

House Committee on Banking and Financial Services

Representative Dan Scripps, Chair

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Written Testimony provided by:

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Charles Stewart Mott Foundation

Many thanks to Committee Chair Scripps for this opportunity to offer my support for House Bills 6051 and 6052 which will provide support for Microenterprise Development in Michigan.

As Pathways Out of Poverty program director and senior program officer at the Charles Stewart Mott Foundation, located in Flint, Michigan I am also responsible for program development and grantmaking activities for the foundation's workforce development and micro-enterprise portfolios. For over 25 years, I have witnessed the growth of the microenterprise development field and watched ordinary people achieve extraordinary things as they began to live the American dream through business ownership.

Recently Michigan has been plagued by the dilemmas of a global recession. As a result, thousands of Michiganders have been displaced from well paying jobs. Legislation that offers the opportunity for Michiganders to become self-employed offers hope to our citizens and much needed diversity to our economy

These microenterprises will be the very small businesses that people create as self-employment work for themselves and their families. They will grow over time and eventually create livable wage opportunity for family members, neighbors and friends. They are landscapers, caterers, computer technicians, barbers, artists, childcare providers .

Microenterprises can be a sustaining part of Michigan's economy. These businesses already comprise 87% of all the businesses in Michigan. This legislation can and will jumpstart and foster entrepreneurship throughout the state.

This legislation will create an infrastructure to allow Michigan to leverage additional public and private funds to build the capacity of Microenterprise Development programs to serve more entrepreneurs in the state.

Every community will have access to small business management training and consulting, microloans, and links to small business expansion. Michigan can once again call upon a creative economy that gave it its birth

Accordingly, I request your support for House Bills 6051 and 6052