



# Improving Access to Capital for Minority-Owned Businesses By the Numbers

## 16 %

of minority owned businesses report profits being negatively impacted by the cost and lack of access to capital compared to only about 10 percent of non minority-owned businesses.

Minority-owned businesses have required significantly more startup money out of the owners' pockets than white-owned businesses.

## 1/2

Black-owned non-employer businesses are half as likely to get bank financing as white-owned firms.

## 76%

of Black entrepreneurs rely on personal and family savings for financing.



U.S. Chamber of Commerce