

Testimony in Support of the DSA Women-Owned Business Loan Fund
as contained in House Bill 110
Before the Ohio House Finance Sub-Committee on Agriculture, Development
and Natural Resources
Chairman Darrell Kick
Jane Cavarozzi, Founder, Dirty Girl Coffee LLC
March 4, 2021

My name is Jane Cavarozzi, and I am the founder of Dirty Girl Coffee LLC. Dirty Girl Coffee is a social enterprise located Glouster, Ohio. We work to improve women's economic progress in Ohio's Appalachian counties and areas that are economically distressed.

I appreciate the opportunity to testify in support of the women-owned business loan fund as contained in House Bill 110, which would provide \$10 million over the biennium for small loans to women-owned businesses in Ohio. This is so very important to women in Southeast Ohio where access to capital is challenging and local economies desperately need small business growth, economic diversity and opportunities for women entrepreneurship. Our company has bootstrapped from the beginning. Challenges to access to capital, limits the growth and ability of businesses like ours to scale and reach out to larger markets. With the impact of Covid 19 all of the existing challenges to women owned businesses have been exacerbated as many in our economic ecosystem are not able to maintain prior business levels or have not been able to survive the economic hit this pandemic has brought and have shuttered their doors. These unfortunate events can create opportunities for women entrepreneurship to fill the void and get people working again in Southeast Ohio. State budgets have not previously supported women. I am so grateful for Governor DeWine and Director Mihalik for your recognition of the need to support women owned businesses and the positive impact this can have on our communities.

Thank you for the opportunity to provide testimony in support of this very important program. I urge your support and favorable vote for the full \$10 million women-owned business loan fund as proposed in the executive budget.

Sincerely,
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