

*Written testimony prepared by:*

**Mariama Jallow, Owner, Mariama's Beauty Supply, Portland Maine**

**For:**

**The Committee on Small Business Subcommittee on Economic Growth, Tax, and Capital Access to a hearing titled, "Small but Mighty: A Review of the SBA Microloan Program."**

**Thursday, March 7, 2019 at 10 am in Room 2360 of the Rayburn House Office Building.**

Hello,

I'm Mariama Jallow from The Gambia, in West Africa.

In 2012, I arrived in Maine from a small village where my family owned and operated a local grocery store. My mother is also the leader of a woman's association, where every Saturday, forty to fifty women meet at our house to make soap. With the money earned by selling the soap at the local market, they make loans to members of their group so that each woman can start or expand their own small businesses, or to help in emergency situations.

After working in Maine for about three years, I began to think about opening a small grocery store, like the one my family owns in our village, which I had helped manage with my mother. I soon discovered that despite my business skills, owning a store here is nothing like back home. I then saw that I would need help to start any business in Maine, as the licensing, credit, and banking systems are all different.

That was when I learned about Coastal Enterprises, Inc (CEI), a Community Development Financial Institution (CDFI), and began to work with John Scribner, director of the StartSmart program at CEI. StartSmart works with immigrants, at no cost to them, throughout Maine who are looking to start or expand their business. When it became apparent that the market for new immigrant-owned grocery stores in Portland was already saturated, I saw that there was potential for a hair and braiding business, because there was nothing like that yet in Portland.

CEI helped me in all aspects of locating and setting up my store, including permitting, recordkeeping, negotiating the lease, and many other details. In addition, CEI also helped in passing legislation to allow hair braiders to work in the state without a cosmetology license, which at that time was required. John and I both testified before the State of Maine legislature, in the effort to update the licensing requirements at the State level. The bill passed, and the new regulations made it possible for me to offer hair braiding at the store without having to obtain the full cosmetology license, which has been essential to the cash flow of my business.

CEI continues to support me to meet the necessary requirements and obligations related to operating a business, such as bookkeeping and the expansion plans I have. In fact, after Mariama's Beauty Supply had been in business for two years, CEI loaned me funds using the Small Business Administration (SBA) Microloan program. This allowed me to increase my retail stock and to renovate my store to include a full-service salon, which will employ a hair stylist and makeup artist, in addition to the existing hair braiders.

Whenever I have a question, I call John for advice.

If it weren't for CEI, where would I go for that business advice?

I hope and pray that CEI will be here for the next generation of people who are coming to Maine as well as those who are already here.

Just as the women's association in my home village is making a difference in their community, I see how CEI is having an impact on lives in Maine, including my own.