***INSERT CHAPTER LOGO***

[Month] [Day], [Year]

[Addressee]

Dear [ ],

I would like to take this opportunity to introduce myself as a member of the National Association of Women Business Owners (NAWBO) [X] Chapter. As you may know, 12 women in the D.C. area founded NAWBO in 1975 as the first advocacy organization for all women business owners. Today, we continue to support women business owners nationwide by advocating on their behalf locally and nationally.

Today, I would like to share with you our 2024 Advocacy Agenda. I hope you will take the opportunity to address the pain points for women business owners by:

1. **Addressing the Needs of the "Microbusiness" and Encouraging Emerging Entrepreneurs**

Congress needs to codify a definition of a microbusiness. NAWBO believes that any business with 50 or fewer employees and less than 5 million dollars in annual revenue should qualify as a microbusiness. All federal agencies will utilize this definition, and SBA will be able to better support access to capital by establishing the Microbusiness Loan Pilot Program. The SBA Administrator would set aside not less than $100 million to award loans of not more than $100,000 per microbusiness entity.

**2. Workforce**

Small business owners have unique workforce needs, which are in contrast to those of their larger competitors. And while women-owned businesses continue to struggle more than ever with hiring, losing potential hires to competitors has become a more significant barrier to acquiring talent. As our women business owners look to build and retain a robust, diverse, and well-skilled workforce that also allows them to stay competitive in the marketplace, we urge Congress to consider the unique concerns of the small business workforce. These concerns include utilizing independent contractors as a critical component of their workforce, helping business owners offer employee benefits by increasing access to existing federal and State benefits portals, and providing an option to access a paid leave system that works financially for themselves and their workforce.

1. **Accessing Capital through Increased Financial Literacy Education and Digital Tools**Although women-owned businesses surveyed have been in business on average for 14 years, fewer than a third reported having a credit rating. Most women-owned businesses used personal savings, private loans, and loans from family and friends to finance their business. 45% of these business owners still process payroll by hand using spreadsheets.We urge Congress to investigate viable ways to educate women and minorities on developing long-standing relationships with financial institutions.

**4. Caring for the Business Owner and Caretaking Flexibilities for the Employee**

As premium rates and prescription drug costs continue to rise, NAWBO recognizes the need to address small businesses' healthcare costs. While health plans are more common among larger companies, the price remains crucial for small businesses offering healthcare coverage, with 42% saying that costs are too high. On another note, according to a recently conducted national survey by United WE, most women business owners feel that a lack of childcare that meets their needs hinders their economic output. Congress must ensure women business owners and their employees have reliable, flexible childcare to increase business growth and dramatically impact the U.S. economy.

We encourage you to work across the aisle to find solutions to help women business owners. We would happily discuss these principles with you at your earliest convenience. We will also be in Washington, D.C., celebrating NAWBO’s 50th Year on June 5-8,2025, and we would welcome the opportunity to meet in person and have you join us. Also, please feel free to use us as a resource when crafting legislation.

Sincerely,

XXX XXXXXXXX  
NAWBO [X] Chapter