

Committee on Small Business

"250 Years of American Legacy: Small Businesses and the American Dream"

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TESTIMONY OF PHILIP FREEMAN

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Founder, The Loading Dock

On Behalf of the

U.S. CHAMBER OF COMMERCE

Chairman Williams, Ranking Member Velázquez, and distinguished Members of the Committee:

Thank you for the opportunity to testify today. My name is Philip Freeman. I am the Founder and CEO of *Murphy's Naturals*, a certified B Corporation based in Raleigh, North Carolina, that creates plant-based mosquito repellents and outdoor lifestyle products. I am also the Founder of *The Loading Dock*, a collaborative coworking and cowareshousing community serving entrepreneurs and small businesses across 3 locations in and around Raleigh, North Carolina. I employ over 60 full-time team members, and The Loading Dock supports nearly 1,300 members and 450 companies, entrepreneurs, non-profits, and start-ups. I appear before you today on behalf of the U.S. Chamber of Commerce, where I am proud to serve on the Small Business Council, which exists to give American small businesses a seat at the table and a voice in the debate.

As we mark 250 years of American independence, I can think of no more fitting occasion to reflect on what has always been the engine of this nation's prosperity: small

business—founded and run by people who see problems, refuse to accept them, and build solutions to solve them.

My Story Is America's Story

I did not start my entrepreneurial journey in a boardroom or a venture capital office. I started it in my garage in Raleigh, North Carolina, in 2013, and before that, I worked on the apple and beef cattle farm where I was born and raised in the Blue Ridge Mountains of Virginia. It was on that farm where I saw small business in practice every day and witnessed what it took to survive and thrive—hard work, ingenuity, teamwork, and perseverance.

Prior to my entrepreneurial venture, I spent eight years as a Deep-Sea Diving Officer in the United States Navy and twenty-three years in corporate America. I filed away business ideas for decades, telling myself the time wasn't right. Then one day I realized: if I never started something, I would look back in later years with regret.

The origin idea for Murphy's Naturals came from a simple problem at home. My wife, Pam, is a mosquito magnet. She can barely walk to the mailbox without getting bitten. For me, life was spent outdoors, but for Pam, it was a constant battle unless she used the chemical-based repellents on the market. Neither of us cared for the feel of chemical repellents, so she challenged me to find a natural, effective solution for mosquitoes. I searched for a natural alternative, and I couldn't find one that worked well enough. So I decided to solve that problem and figured one out myself.

That is the American story. That has always been the American story. A person identifies a need, takes a risk, and builds something from nothing.

Once I came up with a solution that worked for us at home, I figured there must be many more mosquito magnets who would love a natural, effective solution. Because I always wanted to start my own business but never had, I decided this would be the venture to pursue. So I launched a company in our garage and named it after our dog, Murphy. From that point, Murphy's Naturals has grown into its current 120,000-square-foot manufacturing and distribution facility, where 85% of our products are made. Today, Murphy's Naturals products are sold nationally at small and major retailers as well as online. We have a passionate team of people who, like me, believe that a company can do good and do well.

From One Problem to Two Solutions

In Murphy's Naturals' early years, I faced a new challenge: space. I needed a warehouse, but traditional commercial leases were rigid, expensive, and designed for larger, established companies—not for a scrappy startup trying to scale. Post-garage, my first space was only 2,000 square feet, but it had a loading dock, which was critical to

operations. This first lease had to be personally guaranteed and required a multi-year commitment. I outgrew it within six months and ended up stuck in a space that was too small for our growing small business.

When looking for a new location, I had the opportunity to rent much more square footage than Murphy's needed at the time. Because of my location and spacing challenges I faced early on in my entrepreneurial journey, I decided to commit to that extra space and provide space to fellow entrepreneurs. Thus, The Loading Dock was born.

In 2016, The Loading Dock opened its flagship campus—Dock 1053 near downtown Raleigh. The Loading Dock was created as a shared coworking and cowareshousing community for entrepreneurs facing the same challenges I did. Today, The Loading Dock has three locations across the Raleigh area and serves founders, nonprofits, growing startups, and established companies who need flexible, affordable space to grow. It also serves individuals who need a conducive workspace within a supportive community. Together, we have created a small-business ecosystem that fosters peer-to-peer learning. Our slogan, *Better Together*, rings true every day.

This is what American small business owners do. We don't just solve our own problems—we build infrastructure that helps others solve theirs.

What Small Businesses Need to Thrive

Members of the Committee, I am here today not just to share my story, but to speak on behalf of the millions of small business owners across this country who are working just as hard—and who need your support to succeed.

From my experience, and from the experiences of the entrepreneurs I work alongside every day at The Loading Dock, I want to highlight several priorities:

1. Access to Flexible, Affordable Space and Capital

The single greatest barrier I faced—and that I hear about constantly from fellow entrepreneurs—is access to affordable space and capital in the early stages of growth. Long-term commercial leases are designed for large corporations, not for a founder who needs 2,000 square feet today and 20,000 square feet in six months. Cowarehousing and coworking models like The Loading Dock are filling this gap, but Congress can do more by supporting programs that fund flexible small business infrastructure and by expanding access to SBA lending tools.

2. Regulatory Clarity

When I was developing Murphy's Naturals, I learned firsthand how complex federal regulatory requirements can be for small product manufacturers. I once developed a formulation using a highly effective natural ingredient from the Brazilian Amazon —

only to discover it was not on the EPA's approved list, sending me back to the drawing board after months of work. I am not arguing against regulation—I believe in responsible stewardship. But I am asking that regulatory agencies provide clearer, more accessible guidance for small businesses navigating compliance, so that entrepreneurs are not penalized simply for not having a team of lawyers or regulatory specialists on staff. This Committee deserves credit for holding federal regulators accountable for their impact on small businesses. I am grateful for your efforts and urge you to continue. You are making a difference.

3. Pathways for Veterans and Career-Changers to Become Entrepreneurs

I left the Navy and spent over two decades in corporate America before I became a founder. Even though my first business concepts came to me while I was still on active duty, it wasn't until my late forties that I started Murphy's Naturals. There is a stereotype that entrepreneurs are twenty-something geniuses in dorm rooms—but the reality is that some of the most successful founders are people who spent years accumulating experience, skills, and wisdom before they took the leap. I now mentor veterans looking to start businesses through The Loading Dock and organizations such as The Honor Foundation. I can tell you the demand is enormous. The U.S. Chamber Foundation's Hiring Our Heroes program guides transitioning veterans through the realities of business ownership and partners with sponsors such as the FedEx Founder's Fund, Visa, and USAA to provide grants that help veteran- and military spouse-owned small businesses sustain and grow their local impact. Congress should continue to shine a positive spotlight on these programs and more like them.

The American Dream Is Still Alive—But It Needs Tending

Two hundred and fifty years ago, the founders of this nation bet everything on a radical idea: that free people, given the opportunity to pursue their own vision, would build something extraordinary. They were right. And the proof is not just in our history books—it is in every garage, every spare bedroom, coffee shop, and every cowarehousing bay where someone is mixing a formulation, writing a business plan, or packing their first order.

The American Dream is not a relic. Its vibrancy is evident in Raleigh, North Carolina—The Oak City. It is alive in every community represented by the Members of this Committee. Much like a single acorn that is planted in the ground has the potential to become a mighty oak, the smallest of small businesses has the potential to become a prosperous company. But it requires tending. It requires policies that lower barriers, expand access, reward responsibility, and trust the ingenuity of the American entrepreneur.

I waited a long time to become a founder. I am grateful every day that I finally did. I am here today because I believe this Committee has the power to make it easier for the next Philip Freeman—whoever and wherever they are—to take that leap a little sooner, with a little more support, and a little more confidence that their country has their back.

Thank you. I welcome your questions.