significant natural resources and home to many vibrant cultural traditions. Collectively they **drive a \$128 billion engine (agriculture, tourism, recreation, and renewable energy production)**. Agriculture alone delivers **\$55 billion in annual output**.

THE CHALLENGE

Rural regions per-capita income is 40% lower than urban areas and face entrenched barriers including:

- Limited and under-investment in broadband, childcare and transportation
- Workforce shortages and stubbornly high unemployment
- Systemic investment capital constraints
- Scarce culturally competent business support

CA WBC SOLUTIONS

- Place-based outreach at farmers markets, community centers, and libraries
- Bilingual, culturally tailored training and advising
- Capital readiness programs that connect rural founders to CDFIs, SBA lenders, and SSBCI-backed funds.
- Innovation pilots in digital literacy, e-commerce, and remote-work upskilling

IMPACT

- In 2024, WBCs reached 88% of rural ZIP codes, serving 17,129 clients (75% women), generating \$525M in sales and 26,761 jobs

SBA ALIGNMENT:

- Expand access to capital in underserved regions
- Build disaster-resilient firms
- Strengthen rural supply chains

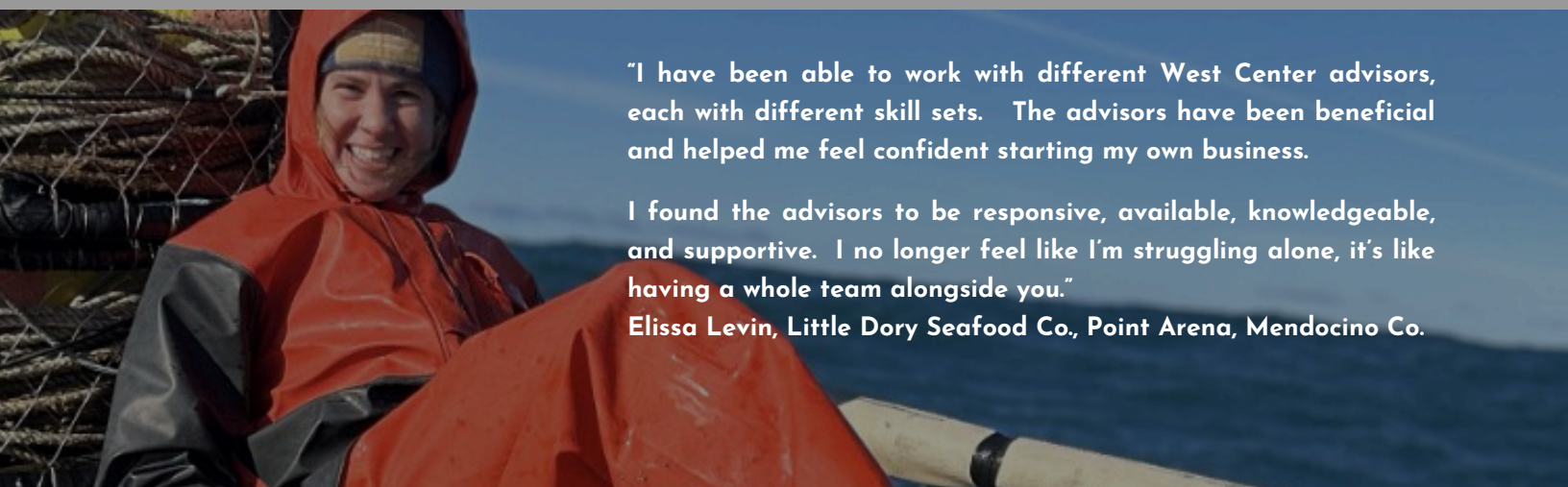
OPPORTUNITY

- **Rural women-owned businesses are surging**
- Between 2019 and 2024 the number of women-owned firms in rural California grew 21% (from ~90,300 to 109,700), outpacing the state average of 14%. Counties with the fastest growth include Inyo(+34%), Del Norte(+30%), Imperial(+28%), Siskiyou(+27%), and Plumas(+25%)

"I have been able to work with different West Center advisors, each with different skill sets. The advisors have been beneficial and helped me feel confident starting my own business.

I found the advisors to be responsive, available, knowledgeable, and supportive. I no longer feel like I'm struggling alone, it's like having a whole team alongside you."

Elissa Levin, Little Dory Seafood Co., Point Arena, Mendocino Co.





Childcare Entrepreneurship

California's **childcare shortage limits labor supply, productivity, and equitable growth**. In 2023, there was only 1 in 4 childcare licensed spots available and just 1 in 9 eligible children received subsidized care. California WBCs are leaders in assisting **informal caregivers become licensed providers, advising on business growth, and connecting owners to public funding**—expanding childcare where needed most.

THE CHALLENGE

- Only 25.6% of children with working parents had a licensed childcare slot in 2023
- Shortages cost California \$17B annually in lost earnings and productivity

CA WBC SOLUTIONS

- Licensing navigation (zoning, ratios, safety)
- Business formalization (entity formation, payroll, tax)
- Assistance with grants, loans, and stabilization subsidies
- Targeted support in childcare deserts and working-class neighborhoods

IMPACT

In 2024, WBCs:

- **Helped create 5,106 new licensed childcare slots (+50% vs. 2023)**
- Assisted 1,176 childcare entrepreneurs
- **Started or expanded 550 childcare businesses**

SBA ALIGNMENT

- Support child care business development support
- Increases workforce participation
- Expands access to SBA-backed microloans and small-dollar facilities financing

OPPORTUNITY

- Labor supply & GDP: Paid childcare access is a labor-force enabler and “key factor in economic growth,” per *Child Care in State Economies* series
- **Regions that expand childcare access see measurable gains in parental employment and income**
- California's loss from infant-toddler gaps: \$17 billion annually—lost earnings, productivity, and tax revenue. Closing the gap yields immediate returns for employers and the state

“Thanks to WBC, I expanded to accommodate 14 children from 8 and launched a new “date night childcare” service on Friday and Saturday evenings.”

Madeleine Elizabeth Gonzalez, Maddie's Playcare, Fresno Co.





Workforce → Entrepreneurship Pathways

California's growth depends on a skilled, well-resourced workforce, yet many residents face barriers to employment while small businesses struggle to find talent. CA WBCs bridge this gap by helping people start businesses and supporting those businesses to become stable employers.

THE CHALLENGE

- 11.5% of Californians rely on self-employment (gig, creative, caregiving)
- Many lack pathways to formalize into employer-firms

CA WBC SOLUTIONS

- "Idea-to-Income" and Side-Hustle-to-Employer tracks
- Cohorts and advising in licensing, compliance, customer service, and digital tools
- Employer capacity-building: hiring, apprenticeships, frontline manager training
- Procurement readiness and certification support

IMPACT

In 2024, WBCs:

- Served 17,129 clients
- Created/retained 26,761 jobs (+25% YoY)
- Secured \$36.1M in capital
- Cost-effective: \$413 per job supported

SBA ALIGNMENT

- Directly supports women-owned startups
- Increases workforce participation
- Expands access to SBA-backed microloans and small-dollar facilities financing.

OPPORTUNITY

- Resource WBC-led cohorts that blend job readiness + entrepreneurship, with employer partnerships and credit enhancements (e.g., IBank guarantees, CDFI loans) for hiring firms
- Provide training vouchers redeemable with WBCs for sector-aligned skills, English-for-business modules, and digital upskilling, prioritized for women statewide
- Micro-grants for licensing, permits, insurance, e-commerce setup, and first payroll, integrated with WBC advising - so informal earners become bankable small firms



Mayer became focused on making the transition from a small, "mom and pop business" to a legitimate, growing one that could attract and retain the right employees and attract and retain long-term, corporate clients. Support from the Women's Business Center helped propel her forward.

"Now, I have an incredible crew. People I really want to stay, so now my focus is on that," Patty Mayer, A&M Pressure Washing Inc., Redding, CA





Maker to Manufacturer Transitions

Microbusinesses are a powerful jobs engine. Women-led makers fuel California's growth—bringing food, fashion, beauty, and artisan goods to market. As over 90% of U.S. manufacturers shift toward regional supply chains, California's women makers are well-positioned to meet rising demand. (PR Newswire, CommercialEdge, REBusinessOnline, May 2024)

THE CHALLENGE

- Women-led maker firms (food, fashion, beauty, artisan goods) often remain stuck as microenterprises due to lack of compliant space, mentors, capital, and technical know-how

CA WBC SOLUTIONS

- Loan packaging, equipment financing, capital matchmaking
- Placement in co-packing kitchens, cut-and-sew facilities, and contract manufacturers
- Compliance roadmaps (food safety, labeling, certifications)
- Connections to workforce boards, apprenticeships, and childcare solutions for employees

IMPACT

WBC clients generated hundreds of millions in new sales and >20,000 jobs, returning \$79 in economic benefits per \$1 invested

SBA ALIGNMENT

- Strengthens supply chains
- Boosts small-scale manufacturers
- Addresses SBA's focus on domestic production and resilience

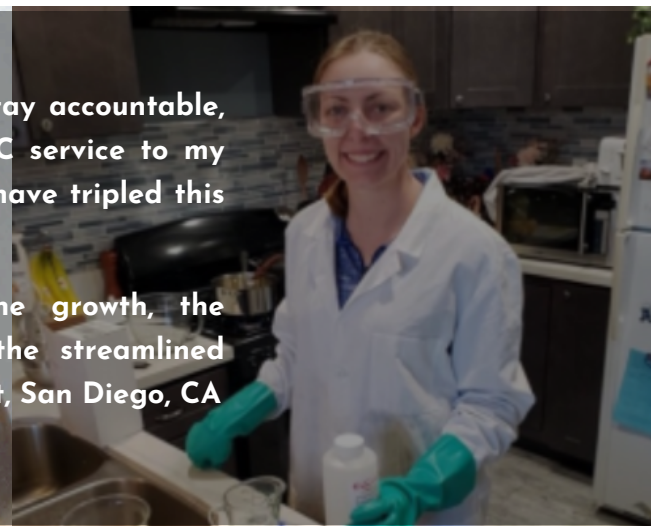
OPPORTUNITY

- Micro businesses fuel the job market, and California's micro business density and participation are among the nation's highest
- Women founders are reshaping consumer categories—beauty and wellness brands are transforming retail and product pipelines
- More than 90% of U.S. manufacturers report regionalization of their supply chains—creating demand for localized, nimble production that California's women makers can fill with the right support

"The WBC really helped to set my vision and goals, stay accountable, and reflect on what has worked/not worked. The WBC service to my business has been invaluable this past year. My sales have tripled this year compared to last.

The biggest change in my business has been the growth, the organization, the planning, the focusing, and just the streamlined ability."

Charlotte Smith, Soaps by a Chemist, San Diego, CA





Succession Planning & Business Retention

California faces a wave of small business retirements, putting jobs, storefronts, and local economies at risk as many owners lack succession plans and buyers. California WBCs help by **guiding succession planning, preparing successors, and supporting employee-ownership transitions** to preserve jobs, stabilize communities, and strengthen local economies—especially in rural and underserved areas.

THE CHALLENGE

- Over half (52.3%) of U.S. employer-business owners are 55+
- In California, small businesses employ 48.5% of the workforce, and weak succession planning risks mass closures and job loss

CA WBC SOLUTIONS

- One-on-one succession planning (valuation, tax/legal prep, continuity)
- Successor readiness for family members, employees, and community buyers
- Employee ownership transitions (ESOPs, worker co-ops, trusts)
- Encore pathways for retiring founders (mentorship, second careers)

IMPACT

- Increased transitions completed
- Jobs retained
- Higher survival rates through employee-ownership conversions (associated with better worker retention and local wealth preservation)

SBA alignment

- Preserves jobs and tax base
- Expands SBA loan utilization for acquisitions
- Builds community wealth through successor pipelines

OPPORTUNITY

- 52.3% of employer-business owners are 55+, indicating a concentrated decade of exits
- In long-term outlooks, 33% of all owners have no plan/are unsure, and 22% plan to close
- Closures disproportionately harm rural regions and communities where legacy firms are economic and cultural anchors
- Employee-ownership transitions are associated with higher employee retention than PE or competitor sales, supporting continuity and local wealth



Left: Jon Thomas
Fine Jewelry in
Mount Shasta

Right: Bishop
Forbes Wine, LLC
Sonoma, CA






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**MEET SOME
 OF THE
 CLIENTS
 SUPPORTED
 ACROSS THE
 STATE**

