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Chairman Chabot, Ranking Member Velasquez, Subcommittee Chairman Kelly, Ranking Member Adams, members of the subcommittee and members of the full committee: Thank you for inviting me today and for the opportunity to offer testimony on the work of MORTAR and more specifically, the value of our partnership with SCORE.

When I was in college, I was introduced to a quote by Author Stephen Gould. Mr. Gould said that he was, "less interested in the weight and convolutions of Einstein's brain than in the near certainty that people of equal talent have lived and died in cotton fields and sweatshops."

Founded in 2014, MORTAR works to create diverse communities by enabling historically marginalized entrepreneurs to access the resources needed to start and run successful businesses. We exist because we believe that there are minority men and women all across our country - especially in our inner cities - with an undeniable amount of world-changing talent. People like my father, who through athletic potential was adopted by his white high school football coach, giving him the opportunity to become the first person in his family to graduate from college, become a published author and father three amazing kids, one of which, my twin brother named Desmond Braziel, who serves our country as a Captain in the United States Army.

For the past four years, MORTAR has worked in Cincinnati to uncover latent entrepreneurial talent operating under the surface over our urban neighborhoods. We believe that any entrepreneur can thrive - when equipped with the right resources and hustle.

Our strategy is a practical solution to a common problem for minorities across the country - it's very difficult to access the resources needed to start and grow businesses. Further, with the rapid gentrification of neighborhoods, many indigenous entrepreneurs are not connected to opportunities to prevent displacement while increasing engagement.

Utilizing non-traditional methods, we take risks on an entrepreneur's' abilities to start and grow businesses where others may not, providing an unparalleled connection to technical assistance, pop-up retail spaces to test ideas, and flexible, "friends and family"-styled micro-loans to grow businesses. Our business academy, for example, which works with mostly low-income, African-American entrepreneurs, has a 96% graduation rate and is considered a model program across the country.

Our innovative work provides a critical piece of our Cincinnati's startup ecosystem, showing what's possible when people work together towards a common goal, elevating Cincinnati into a

national conversation around diversity and inclusion. Every day, MORTAR shows Cincinnatians and other communities what's possible when you invest in previously underestimated entrepreneurs.

Unfortunately, Cincinnati suffers from chronic economic inequality, as over 75% of African-American families live in poverty and 17.1% of African-Americans are looking for work. The Kauffman index ranked Cincinnati 32 out of 40 in terms of entrepreneurial opportunity, Forbes ranked Cincinnati 50th out of 52 cities in terms of economic opportunity for minorities, and the Urban League listed Cincinnati at 73rd out of 77 cities in terms of economic mobility for African-Americans.

Within these sobering statistics are minority entrepreneurs with talent who could make a tangible impact in our region if given the opportunity.

Take Means Cameron, for example. Last Friday, I met with Means, the owner of one of America's hottest clothing brands, Black Owned, and his SCORE mentor, Jim Stahly. They were meeting with me because Means, despite being college educated and the founder of a successful, hip streetwear company, needed access to capital.

To see Jim, a seasoned business executive, working with Means, an early-thirties entrepreneur from the inner city, seamlessly work together through a sophisticated business plan brought tears to my eyes. Jim's experience, coupled with Means' resourcefulness and MORTAR's resources, will help Means continue to succeed.

The reality is that many people like Means will never have an opportunity for their dreams to be realized.

Luckily, I have the opportunity to make a positive impact on entrepreneurs like Means every day.

Central to our work is our partnership with SCORE. Any person, whether you intend to be an artist, plumber, entrepreneur or politician, needs to have a support system in place if you want to succeed. According to the U.S. Small Business Administration, small business owners who receive three or more hours of mentoring report higher revenues and increased growth.

SCORE is the nation's largest network of volunteer, expert business mentors, with 10,000 volunteer mentors nationwide providing free small business mentoring sessions, workshops and educational services to clients. Since 1964, SCORE has helped more than 10 million aspiring entrepreneurs to start or grow a business. In 2017, SCORE mentors volunteered 3.6+ million hours to help create 54,506 small businesses and 61,534 non-owner jobs.

SCORE has filled a critical gap for MORTAR entrepreneurs, offering their time and expertise to support and cultivate the dreams of our high-potential, under-resourced entrepreneurs. Since day one, SCORE has provided a mentor for every single one of MORTAR's 170 graduates. In the beginning, I was nervous - how would this organization of seasoned, mostly white professionals interact with our graduates? Well, I can say with certainty that our partnership with SCORE, and

the resources they provide, has made our entrepreneurial community one of the strongest in the country.

SCORE has also stepped in to support MORTAR, helping us evaluate our own business model along with opportunities to expand our footprint in Cincinnati and beyond.

Our partnership with SCORE has been instrumental to our growth - we've recently expanded to five communities in Cincinnati, and opened three additional pop-up spaces there. We plan to pilot our new curriculum with partners in Milwaukee, and we recognize that working with SCORE is an indispensable component of our success. We recognize the power in bringing together people of different backgrounds around a common, shared passion for entrepreneurship. As a result, we've forged lifetime bonds between people who may have never met otherwise.

The experience of MORTAR entrepreneurs connecting with SCORE mirrors that of my father, who, through the generosity of my grandfather, forever changed his trajectory and that of my family.

At the end of the day, our hope is that our approach - in close partnership with SCORE - will catalyze the creation of local ecosystems where entrepreneurs of all backgrounds and colors can not only participate, but also transfer economic opportunity and ownership to future generations.

Our partnership with SCORE has helped MORTAR graduates to exceed the national business averages. For example, we know that of the 170 graduates of MORTAR's program, 132 are still in business, with 71% engaged in our alumni support network. We estimate that in the past year alone, our entrepreneurs have added \$1 million to our regional economy. One graduate, Brian Jackson, is on pace to open Cincinnati's first black-owned brewery.

It's been proven that MORTAR graduates - despite coming from disadvantaged backgrounds - are staying in business longer, creating more jobs and real economic change for individuals and communities in our region. The impact of our work has been featured in publications such as Forbes, NBC Nightly News, the Stanford Social Innovation Review, Politico Magazine and others.

The work of MORTAR is just getting started. We recognize that by partnering with organizations like SCORE, great things can happen. Our plan is to continue working to teach entrepreneurship in communities where the next Steve Jobs, Kanye West or Walt Disney may live. We see a world where with a MORTAR on every inner city corner, where the crazy dreamers who see the world differently will be encouraged, inspired and trained to change the world.

Thank you for again for your support and for allowing me to testify. I am happy to answer any questions.