



# INVESTABLE PLAN

2025

Prepared by  
SCALE FRESNO

# Introduction

Scale Fresno's Investable Plan outlines a bold, coordinated strategy to unlock opportunity, expand equitable capital access, and strengthen the small business support infrastructure across Fresno County. Designed by a coalition of mission-driven lenders, technical assistance providers, and community-based organizations, this plan is rooted in the lived experiences of entrepreneurs and the organizations that serve them.

Over the next three years (2025–2027), Scale Fresno will implement an ecosystem-based model that integrates capital deployment, capacity building, and community-driven service delivery. The plan calls for over \$38 million in investment to fund flexible capital tools, enhance nonprofit capacity, expand culturally competent technical assistance, and build shared infrastructure to serve small business owners—particularly those from BIPOC, immigrant, rural, and underrepresented communities.

This is not a traditional programmatic investment. Scale Fresno is a systems-level solution designed to address the persistent barriers small businesses face in accessing capital, navigating resources, and sustaining growth. By investing in this model, funders and public-sector partners will catalyze a new era of inclusive economic development—where small businesses are not only launched, but thrive and scale, generating wealth and opportunity across the region.

## Background

Fresno County has long been a place of resilience, innovation, and entrepreneurship. Small businesses form the backbone of our economy, yet for many, the path to success is filled with barriers—limited access to capital, fragmented support networks, and systemic inequities.

## The Investable Plan represents \$38 million in projects

Projects expand flexible capital tools, strengthen nonprofit capacity, grow culturally competent technical assistance, and build shared infrastructure—targeting support for BIPOC, immigrant, rural, and historically underrepresented small business owners.

These inequities disproportionately affect entrepreneurs of color, immigrant business owners, and rural enterprises. Over the years, collective efforts through initiatives like Fresno DRIVE and PRO Neighborhoods have worked to dismantle these barriers, demonstrating that a coordinated and community-driven approach to small business development can produce lasting economic impact.

At the same time, insights from the Sierra San Joaquin Jobs First (S2J2) Investment Plan reinforce the urgency of investing in small businesses, particularly those owned by BIPOC entrepreneurs and other underrepresented communities. The S2J2 Problem Statement highlights the structural disadvantages these business owners face, including limited access to flexible capital, high barriers to traditional financing, and a fragmented support system that often fails to provide culturally competent, targeted assistance.

While small businesses play a crucial role in local economies, contributing to job creation, tax revenue, and community wealth-building, their potential remains untapped due to systemic inequities. The solution requires long-term, equity-driven investments in both capital access and business support services, a lesson that Scale Fresno has embedded into its investment strategy.

## A Legacy of Collaboration and Lessons Learned

The Fresno DRIVE initiative—a 10-year inclusive economic development plan—laid the groundwork for regional collaboration by bringing together funders, financial institutions, and community-based organizations to address systemic challenges in wealth-building and business development. It revealed the power of ecosystem alignment, demonstrating that when capital, technical assistance, and policy advocacy are coordinated, businesses thrive. However, DRIVE also underscored the gaps in long-term sustainability, showing that strong programs require ongoing investment in organizational capacity, shared infrastructure, and equitable capital deployment.

Similarly, PRO Neighborhoods, a national initiative led by JPMorgan Chase, provided catalytic funding to expand equitable lending and business support services for minority and immigrant entrepreneurs in Fresno. This program increased capital deployment, strengthened relationships between community development financial institutions (CDFIs), and SBEd culturally competent technical assistance programs. Yet, one of its key lessons was the need for deeper integration among service providers—ensuring that technical assistance organizations, lenders, and resource hubs work in sync to provide seamless support for entrepreneurs.

In 2024, a group of entrepreneur support organizations, mission-based lenders, policy advocates and local representatives of government came together, facilitated by Small Business Majority and funded by the James Irvine Foundation, to develop an ecosystem of support lead by organization with ground level experience with small business owners and entrepreneurs. This year-long process resulted in an organizational and system-wide assessment, and a shared desire to build a collaborative model for equitable small business support.

In the 2025 Fresno Ecosystem Capacity Report, Sall Business Majority highlighted that 23 small business support organizations, capital providers and others advancing entrepreneurship in Fresno County came together to explore how to build a small business ecosystem fueled by local service partners. A comprehensive capacity assessment of 18 of the 23 ecosystem partners was conducted identify strengths and gaps in the ecosystem, identify areas where the collaborative could support capacity-building among its members, and understand the capacity of business service providers to assist entrepreneurs.

## These experiences reinforced a fundamental truth: capital alone is not enough.

While investment dollars are critical, they must be paired with strong business networks, robust technical support, and policies that foster long-term sustainability. Scale Fresno is the next step in this journey—designed to build upon these past successes while directly addressing the gaps that remain in the region’s entrepreneurial ecosystem.

# Who we are

## OUR MISSION

We're on a mission to help small businesses start strong and scale with confidence in Fresno County — especially those led by women, people of color, and first-time entrepreneurs. We bring together lenders, business service providers, and trusted community organizations to make it easy for entrepreneurs to get the funding and resources they need in one place.

## OUR VISION

We're building a Fresno County where small businesses thrive — powered by diverse entrepreneurs of all ages, backgrounds, and neighborhoods. And where their success fuels family wealth, community growth, and a legacy of pride, purpose, and prosperity for generations to come.

## OUR VALUES

### Create Belonging for All Businesses

We focus on the small businesses facing the biggest barriers. Our work is rooted in inclusion, offering support and funding that makes every entrepreneur feel seen, supported, and set up to succeed — no matter their background.

### Invest in the Organizations Small Businesses Rely On

We invest in the organizations that small businesses rely on — strengthening the systems, staffing, and infrastructure behind the scenes. When our partners are supported, they can do what they do best: help small businesses succeed.

### Change the Systems that Hold Small Businesses Back

We don't just support small businesses — we also work to change the policies and conditions that have made it harder for disinvested communities including women-led businesses and entrepreneurs of color to succeed.

### Grow and Learn Together

Fresno County is a place full of energy, creativity, and change — and our work is too. We stay open to new ideas, flexible in how we work, and committed to growing. Our programs evolve with the needs, voices, and visions of our community.

# Our partners



## A CALL TO ACTION

Scale Fresno represents the next evolution of the region's small business ecosystem—an effort built on past successes, informed by community needs, and designed for long-term impact. The S2J2 Problem Statement makes clear that without targeted interventions, the barriers facing BIPOC and underserved entrepreneurs will persist. The lack of access to startup capital, the inability to build wealth through traditional means, and the systemic disadvantages faced in business ownership are not new challenges, but they remain urgent ones.

Through strategic investment in capital, capacity building, and business services, we will create a Fresno County where entrepreneurs of all backgrounds can thrive, wealth creation is accessible to all, and the economy grows in ways that are truly inclusive. By working together—funders, community partners, financial institutions, and small business owners—we can ensure that Fresno is not only a place where businesses start, but where they grow, SBE, and succeed.



## COMMUNITIES WE SERVE

Fresno County is home to one of the most diverse entrepreneurial ecosystems in California, and our efforts are designed to equitably serve all small business owners, with a particular focus on:

**Start-up businesses and founders**— A growing number of entrepreneurs who are challenged finding capital and support services to scale their operations.

**Latino entrepreneurs** – The largest demographic in Fresno, yet historically underrepresented in business ownership and capital access.

**Black-owned businesses** – Representing a small but growing share of the region's entrepreneurs, yet facing disproportionate challenges in securing funding.

**Hmong, Vietnamese, and other Southeast Asian entrepreneurs** – Significant contributors in industries such as retail, food services, and agriculture, often lacking culturally tailored business support.

**Punjabi entrepreneurs** – A long-standing community with deep roots in transportation, agriculture, and retail, seeking better access to business resources.

**Immigrant and Limited-English-Proficiency entrepreneurs** – Business owners who need bilingual technical assistance and culturally relevant financial products.

**Rural small businesses** – Often disconnected from traditional funding and business development resources, requiring targeted outreach and flexible support models.

**Women-owned enterprises** – A growing segment in need of capital and mentorship to SBE successfully.

**Native American entrepreneurs** – Often excluded from traditional financing systems, these business owners face unique challenges related to sovereignty, land use, and access to culturally appropriate business support.



# COMPARISON OF SCALE FRESNO VERTICALS WITH S2J2 SMALL BUSINESS INVESTMENT STRATEGIES

Based on the S2J2 small business investment strategies outlined in the document, we can compare them with the three verticals of Scale Fresno (Capital, Capacity, and Community) and extract key strategies that align with Scale Fresno's approach. This alignment ensures that Scale Fresno complements and builds on existing regional efforts while advancing an inclusive and sustainable small business ecosystem.

| Scale Fresno Verticals                                                                                                                                   | S2J2 Small Business Investment Strategies                                                                           | Alignment & Opportunities                                                                                                                             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|
| A dynamically changing and unpredictable economic environment demands advanced market analytical tools and agile strategic planning for small businesses | Small business market analytical tools and business plan strategy alignment and agility for success and resilience) | Market Intelligence Tools & Business Model Agility (Targeted data tools, strategic planning frameworks, and support for business adaptability)        |
| Capital (Small business loan fund, credit enhancements, mini grants)                                                                                     | Flexible Capital Fund (Low/no-interest loans, grants, credit enhancements, equity funding)                          | Scale Fresno can leverage regional revolving loan funds, loan guarantees, and state programs like SSBCI and CalCAP to offer diverse capital products. |
|                                                                                                                                                          | Capital Readiness Grants (Supporting capital access and clean energy subsidies)                                     | Targeted capital readiness programs can help businesses in underserved communities prepare for and access funding.                                    |
|                                                                                                                                                          | Impact Investing & Public-Private Partnerships                                                                      | Scale Fresno can collaborate with investors, CDFIs, and banks to expand CRA lending and philanthropic investments.                                    |
| Capacity (Back-office support, fundraising, professional development, financial/CFO support)                                                             | Regional Business Support Ecosystem (Integrating CBOs for comprehensive technical assistance)                       | Scale Fresno can work with CBOs, chambers of commerce, and incubators to create a stronger regional TA network.                                       |
|                                                                                                                                                          | Workforce Development & Job Access (Targeting BIPOC entrepreneurs, training, and mentorship programs)               | Scale Fresno can partner with existing workforce initiatives like DRIVE's Good Jobs program to provide business training and staffing resources.      |
| Community (Business support services, capital readiness, workshops, shared spaces)                                                                       | Learning Communities & Business Incubators                                                                          | Scale Fresno can implement two-tiered learning programs and peer-to-peer mentorships, with a focus on green and sustainable business practices.       |
|                                                                                                                                                          | Data Collection & Network Building (Stakeholder mapping, learning labs)                                             | Scale Fresno should establish a robust data and performance tracking system to inform investment and policy advocacy.                                 |

## Key Takeaways for Scale Fresno's Strategy

1

Flexible Capital Deployment – A mix of small grants, revolving loan funds, and patient capital should be prioritized to help micro and small businesses SBE.

2

Community-Driven Support Networks – Collaboration with community-based organizations, incubators, and local chambers will be critical in ensuring accessibility for marginalized entrepreneurs.

3

Integrated Workforce & Business Development – Aligning with workforce development strategies can help SBE small business employment and readiness in Fresno.

4

Climate & Sustainability-Focused Capital – Integrating clean energy business incentives and investment strategies can help position small businesses for growth in California's green economy.





# INVESTABLE PROJECTS

## Capital Access Strategies

Objective: Increase the financial resources available to Fresno's small businesses by deploying a diverse portfolio of capital instruments that overcome traditional barriers to funding.

| Investment Area                                    | Strategy                                                                                                                  | Opportunities                                                                                                                         | Investment Cost |
|----------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| <b>Capital Funds</b>                               | Establish a revolving loan fund, patient capital fund, and grant program tailored to startup and growth-stage businesses. | Leverage state programs (SSBCI, CalCAP), CRA initiatives, and public-private partnerships to provide flexible, affordable financing.  | \$30,000,000    |
| <b>Impact Investing &amp; Equity Partnerships</b>  | Form an Ecosystem Investor Council to engage angel investors, community banks, CDFIs, and philanthropic organizations.    | Build relationships to expand access to both debt and equity capital, addressing current gaps in private investment networks.         | \$550,000       |
| <b>Credit Enhancement &amp; Financial Coaching</b> | Provide credit-building resources and financial coaching to help entrepreneurs become loan-ready.                         | Empowers underserved businesses with tools for improving credit scores and financial stability, ultimately increasing funding access. | \$1,800,000     |

## Ecosystem Capacity Building & Back-Office Support

Objective: Strengthen the nonprofit network that supports Fresno's small business ecosystem by enhancing internal operations, data systems, marketing, and coordinated fundraising. Our capacity assessment revealed that while our nonprofit partners have longstanding expertise and deep community relationships, many struggle with limited staffing, outdated data systems, and an over-reliance on government grants. Addressing these gaps is essential for scaling our collective impact.

| Investment Area                                                                   | Strategy                                                                                                          | Opportunities                                                                                                                | Investment Cost |
|-----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|-----------------|
| <b>Shared Back-Office &amp; Data Systems</b>                                      | Implement a regional CRM and data-tracking platform, along with pooled administrative support.                    | Enhances transparency, improves program evaluation, and reduces duplication of efforts among partners.                       | \$300,000       |
| <b>Network Coordinated Fundraising, Stakeholder Communications, Marketing Hub</b> | Launch a joint fundraising initiative and establish a centralized marketing support hub for the entire ecosystem. | Diversifies revenue streams, strengthens outreach, and increases engagement with private investors and philanthropic donors. | \$750,000       |

## Technical Assistance & Direct Business Services

Objective: Provide high-quality, tailored business support programs that empower entrepreneurs from the startup phase through scaling their operations. Fresno's small business owners have consistently expressed the need for robust technical assistance—from structured training programs to hands-on mentoring and digital literacy initiatives. Our plan is to create comprehensive resources that directly address these challenges.

| Investment Area                                            | Strategy                                                                                                              | Opportunities                                                                                                              | Investment Cost |
|------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|-----------------|
| <b>Industry-Specific Business Training</b>                 | Develop standardized curricula, roadmaps, checklists, and workbooks for various high-growth sectors.                  | Increases business planning, market readiness, and operational efficiency tailored to specific industries.                 | \$225,000       |
| <b>Digital &amp; Financial Literacy Programs</b>           | Expand training in digital marketing, financial management, and modern business tools.                                | Addresses gaps in paid advertising strategies, digital transformation, and advanced financial planning.                    | \$300,000       |
| <b>Mobile Technical Assistance &amp; Resource Matching</b> | Deploy mobile TA teams and create an app/call center for real-time resource navigation.                               | Extends support to rural and underserved entrepreneurs, ensuring equitable access to high-quality business services.       | \$225,000       |
| <b>Ongoing Workshops &amp; Annual Conference</b>           | Organize monthly workshops and an annual conference for continuous learning, peer networking, and skills development. | Provides regular touchpoints for community learning and engagement, fostering long-term business growth and collaboration. | \$225,000       |



## Community Engagement & Network Building

Objective: Foster strong, sustained collaboration among entrepreneurs, service providers, and policymakers to build a cohesive, inclusive ecosystem that drives systemic change. Our previous initiatives, such as Fresno DRIVE and PRO Neighborhoods, underscored the importance of community-driven collaboration. By creating shared spaces and convening regular networking events, we can leverage these lessons to build an environment where every stakeholder contributes to and benefits from a vibrant entrepreneurial culture.

| Investment Area                                            | Strategy                                                                                                        | Opportunities                                                                                                                           | Investment Cost |
|------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| <b>Small Business Hubs &amp; Shared Workspaces</b>         | Develop co-working spaces and entrepreneurial hubs that serve as physical centers for training and networking.  | Provides centralized locations for resource sharing, mentorship, and capital access while reinforcing community identity.               | \$600,000       |
| <b>Regular Convenings &amp; Advocacy Platforms</b>         | Facilitate quarterly summits, networking events, and advocacy initiatives to engage all ecosystem stakeholders. | Strengthens collaboration and drives coordinated policy advocacy, ensuring the voices of small business owners are heard at all levels. | \$700,000       |
| <b>Digital Resource Matching &amp; Communication Tools</b> | Implement a digital platform to connect small businesses with resources, events, and technical assistance.      | Streamlines communication, increases accessibility, and reinforces a unified ecosystem brand across Fresno County.                      | \$1,000,000     |

# COLLABORATION & ECOSYSTEM INTEGRATION

Scale Fresno is designed not as a collection of programs, but as an interconnected ecosystem of organizations working collaboratively to expand small business opportunity across the Central Valley. Collaboration is not only encouraged—it is embedded as a core function of how the ecosystem operates, delivers services, and achieves results.

**Partners—including CDFIs, entrepreneurial support organizations, chambers, incubators, and public-sector allies—work together to:**

- Align services through warm referral protocols and shared intake tools
- Share data and client progress to inform and adjust programming
- Co-deliver events, trainings, and outreach across neighborhoods and populations
- Contribute to joint storytelling, policy advocacy, and funder engagement
- Use shared tools and performance measures to track collective impact

**Scale Fresno's collaborative infrastructure is guided by:**

- A formal Ecosystem Charter outlining roles, expectations, and governance
- A monthly network structure for partner alignment and coordination
- A steering committee that co-develops strategy, investment models, and accountability systems

This integrated approach ensures that no single organization carries the ecosystem alone—and that every entrepreneur receives coordinated, culturally competent support throughout their business journey. By investing in Scale Fresno, stakeholders are investing in the infrastructure of collaboration—a proven strategy to deliver equity, efficiency, and scalable economic impact.

| Organizational Partner            | Role                                                                                                                             |
|-----------------------------------|----------------------------------------------------------------------------------------------------------------------------------|
| <b>Access Plus Capital</b>        | Capital, SB Technical Assistance, Financial Readiness Technical Assistance, Ecosystem Support, Data Collection                   |
| <b>Confia</b>                     | Capital, SB Technical Assistance, Financial Readiness Technical Assistance, Ecosystem Support, Data Collection                   |
| <b>Small Business Majority</b>    | Ecosystem Support coordination, Advocacy, SB Outreach, SB Education, Research                                                    |
| <b>US SBA USDA</b>                | Grant Funding, Capital, SB Technical Assistance, Financial Readiness Technical Assistance, Ecosystem Support, Data Collection    |
| <b>Vision View</b>                | SB Outreach, Data Collection , Ecosystem Back Office Support and Physical Space                                                  |
| <b>Fresno Metro Black Chamber</b> | SB Technical Assistance, Outreach, Clean Energy Programming, Data Collection                                                     |
| <b>CALOSBA</b>                    | Funding, Ecosystem Support Coordination, Tech Platform, Data Collection                                                          |
| <b>Local Chambers</b>             | SB Outreach                                                                                                                      |
| <b>F3</b>                         | SB Technical Assistance, Ecosystem Support, Funding, Data Collection                                                             |
| <b>Fresno EDC</b>                 | SB Technical Assistance, Financial Readiness Technical Assistance, Outreach, Clean Energy Industry Coordination, Data Collection |



| Organizational Partner<br>(continued)                                                                                                                                                                                                                    | Role                                                                                         |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| Tulare, Kings, Madera EDC                                                                                                                                                                                                                                | SB Technical Assistance, Outreach, Data Collection                                           |
| Other Statewide CDFIs: Community Vision, CDC Small Business, Self Help CU, Valley Small Business Development                                                                                                                                             | Capital, SB Technical Assistance, Financial Readiness Technical Assistance, Data Collection  |
| Downtown Fresno Partnership                                                                                                                                                                                                                              | SB Technical Assistance, Outreach, Land Use Support, Data Collection                         |
| Southeast Asian Economic Dev Coalition                                                                                                                                                                                                                   | Outreach, SB Technical Assistance                                                            |
| United Way Fresno and Madera Co.                                                                                                                                                                                                                         | Outreach, CBO Coordination                                                                   |
| Los Promotores Comunitarios                                                                                                                                                                                                                              | Outreach, SB Technical Assistance                                                            |
| CAMEO                                                                                                                                                                                                                                                    | Data Collection, Ecosystem Support Coordination                                              |
| Funding Fresno                                                                                                                                                                                                                                           | Outreach, Ecosystem Support Coordination, Tech Platform, Data Collection                     |
| Fresno Small Business Ecosystem Project (CVIIC, Better Blackstone, Hmong Business Center, Confia, Access Plus Capital, SW Fresno Development, Fresno Pacific University, Native American Development Center, Central Valley Women's Entrepreneur Center) | Outreach, SB Technical Assistance, Financial Readiness Technical Assistance, Data Collection |
| Transformative Climate Communities                                                                                                                                                                                                                       | Funding, Data Collection                                                                     |
| Small Business Development Centers                                                                                                                                                                                                                       | Support: Technical Assistance                                                                |
| Local Municipalities                                                                                                                                                                                                                                     | Outreach, Funder                                                                             |





# POTENTIAL FUNDING SOURCES

| Strategy                    | Key activity                                                                                                | Expected cost                                                                                                                                                      | Funding in place                            | Total investment required                                                        | Timing of investment required                                        | Potential additional sources of funding                         |
|-----------------------------|-------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|----------------------------------------------------------------------------------|----------------------------------------------------------------------|-----------------------------------------------------------------|
| Capital Access              | Revolving Loan Fund to support microlending, business start-up <a href="#">or acquisition</a> , real estate | \$30,000,000                                                                                                                                                       |                                             | \$30,000,000 revolved once by Year 3 with an anticipated 5-7% loan loss recovery | \$10,000,000 in Year 1<br>\$10M in Year 2<br>\$10,000,000 by Year 4. | Banks; ScaleLink; Secondary Market; CDFI Fund; NALCAB; OFN; EDA |
| Capital Access              | Credit Enhancements/Guarantees & Utilization Fees                                                           | \$120,000 fee subsidy (4% of revolving fund); Enhancements Up to \$1,680,000 in fee <a href="#">recovery from</a> 80% guarantee of 7% of portfolio gross write off | \$900,000,000 with CA Treasury-IBank/CalCap | Up to \$120,000 to full subsidize client fees.                                   | \$30,000 0y ear for 3 years                                          | IBank; CA Treasury; SBA; Banks; Philanthropy                    |
| System of Support Expansion | Integrated Coaching and Lending Referral Tool Development                                                   | \$5,000,000                                                                                                                                                        | CalOSbBA                                    |                                                                                  | \$1,000,000 Year 1<br>\$250K Years 2                                 | CalOSBA                                                         |
| System of Support Expansion | System/networking enhancements                                                                              | \$5,000,000                                                                                                                                                        |                                             |                                                                                  | \$500,000/year                                                       | CalOSBA, Irvine, Bank grants                                    |
| System of Support Expansion | Learning Community                                                                                          | \$2,000,000                                                                                                                                                        |                                             |                                                                                  |                                                                      | Philanthropy                                                    |
| System of Support Expansion | Fellowship or AmeriCorp VISTAs,                                                                             | \$5M                                                                                                                                                               | \$100,000                                   |                                                                                  |                                                                      | AmeriCorps; Fresno State CSB;                                   |
| System of Support Expansion | Marketing & outreach enhancements                                                                           | \$300,000                                                                                                                                                          |                                             |                                                                                  | \$100,00 a year                                                      | Philanthropy; CA Jobs First; local media                        |
| System of Support Expansion | CBO engagement and funding                                                                                  | \$1,500,000                                                                                                                                                        |                                             |                                                                                  | \$500,000 Year 1                                                     | James Irvine                                                    |
| Data Collection and Mapping | Ongoing information and data collection                                                                     | \$150,000                                                                                                                                                          | Data with CalOSBA for grantee support       |                                                                                  | \$50,000 Year 1<br>\$50,000 Year 2-3.                                | CalOSBA, SBA, Philanthropy                                      |

# ANTICIPATED OUTCOMES

By implementing these strategic pillars over the next three years (2025–2027), Scale Fresno anticipates the following outcomes:

## Enhanced Capital Deployment

Increased access to diverse funding options, with new capital funds and investor relationships leading to a projected deployment of \$45 million in new financing.

## Stronger Nonprofit Capacity

Improved back-office operations, robust data systems, and coordinated fundraising and marketing initiatives that boost overall service delivery by 30%.

## Elevated Entrepreneur Support

A significant rise in the number of small businesses completing technical assistance programs, achieving greater financial stability and growth.

## Robust Ecosystem Collaboration

More efficient service delivery and reduced duplication among partners, evidenced by enhanced stakeholder satisfaction and stronger relationships with private investors and policymakers.

## Policy and Community Impact

Strengthened advocacy efforts resulting in favorable policy changes, increased community engagement, and greater visibility for Fresno's entrepreneurial culture.

## CAPITAL

- **Unlock \$100,000,000** in flexible capital for Fresno's small businesses — including loans, grants, and credit-building tools — with a focus on underserved businesses.
- **\$10,000,000** in credit enhancements (loan loss reserves, guarantees, etc.)
- **140+** microloans under \$50K annually, totaling ~\$7M/year
- **\$3M+** annually in growth-stage loans over \$50K
- **10%** year-over-year increase in funding to underserved businesses

## CAPACITY

- **30%** increase in the number of businesses served annually
- **150** New small businesses: Number of ITIN applications filed
- **2,000** Number of entrepreneurs completing industry specific training
- **900** Number of mobile TA visits delivered to rural or underserved areas
- **1000** Number of businesses receiving digital and financial literacy support
- **\$11,000,000** Raised for TA programs
- **70%** of TA services offered in multiple languages

## COMMUNITY

- **1,500** Number of successful business referrals to ecosystem partners
- **12** Number of regional convenings hosted annually;
- **1,200** Total number of attendees across convenings, segmented by business type and demographics
- **80%** of attendees reporting increased trust and awareness of the ecosystem

# THREE-YEAR ROADMAP (2025–2027)

Drawing inspiration from the phased framework outlined in the 2024 Fresno Ecosystem Report, our next steps will unfold in three distinct phases:

## Phase 1 (Through 2025):

### ***Inventory & Assessment:***

Conduct a comprehensive inventory of existing services and programs using tools such as the F3 Salesforce database and the Immigrant Entrepreneurs Network to set baseline metrics.

### ***Stakeholder Engagement:***

Deepen partnerships by reaching out to underserved groups (e.g., Punjabi community, local colleges) and clarifying ecosystem roles.

### ***Pilot Initiatives:***

Launch pilot projects such as the Technical Assistance Academy and Capital Funds to test models, gather early feedback, and fine-tune strategies.

### ***Governance Solidification:***

Transition the interim governing board into a permanent structure with clearly defined roles for the ecosystem convener and fiscal agent.

## Phase 2 (2025–2026):

### ***Secure Funding & SBE Investments:***

Engage with public, private, and philanthropic funders to secure investment for scaling successful pilot initiatives. Begin expanding pilot programs region-wide.

### ***Ecosystem Convening & Capacity Building:***

Establish quarterly convenings for shared data collection, collaborative problem solving, and ongoing capacity building.

### ***Enhanced Technical Assistance Deployment:***

Roll out digital literacy and financial management programs and deploy mobile technical assistance teams to reach rural communities. Integrate local small business support services and technical assistance into regional and statewide tools, increasing the availability and diversity of services to small business end users (e.g., CalOSBA SBE Network, Go Green California, California Loan Match, etc).

## Phase 3 (2026–2027):

### ***Program Expansion & Integration:***

Fully integrate investable strategies into the ecosystem, including the launch of an annual small business conference and expanded shared workspaces.

### ***Ongoing Research & Evaluation:***

Partner with local research institutions to continuously evaluate the impact of ecosystem initiatives, using data to refine programs.

### ***Sustainable Governance & Advocacy:***

Develop a comprehensive policy agenda and advocacy coalition to drive systemic change, while ensuring long-term sustainability through diversified revenue streams.

## CONCLUSION

The Scale Fresno Small Business Investment Plan represents a bold, collaborative roadmap for transforming Fresno County's small business landscape. By combining targeted capital initiatives, enhanced nonprofit capacity building, tailored technical assistance, and robust community engagement, we are poised to build an ecosystem that not only overcomes longstanding barriers but also paves the way for sustainable, inclusive economic growth. We invite funders, current partners, and potential new collaborators to join us on this transformative journey. Together, we will harness Fresno's rich diversity, build on the legacy of Fresno DRIVE and PRO Neighborhoods, and empower our entrepreneurs to thrive in a vibrant, resilient, and equitable economy.

# GLOSSARY OF TERMS

- **Accelerator:** A fixed-term, cohort-based program that includes mentorship and training to help early-stage businesses grow rapidly.
- **Back-Office Support:** Administrative, operational, and financial management services provided to help nonprofit and business support organizations function efficiently.
- **BIPOC:** Acronym for Black, Indigenous, and People of Color. Used to center racial equity in program and policy design.
- **Business Technical Assistance (TA):** One-on-one or group-based support services that help entrepreneurs improve operations, marketing, compliance, finance, and other business functions. A TA Provider is an organization or individual that delivers TA to small businesses (e.g., SBDC, CDFI, nonprofit).
- **CalOSBA:** California Office of the Small Business Advocate, a state agency supporting small business development through policy, funding, and technical assistance programs.
- **CDFI:** Community Development Financial Institution. A mission-driven lender that provides fair, accessible financial services to underserved communities.
- **Credit Enhancements:** Tools such as loan guarantees or interest buy-downs that reduce lender risk and improve borrower access to capital.
- **Culturally Competent Services:** Support services designed and delivered in a way that respects and responds to the cultural and linguistic needs of diverse communities.
- **Digital Literacy:** The ability to effectively use digital tools and technologies for business operations, marketing, and communication.
- **Ecosystem:** A network of interconnected organizations, institutions, and stakeholders that support small businesses through capital, technical assistance, policy, and infrastructure.
- **Equity Capital:** Investment in exchange for ownership in a business. Often used to support startups or early-stage companies that lack collateral or traditional credit.
- **Fresno DRIVE:** Developing the Region's Inclusive and Vibrant Economy – a 10-year economic development initiative aimed at inclusive growth across the Fresno region.
- **Impact Investing:** Investments made with the intention to generate positive, measurable social and environmental impact alongside a financial return.
- **ITIN Borrowers:** Entrepreneurs who use an Individual Taxpayer Identification Number (ITIN) instead of a Social Security Number, often due to immigration status.
- **Microloan:** A small loan, typically under \$50,000, designed to support startup or very small business needs.
- **Patient Capital:** Long-term investments with flexible repayment terms, often designed for early-stage or high-impact businesses with slower growth trajectories.
- **Peer Learning Network:** A structured forum for organizations or entrepreneurs to share experiences, best practices, and collaborate on solutions.
- **Revolving Loan Fund (RLF):** A self-replenishing pool of money from which loans are made. As borrowers repay their loans, funds are re-lent to new borrowers.
- **S2J2:** Sierra and San Joaquin Jobs First — a regional investment planning initiative that informs equitable economic development strategies.
- **Shared Workspace / Hub:** A physical space used by multiple small business owners or organizations for co-working, training, or networking.
- **SSBCI:** State Small Business Credit Initiative — a federally funded program providing capital and technical assistance to underserved small businesses.
- **Underserved Entrepreneurs:** Business owners who face barriers to traditional support systems due to factors such as race, language, immigration status, geography, or income.
- **Warm Referral:** A direct, personalized connection from one service provider to another, ensuring the client receives timely and appropriate follow-up.

Learn more at [scalefresno.org](https://scalefresno.org)

