



June 11, 2026

Dear Friends of the Microenterprise Collaborative,

America's story has always been written in small beginnings. It lives in the home-based baker turning family recipes into income, the mechanic who opens a two-bay shop on a busy corner, the street vendor who greets the same customers every morning, and the childcare provider watching over the next generation while their parents work. At the Microenterprise Collaborative of Inland Southern California, these are the stories that guide our work and define our hope for the next 250 years.

Our region's entrepreneurs are as diverse as America itself. They are veterans and recent immigrants, parents and grandparents, students and retirees. Many juggle multiple jobs, languages, and roles (caretaker, employee, business owner, etc) all at once. They launch businesses not only to survive, but to build something lasting: stability for their families, opportunity for their neighborhoods, and dignity in their work. When we invest in them, we are investing in the future of American communities, one microenterprise at a time.

Here in Southern California, small businesses shape the character of every block. A landscaping crew that keeps local parks welcoming in the summer heat. A food truck serving birria or lumpia that becomes a gathering place in an empty parking lot. A mobile mechanic who drives to customers who cannot afford to miss a day of work. These everyday enterprises may never make national headlines, but they stitch together the local economies and social ties that keep our democracy grounded in real relationships.

Microbusinesses are also America's quiet innovators. They experiment with new products at pop-up markets, test services on social media, and adapt faster than larger institutions when crises hit. During wildfires, extreme heat, or pandemics, it is often the neighborhood shop, the home-based caterer, or the freelance IT worker who pivots first checking on customers, creating new delivery models, sharing information and support long before official systems catch up. Their creativity is not just economic; it is civic.

Yet for too many aspiring entrepreneurs, the path remains steeper than it should be. A thin or nonexistent credit file, lack of collateral, predatory lenders, language barriers, and complex systems can turn a promising idea into a closed door. When the rules are not written with the

smallest businesses in mind, talent and determination are not enough. As America marks 250 years, our responsibility is to ensure that access to capital, knowledge, and opportunity is not reserved for the few, but available to every capable dreamer willing to do the work.

That is why the Microenterprise Collaborative exists: to bring together nonprofits, microlenders, financial institutions, government partners, and community leaders to make sure no entrepreneur has to navigate this journey alone. Through financial education, connections to responsible capital, multilingual tools, and a regional network of support, we are helping build an economy where small truly means mighty; and where the success of one business strengthens the whole community.

As our nation celebrates this milestone birthday, we honor the millions of micro-entrepreneurs whose courage and persistence have built so much of what we cherish: the local shops that know our names, the services we rely on, and the jobs that sustain our families. We also renew our commitment to the next generation of business owners who will face new challenges and seize new opportunities, from green industries to digital marketplaces.

Happy Birthday, America.

With gratitude and resolve,

Microenterprise Collaborative of Inland Southern California