



**National Black Chamber of Commerce**  
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## **CONGRESSIONAL TESTIMONY**

### **U. S. EXPORT-IMPORT BANK'S ASSISTANCE TO SMALL BUSINESS**

**Presented To:**

**U.S. House of Representatives Committee on Small Business**

**Honorable Nydia M. Velazquez, Chair**

**Presented By:**

**Harry C. Alford**  
**President/CEO**

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**Washington, DC**

Madam Chair Velazquez, Minority Leader Chabot and distinguished members of the House Small Business Committee thank you for offering the National Black Chamber of Commerce, Inc. an opportunity to discuss our activities in exporting and importing and what role or interaction the Export – Import Bank of the United States has had in that. Frankly, the EXIM Bank has had virtually no role, interest or presence in our growing trade activities.

The National Black Chamber of Commerce, Inc., in its 15 years of activity, has become the largest Black business association in the world. We have over 150 chapters located in 41 states in this nation and have a viable presence in the Caribbean, South America, Europe, Africa and certain destinations in Asia. I am an Honorary Lifetime Board Member of the Ghana National Chamber of Commerce and Industry. Our Board of Directors has had membership representing Jamaica, Ghana and Kenya. Besides representing the 1 million+ African American businesses in this nation we have direct access and reach to over 100,000 business owners via our email database. We are proud to say that if anyone wants to communicate to the Black business community of this nation. No other organization can provide that access better than the network of the NBCC.

In preparation for this testimony we sent out a request to our membership for any feedback on experiences with the EXIM Bank. There was very little. The following is that feedback:

David Doswell of I.C.C.A.N.N. Services of Washington, DC – “I went to an OPIC Conference in New Jersey and met with EXIM Bank officials who supposedly were there to assist with projects such as mine. But I left very disappointed much like several others. They told me the ONLY way that they could help is if my clients wanted to buy my goods that could only originate in the U.S. They never offered any advice but provided the same old rhetoric that most of those agencies give. I even explained to them that I had heavy equipment that my clients needed for their projects and they still would not assist me.”

Michael Harris, Hampden Pait Corporation – “The EXIM Bank sets the standards too high for a minority owned business like mine. It’s funny that we do a lot of business in Ghana and Nigeria with the help from Korean resources while at the same time the Chinese with a few majority American front firms are benefiting from the EXIM Bank in their endeavors that directly compete with ours throughout Africa.”

Robert Willis, KD International, Inc. – “KDI has imported approximately fifty (50) tons of sugarloaf pineapples from Ghana under the brand name Royal African Produce. With the promotional and marketing assistance of the largest distributor of exotic and specialty fruits and vegetables in the U.S. we now have commitments from five (5) of the top (25) retail chains in North America. We now have equal success importing bananas from Honduras and Guatemala. Government programs from these countries have been most helpful to us. Unfortunately, we have found the EXIM Bank to not be that business

friendly to us in seeking financial assistance or participating in importing programs. Maybe when we become a big firm they will be amenable to assisting us.”

The National Black Chamber of Commerce has been featuring International Trade at all of its annual conventions and summits since the late 1990's. For a few years, an employee from the EXIM Bank would attend our meetings on her own initiative. We later found out that she was trying to build a case for her superiors to consider sponsoring or officially attending some of the NBCC events. Her efforts fell on “deaf ears”.

Currently, the NBCC and the Canary Islands' Chamber of Commerce are working on an initiative to joint venture our firms and begin trade activity with West African nations. We, the NBCC, have identified opportunities in this region and they, the Canarians, have incentive programs from Spain and the European Union that can facilitate this endeavor. It seems strange that a business organization from the United States has to find ways to participate in foreign business incentive programs rather than have access to programs devised by our own government.

We are currently working with Black organizations in France to emulate our activity with the Canarians. Many of the French have blood lines and connections with African nations and they, too, can use programs devised by the European Union to assist us in import/export activity.

In November, 1999, we carried the largest trade mission in the history of Rio de Janeiro. Today, many of those firms who participated are still doing much business with the Brazilians. One, Freight Masters International, is shipping millions of tons of auto parts to Brazil for Chrysler and Ford Motor Co. as a result of this trade mission. There has been no interaction with EXIM Bank on any of these ventures.

During 2002 -2003, the NBCC utilized a grant from the US State Department and began serious technical assistance with 13 chambers in Jamaica on doing business with firms from the United States. Much progress was made and firms from both nations are still quite active in trade activity. Never was there a representative from the EXIM Bank in any of this well publicized effort.

Every July, the NBCC has its Annual Convention with a panel and subsequent workshop on International Trade. Every November, our Fall Summit is held off shore and features much international trade discussion. We have trade missions as the opportunities present themselves and host trade delegations from nations all over the world.

During the last two years we have had two Trade Missions to Ghana and three to Kenya. We have worked intensely with the International Trade Committee of the US Chamber. A prototype has been developed, via best practices, on light manufacturing in Nassau, Bahamas. That model will be replicated in New Orleans as a part of the Katrina Disaster Rebuilding. The NBCC works often with embassies from Africa and Central America taking advantage of the African Growth and Opportunity Act (AGOA) and the Central American Free Trade Agreement (CAFTA). Some of our members have been quite

successful in the Philippines and Vietnam. Even my own sons have entered into an import venture with Korean principals. Export and Import activity is booming within the infrastructure of the National Black Chamber of Commerce. The only thing that is missing is the EXIM Bank.

Who are they? What do they do? Are we allowed to participate?

Madam Chair thanks again for this opportunity and perhaps the EXIM Bank will one day become a taxpayer funded, government agency that serves all the people of this nation.