



# The Small Business Policy Playbook





# Supporting small businesses is a key to creating a strong, growing economy that provides widespread opportunities for business owners and workers.

*The Small Business Policy Playbook: Winning Strategies to Drive Economic Growth,* features bipartisan solutions to comprehensively support small businesses by leveling the playing field for them to compete as they help to propel our economy forward.

# WORKFORCE

Small businesses win when workers possess needed skills, and when business owners can meet their employees' needs by offering competitive benefits that support their continued participation in the workforce.

## **Bipartisan Recommendations**

Workplace Benefits	Child Care	Skills and Training for Workers
<ul> <li>Amend the Retirement Benefit Startup Credit for small businesses.</li> <li>Enhance the 45S Tax Credit for paid leave.</li> <li>Include nonprofits in SECURE 3.0.</li> <li>Establish employer pooling for paid leave.</li> <li>Establish voluntary or flexible paid leave programs.</li> <li>Empower businesses with payment and pricing tools.</li> <li>Create a benefits resource guide for small businesses and improve marketing.</li> </ul>	<ul> <li>Expand the Employer- Provided Child Care Credit (45F).</li> <li>Simplify joint contracting with child care providers.</li> <li>Delink DCAP and the CDCTC.</li> <li>Index the CDCTC to inflation and make it refundable.</li> <li>Strengthen support for nonprofit child care providers.</li> <li>Market and expand apprenticeship programs for the child care workforce.</li> </ul>	<ul> <li>Encourage SBA resource partners to participate in sector partnerships.</li> <li>Offset the direct and indirect costs of workforce readiness.</li> </ul>

#### COST OF DOING BUSINESS

Small businesses win when the costs of doing business are contained, predictable, and fair, allowing them to secure affordable financing and focus on growth—not navigating tax and regulatory complexity.

#### **Bipartisan Recommendations**

Capital Affordability	Tax Policy	Regulation
<ul> <li>Revamp technical assistance to address microloans and fintech financing.</li> <li>Expand SBICs.</li> <li>Monitor and evaluate the expansion of SBLC licenses.</li> <li>Evaluate lenders' use of technological tools.</li> </ul>	<ul> <li>Reinstate immediate and full R&amp;D expensing.</li> <li>Maintain business tax incentives with a track record of success.</li> <li>Prioritize certainty in the 2025 tax debate.</li> </ul>	<ul> <li>Nominate and confirm a chief counsel to lead SBA's Office of Advocacy.</li> <li>Enhance existing procedures to account for and mitigate regulatory costs.</li> <li>Improve communication about regulations.</li> </ul>

# INNOVATION AND OPPORTUNITY

Small businesses win when policy supports the acquisition of innovative tech, expands access to federal contracting, and facilitates product development and investments in manufacturing.

## **Bipartisan Recommendations**

Digital and Al Tools	Government Procurement	Manufacturing and Exporting
<ul> <li>Ensure resource providers are equipped to offer training and guidance on digitalization and AI.</li> <li>Ensure infrastructure is in place that supports adoption of digital tools.</li> <li>Promote AI literacy skills and education for small businesses.</li> <li>Encourage SBA and other agencies to adopt digital and AI tools to enhance customer service.</li> </ul>	<ul> <li>Set goals for new entrants.</li> <li>Increase small business procurement goals further.</li> <li>End double-counting.</li> <li>Raise the simplified acquisition threshold above \$250,000.</li> <li>Bolster outreach and technical assistance to prepare small businesses to compete for contracts.</li> <li>Hold agencies accountable and encourage improvement.</li> </ul>	<ul> <li>Enhance small manufacturers' ability to access affordable capital.</li> <li>Improve SBICs' ability to invest in small manufacturers.</li> <li>Increase small business owners' knowledge of export assistance programs.</li> <li>Improve accessibility of SBIR and STTR.</li> </ul>

