



Association for
Enterprise
Opportunity



2025 FEDERAL POLICY POSITIONS & PRIORITIES

INTRODUCTION

Dear Partners and Stakeholders,

As we embark on a new year, the Association for Enterprise Opportunity (AEO) reaffirms its commitment to being the leading voice and advocate for small businesses and entrepreneurial innovation across the nation. Since our founding in 1991, AEO has been steadfast in its mission to create pathways to prosperity by equipping small business owners with the tools, resources, and strategic partnerships they need to succeed.

Our expansive network—comprising national organizations, service providers, and individual advocates—stands united in its dedication to dismantling systemic barriers that hinder economic opportunity. Through our innovative programs, strategic research initiatives, and thought leadership convenings, we aim to foster an environment where small businesses not only survive but thrive. Together, we seek to build a more equitable economy by addressing persistent challenges, including limited access to capital, restrictive market opportunities, and inequitable economic policies.

Looking ahead to 2025, AEO remains committed to reshaping the policy landscape for entrepreneurs, especially those in rural and urban communities who face unique barriers to growth. Our efforts will focus on promoting policies that empower small businesses by unlocking pathways to capital, expanding market access, and fostering economic opportunity at every level. We are eager to engage with policymakers across all branches and levels of government to advance a shared vision of inclusive economic growth driven by thriving entrepreneurs.

With your continued support, we can further our mission to create a future where every small business has the opportunity to reach its full potential. Together, let's champion innovation, collaboration, and prosperity for all.

Sincerely,



Natalie Madeira Cofield

Natalie Madeira Cofield,
President & CEO

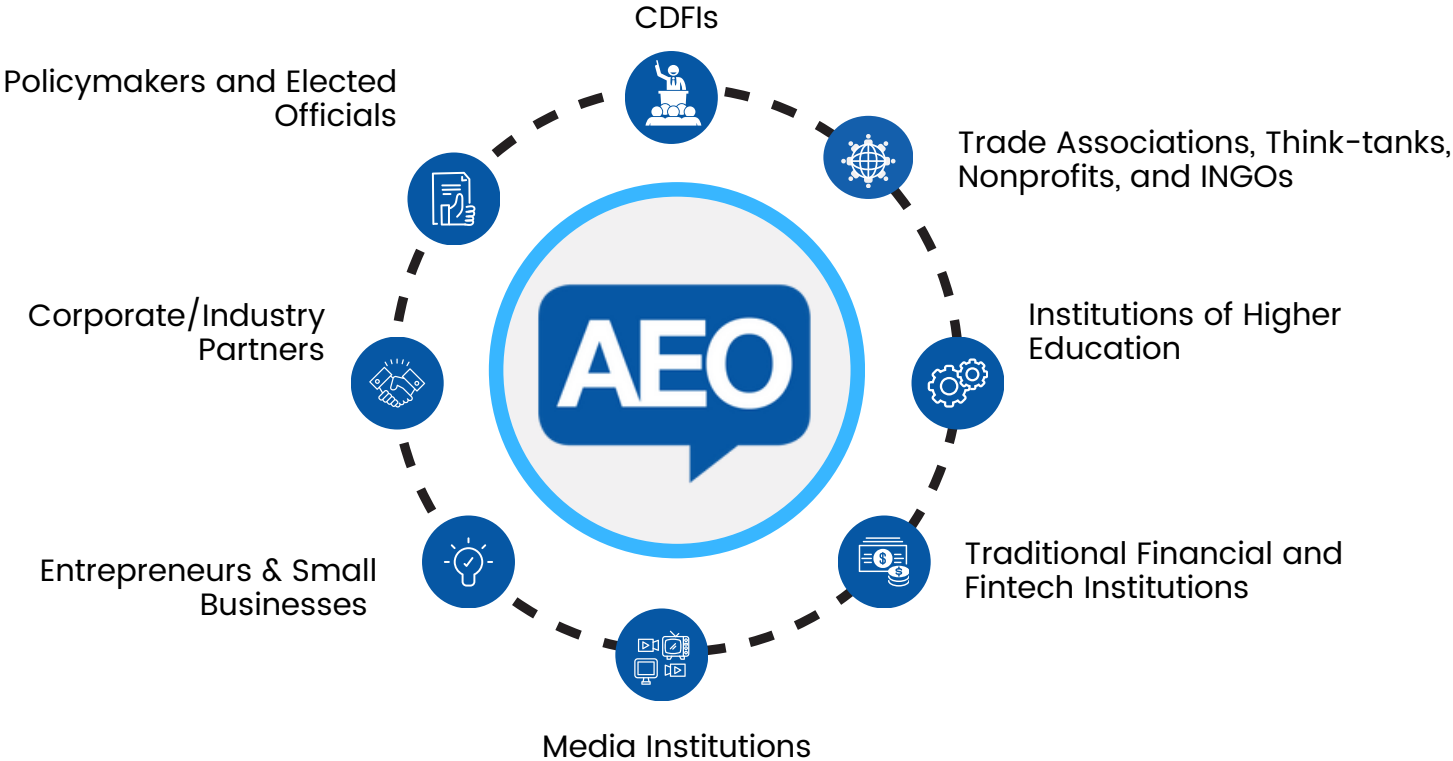
ABOUT AEO

The Association for Enterprise Opportunity (AEO) is the nation's leading advocate for small businesses and entrepreneurial ecosystems, dedicated to advancing economic opportunities in rural and urban communities. Since 1991, AEO has been at the forefront of empowering small business owners by addressing critical challenges in access to capital, market opportunities, and business development resources. Through a powerful network of organizations, service providers, and advocates, AEO drives systemic change by promoting equitable policies, fostering strategic partnerships, and delivering innovative programs. By amplifying the voices of entrepreneurs and reshaping the economic landscape, AEO is committed to ensuring that small businesses remain the engine of local economies and vibrant communities.

MISSION

We aim to reshape policies to empower underserved small businesses by addressing barriers to capital, market access, and economic opportunity, ensuring a more equitable environment where entrepreneurs can thrive and drive economic growth.

AEO AS AN ECOSYSTEM



The Association for Enterprise Opportunity (AEO) is committed to driving equitable economic development for underserved businesses by ensuring they have access to the tools, resources, and opportunities necessary to thrive.

This policy agenda outlines AEO's strategic priorities for 2025 and is aimed at fostering inclusive growth and supporting entrepreneurs from underserved communities across the nation.

1 Catalyzing Access to Capital and Financial Inclusion

Expand Financial Products for Underserved Entrepreneurs

Advocate for the creation and expansion of financial products tailored to minority-, women-, and rural-owned businesses. This includes low-interest loans, microloans, flexible grant programs, and equity-based financing.

Support Community Development Financial Institutions (CDFIs) and Minority Depository Institutions (MDIs)

Strengthen partnerships with CDFIs and MDIs, advocating for increased funding at federal and state levels to enhance their ability to provide capital to underserved entrepreneurs.

Promote Alternative Financing Models

Encourage policies that support non-traditional financing solutions such as crowdfunding, peer-to-peer lending, and revenue-based financing to provide flexible capital options.

2 Advancing ESG Integration for Underserved Businesses

ESG Adoption and Education

Advocate for educational resources, mentorship programs, and financial incentives to help underserved businesses integrate Environmental, Social, and Governance (ESG) practices.

Incentive Programs for ESG Commitment

Push for tax credits, grants, and low-interest loans for businesses that demonstrate a commitment to ESG principles, enabling smaller businesses to adopt these practices.

ESG-Focused Supply Chain Opportunities

Promote policies encouraging public and private entities to prioritize underserved businesses that meet ESG standards in their procurement processes.

3 Enhancing Technical Assistance, Capacity Building, and Digital Literacy

Expand Business Development Services

Advocate for greater investment in technical assistance programs that provide comprehensive business development services, including mentorship, financial management, and marketing support.

Increase Digital Literacy and Technology Adoption

Support policies that provide underserved businesses with access to affordable digital tools and training, helping them compete in the digital economy.

Encourage Innovation and Technological Adaptation

Advocate for innovation grants and research partnerships that help small businesses embrace cutting-edge technologies to remain competitive.

4 Strengthening Procurement and Supplier Diversity

Maintain Supplier Diversity Initiatives

Support the maintenance of supplier diversity programs at both corporate and government levels, ensuring underserved businesses can compete for larger contracts.

Simplify Procurement Processes

Advocate for reforms to simplify the procurement process and make it more accessible for small businesses, ensuring transparency and efficiency.

Foster Public-Private Partnerships

Support collaborations between public and private entities that drive local economic development, creating jobs and fostering entrepreneurship in underserved communities.

5 Policy Reforms to Address Systemic Barriers

Promote Equitable Lending Practices

Push for policies that promote transparency and fairness in lending, advocating for alternative credit assessment methods to better serve entrepreneurs.

Reduce Regulatory Burdens

Support reforms to streamline business licensing, permitting, and compliance requirements, reducing administrative hurdles for small businesses.

Tax Policy Reforms

Advocate for tax incentives and targeted relief for underserved businesses and those operating in economically distressed areas, ensuring tax policies support business growth and sustainability.

6 Promoting Inclusive Economic Development

Support Local Economic Development Programs

Advocate for increased investment in local initiatives that support communities through infrastructure improvements, small business incubators, and workforce training.

Address the Wealth Gap

Support policies that address wealth disparities by promoting wealth-building strategies for entrepreneurs, including access to homeownership and financial planning services.

Workforce Development and Job Creation

Advocate for workforce development programs that provide communities with the skills necessary to compete in high-growth industries, connecting these efforts to small businesses seeking to grow their workforce.

7 Measuring and Evaluating Impact

Develop Metrics for Success

Advocate for the establishment of clear metrics to measure the impact of these policies on small businesses, focusing on capital access, business growth, and job creation.

Promote Data Transparency

Push for transparent data collection and reporting on small business outcomes, including disaggregated data by race, gender, and geography, to inform more targeted policy solutions.

8 Supporting the Gig Economy and Independent Workers

Promote Protections for Gig and Independent Workers

Advocate for policies that provide financial protection and benefits, such as portable benefits, health insurance access, and retirement savings options, for gig economy workers who often lack traditional employment benefits.

Expand Access to Capital for Gig Economy Entrepreneurs

Push for the development of financial products and services that are tailored to the unique needs of gig economy workers, including microloans and flexible credit products that address inconsistent income streams.

Encourage Skill Development and Career Advancement

Promote programs that offer skill-building and certification opportunities for independent workers to enhance their competitiveness and enable career progression in the gig economy.

9 Harnessing Artificial Intelligence (AI) and Emerging Technologies

Promote AI Adoption for Underserved Businesses

Advocate for policies that encourage the integration of AI tools and resources to help underserved businesses optimize operations, improve decision-making, and enhance customer engagement. This includes promoting AI-based financial management tools and marketing automation solutions.

Support Access to Emerging Technologies

Push for programs that provide underserved businesses with access to emerging technologies, such as blockchain for secure transactions, autonomous delivery vehicles, and self-driving cars, enabling them to compete in a rapidly evolving marketplace.

AI and Automation Training Programs

Promote the development of training programs focused on equipping small business owners and their employees with the skills needed to work alongside AI technologies and automation. This includes upskilling workers for roles in industries impacted by automation.

Ethical AI Use and Data Privacy

Advocate for policies ensuring the ethical use of AI, particularly in decision-making processes related to lending, hiring, and procurement. Promote data privacy measures that protect small businesses and their customers from unethical data practices.

Fostering Innovation through AI Grants and Research

Encourage government and private sector grants that fund research and development for AI-driven innovation in underserved sectors. Promote partnerships with tech companies to develop solutions tailored to small business needs.