



OHIO SALON ASSOCIATION
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**Support of the DSA Women-Owned Business Loan Fund and
Minority Business Development, Enterprise Loan and Microloan Programs
In House Bill 110
Before the House Finance Committee**

**Tony Fiore, Executive Director, Ohio Salon Association
March 10, 2021**

Chairman Oelslager, Vice Chair Plummer, Ranking Member Crawley and members of the House Finance Committee. Thank you for the opportunity to testify today. My name is Tony Fiore. I'm an attorney with Kegler Brown Hill + Ritter LPA and serve as the Executive Director of the Ohio Salon Association (OSA). The mission of the OSA is to provide a structured forum in which interests of Ohio salon owners and licensees can be discovered, discussed and subsequently protected through unification, education, promotion and advocacy. Our members include small business salon, spa and barbershop owners with a single location and those with multiple locations around the state, franchise salon owners as well as individual independent contractor licensees.

It is important to note that 77 percent of salons are owned by women and 47 percent are owned by minorities. These are some of the hardest working, fun loving people that have been working tirelessly to provide a safe environment to provide personal care services to their fellow Ohioans. I can tell you they are ready to welcome everyone back into salons, spas and barbershops at full capacity as quickly and safely as possible.

I'm here today on behalf of the OSA to support the following programs in the Development Services Agency's budget in HB 110:

- line-item 195632 will provide \$10 million over the biennium for a women-owned business loan fund,
- line-item 195405 will provide bonding assistance to minority businesses who otherwise cannot obtain bonding,
- line-item 195646 provides funding for loans processed by the Minority Development Financing Advisory Board to minority-owned and operated businesses that are unable to obtain financing through traditional channels, and

- line-item 195694 providing funding for the Minority Business Microloan Program designed to stimulate the growth of new and existing businesses in the state at market interest rates or below-market rates depending on the nature of the request and the applicant's creditworthiness.

This month we celebrate Women's History Month commemorating and encouraging the study, observance and celebration of the vital role of women in American history. There are approximately 60,000 licensed women cosmetologists, hair designers, estheticians, manicurists and massage therapists in Ohio. Women are the backbone of the beauty industry here in Ohio and across the globe. Their contributions to this industry are immeasurable. Prior to the COVID-19 pandemic demand for additional licensees in the beauty industry was present, but some licensees may have left the industry to find more steady income over the last year. We will know when renewals are due for licensees this summer, but that may already be too late. The need for lowering barriers to entering this profession for women and minorities may be even greater as salons, spas and barbershops return to full capacity. I'll chat with you all about these issues on other legislation.

In honor of Black History Month last month, the Ohio Salon Association (OSA) highlighted Madam C.J. Walker, born Sarah Breedlove (1867-1919). Madam Walker was the first of her 5 siblings to be born into freedom after the Emancipation Proclamation. Sarah became the first black female millionaire in America thanks to her homemade line of hair care products for black women. The self-made millionaire used her fortune to fund scholarships for women at the Tuskegee Institute and donated to countless black charities. She stayed involved in her community and encouraged her employees to give back as well by offering incentives for doing so. Madam C.J. Walker is still an inspiration today as a pioneering black female entrepreneur in the beauty business.

While we cannot claim Madam Walker as an Ohioan, one of Ohio's existing or future licensees can utilize the programs I mentioned above to access the necessary capital to become the next female or black female self-made millionaire using their fortune to support Ohio communities and inspire others in the beauty industry.

In conclusion, I would like to thank Governor DeWine and his administration for including these programs in the as introduced version of [HB 110](#) and would encourage the House to keep them at their existing funding levels.

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Mr. Chairman thank you for the opportunity to provide proponent testimony on these provisions supporting women and minority owned businesses. I would be happy to answer any questions.

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