
THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE RESOLUTION

No. 165 Session of
2005

INTRODUCED BY GEORGE, MANN, MARKOSEK, DeWEESE, YOUNGBLOOD,
BEBKO-JONES, BELARDI, CALTAGIRONE, CAWLEY, FREEMAN, GOODMAN,
GRUCELA, LEACH, PALLONE, PISTELLA, READSHAW, TIGUE, WALKO,
WATERS, FRANKEL AND JAMES, MARCH 24, 2005

REFERRED TO COMMITTEE ON LABOR RELATIONS, MARCH 24, 2005

A RESOLUTION

1 Urging the President and Congress of the United States to
2 continue to fund the Small Business Administration Microloan
3 Program, including the Women's Business Center Program, at
4 levels equal to or higher than the current budget.

5 WHEREAS, The Microcredit Summit has defined microcredit as
6 programs extending small loans to very poor people for self-
7 employment projects that generate income, allowing individuals
8 to care for themselves and their families; and

9 WHEREAS, Target users of these loans are microentrepreneurs
10 and low-income households; and

11 WHEREAS, The Association for Enterprise Opportunity and the
12 microenterprise development industry have defined a
13 microenterprise as a business with five or fewer employees which
14 requires \$35,000 or less in start-up capital and which does not
15 have access to the traditional commercial banking sector; and

16 WHEREAS, According to the Pennsylvania Microenterprise
17 Coalition, microenterprises account for 15.7% of all employment
18 in the Commonwealth of Pennsylvania; and

1 WHEREAS, There are 809,008 microenterprises and 32
2 microenterprise development programs in the Commonwealth of
3 Pennsylvania; and

4 WHEREAS, According to the coalition, microenterprise
5 development is a strong public investment with estimated returns
6 ranging from \$2.06 to \$2.72 for every dollar invested; and

7 WHEREAS, Microenterprise provides moderate-income and low-
8 income individuals, mostly women, an opportunity to create
9 successful family businesses; therefore be it

10 RESOLVED, That the House of Representatives of the
11 Commonwealth of Pennsylvania urge the President and Congress of
12 the United States to continue to fund the Small Business
13 Administration Microloan Program, including the Women's Business
14 Center Program, at levels equal to or higher than the current
15 budget; and be it further

16 RESOLVED, That copies of this resolution be transmitted to
17 the President of the United States, the presiding officers of
18 each house of Congress and to each member of Congress from
19 Pennsylvania.