



Testimony to the House Committee on Small Business

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Opening: BizHack's Near-Death Experience

Thank you, Mr. Chairman, and the members of the Committee, for this opportunity to testify on behalf of small business owners across the United States. A special thank you to Congresswoman Maria Salazar for inviting me to participate, and for all that you and your staff do to support the South Florida business community.

My name is Dan Grech. I am the founder of BizHack Academy, a South Florida company focused on training small businesses — particularly women-owned and BIPOC firms — to leverage the power of modern marketing tools, such as artificial intelligence and digital advertising, to promote their products and services online. We are on a mission to help 10,000 small businesses in the US grow faster.

The theme of today's hearing is resilience. That's a powerful theme for me and my business, and for many of the business owners I work so closely with.

Like so many other companies, BizHack Academy went through a near-death experience at the start of the COVID-19 pandemic. Until March 2020, BizHack was exclusively an in-person training academy. When a lockdown was put in place, we had to cancel our upcoming courses and refund the prepaid fees from our enrollees. Our cash reserves dwindled to next to nothing. Overnight, we were essentially out of business.

My small team and I started to work feverishly to pivot the company into an online training provider. Everything was up in the air: how we taught our courses, how we marketed them and to whom, whom we competed with, even what we charged. One of our original value propositions had been that we provided in-person training to South Florida companies. During the pandemic lockdown and the uncertain period that followed, we had to abandon that value proposition. It felt like starting a new company.

While this reinvention was underway, my team members came to me with a proposal. "So many of the business owners we serve are struggling right now with what to say to their customers and prospects and vendors and partners and team members," they said. "We need to help them." BizHack's 50+ certified

instructors are some of the best marketers in the business world. My staff wanted BizHack to start holding free training webinars on how to communicate during a crisis.

To be candid, I was resistant. We were all working 18-hour days to relaunch our courses online. The company's bank account balance was dwindling, and I was afraid of not being able to make payroll for the same employees who brought me this proposal for free training. I had even started rehearsing the conversation I might need to have with my wife about borrowing money from our retirement accounts to keep the company afloat. (That conversation in my mind never went well...) But my team pushed me. I decided to lean into our community's most pressing needs.

Our first free training session was held on Thursday, March 26, 2020 — just 17 days after Florida had declared a state of emergency. The webinar's blunt title was "Keeping Your Business Alive During COVID-19: Marketing Tips and Tools." We featured the owners of three local businesses — a dance studio, a taco restaurant, and a pilates studio — who shared how they were adapting. We offered three concrete tips for marketing your business during a pandemic. (Tip #2 was "Start with what your audiences need right now" — advice we ourselves were following!) And we shared a list of two dozen grant programs from marketing software companies to provide funds to small businesses at risk. More than 100 business owners showed up for that first session, and the positive feedback was immediate. What came to be called the #BizHackLive Masterclass series was born.

Nearly every week for the next 18 months, on 60 Wednesdays at 12:30 pm ET via Zoom, we held masterclasses without fail and without funding, never charging a dime. Word spread, and business owners from across the U.S. and six continents attended. It was the most important work I've done in my career, and the outpouring of gratitude was overwhelming. We have received 160 reviews on Google and Facebook (every single one of them five stars), with sentiments such as these:

- **Kristel Rubio Morales of Urbaniza Group wrote:** "I've been a dedicated participant in BizHack's courses and masterclasses since 2019, and I can't

emphasize enough how invaluable they have been in helping me stay current in my career.”

- **Michelle Rupp of NRG Insurance wrote:** “Oh my. Digital marketing was a deep black hole that I needed to explore and master, and I was just groping around in the dark. Now I have a game plan and feel confident. Just knowing I am in the game with my business is a HUGE relief!”
- **Amy Williams of A-B Unlimited wrote:** “Your program has changed my life. My husband and I knew we had to make a change, but we were on autopilot. We were going through the motions. We realized that everything truly must go digital. BizHack Academy broke it down, not just embracing digital tools and how you’re using them, but also why you’re using them. Your course inspired us to switch how we pitched our clients. We tested and learned ... and it worked!”

Our free masterclasses were written up in the local newspaper and recognized with awards from the American Marketing Association, Ragan’s PR Daily, the American Business Awards, and PRNEWS. And our work got the attention of Miami-Dade County, which in September 2021 started providing us a stipend to teach the masterclasses.

We are now four years into the masterclass series, with more than 100 webinars under our belt. The initiative is going stronger than ever. Earlier this year, we held 11 sessions on AI for Marketing and Sales featuring guests from Microsoft, Apple and Disney as well as more than a dozen small business owners. The webinars attracted an average of 350 live attendees per session. Our current season of masterclasses on business strategy is called “Grow More in '24,” which will be the theme for all of BizHack’s training in the coming year.

On a personal level, the past few years have been trying on me and my family. Like so many business owners, I work most of my waking hours and often in my sleep, waking up in the middle of the night with a task list rolling through my head. I’ve had to pivot the business several times, responding to changing market conditions and scratching for new lines of revenue. The ups and downs have taken a toll on my health and made me less present for my family. The most stressful part has been managing cash flow so I could pay my employees

on time and in full, which I have done without interruption. I made a commitment to them and their families that I needed to honor.

I'm extraordinarily grateful for the fast federal assistance to businesses: the PPP and EIDL loan programs helped sustain BizHack Academy and so many other businesses in 2020 and 2021. While I understand there was fraud in the programs that must be rooted out, the funding was a lifeline for countless local small businesses. We would have died if that relief hadn't come quickly, and our communities and our economy would have been poorer for it. My company benefited from federal stimulus funds another way: As a vendor. The CARES Act and ARPA funded some of my training programs.

Thank you to Congress for coming together to help sustain the heart and soul of the American economy — the small businesses that generate so much of the economic activity, employment, innovation, and local flavor in our communities. We are so grateful for the support.

A crisis can break you — or it can break you open. COVID-19 gave me an intimate view into the needs of small businesses. A lack of access to capital and cutting-edge training is holding back many local businesses — particularly underserved women- and BIPOC-owned businesses. As the son of an immigrant and the owner of a certified minority-owned business enterprise in Florida, even at my lowest professional moment, when my business was at risk of falling apart, I felt duty bound to share my digital marketing expertise freely and without expectation. If I was going down, I would go down swinging. The underserved business-owner community returned that act of service in kind: they attended our trainings, they told their friends, and they enrolled in our paid offerings. If not for their patronage, BizHack would not have survived the pandemic. With their support, we have thrived.

BizHack Today: A Thriving Marketing Training Provider

Within two months of the start of the pandemic, BizHack Academy completed our pivot to an online training academy. We relaunched all of our courses via Zoom, keeping prices the same, and enrollment was swift. We started training businesses from across the country and around the world. Most of our sales were to businesses that first learned about us by attending our free masterclasses. The company was back on stable footing, and we haven't looked back.

A signature element of all of our courses is personalized coaching, either through small group breakouts or one-to-one sessions with experts. This is expensive to provide, but it's the only way we've found to achieve transformative lasting results. As a result, our paid courses aren't cheap, and many businesses cannot afford them. And so, on June 20, 2020, three months after the lockdown began, BizHack launched a scholarship program to defray the cost of BizHack's signature accelerated program in social media advertising. The scholarships were completely self-funded.

In the three and a half years that this scholarship program has been running, BizHack has given out \$412,000 in scholarships to 276 small businesses. Once again, this work got the attention of Miami-Dade County, which has committed nearly \$100,000 in scholarship funds that BizHack will match dollar-for-dollar. This is yet another win-win public-private partnership.

BizHack Academy's next iteration is to begin offering all of our training in other languages, starting *en español*. The majority of the people we train in Miami are native Spanish speakers. I am bilingual in Spanish, and so are many of my coaches. We have translated our recorded course, "How to Find Customers Online," into Spanish, and we distribute it through the Strive305 Virtual Incubator platform run by Miami-Dade County. (We also created a version in Kreyòl for our Haitian-American business owners.) We are partnering with organizations that serve Spanish-speaking entrepreneurs, such as Prospera Florida and the Allapattah CDC, to offer our training programs in Spanish. We are even bringing our training to Spanish-speaking journalists in partnership with the National Association of Hispanic Journalists and the International Center for Journalism. Providing high-quality training in Spanish to American citizens and documented immigrants allows for a greater equality of opportunity through access to best-

in-class training in their native tongue and the language of the clients that they serve. Spanish-speaking entrepreneurs don't get access to the same quality and variety of training as English speakers. We need to lift all American entrepreneurs so they can compete in the global marketplace.

BizHack is drawn to companies driven by a desire to positively impact the world. We center our training and consulting around "purpose-driven digital marketing through storytelling." We are committed to helping small businesses transform their digital presence and accelerate their growth by focusing their messaging on the ways their business makes the world a better place. Business owners who enroll in our courses and use our coaching services are taught to identify and articulate their deeply personal motivation for running their business, what we call their "Story of Me." We give small-business owners the skills and the mindset to take control of their marketing and grow sustainably, ensuring a positive legacy well into the future.

BizHack is one of the only marketing academies in the country that focuses its training on the specific needs and challenges of the very-small business — the solopreneur, the microenterprise, the freelancer, the home-based business, the mom-and-pop store — the businesses that populate our Main Streets and give our communities their local flare. These companies are particularly vulnerable to the vagaries of economic conditions and technological change. They are deeply constrained in time, money, and expertise, and every marketing dollar must count. Many of the micro businesses that most desperately need our help cannot afford our training, even with the help of our scholarship program.

That is why BizHack has partnered with more than 100 business support organizations (BSOs), most of them based in South Florida: Nonprofits such as chambers of commerce and networking groups; governments such as Miami-Dade County and the Village of Pinecrest; and university accelerators and continuing education programs such as StartUP FIU and the Idea Center at Miami Dade College. BSOs have become our primary conduit to reaching more business owners. They allow us to provide our training in cutting-edge marketing techniques for free or at a subsidized cost. Our goal in the coming year is to double the number of BSOs we partner with nationwide to 200.

BizHack Academy's most important work in 2022 and 2023 was done in collaboration with Miami-Dade County. We partnered with two small-business initiatives: Elevate District 5 (from Miami-Dade District 5 Commissioner Eileen Higgins) and Strive305 (a program created by Miami-Dade Mayor Daniella Levine Cava). We were a founding partner in Mayor Levine Cava's Future Ready initiative, a comprehensive web of services aimed at building the workforce of the future that has become a model for similar efforts nationwide. BizHack is proud to provide technical assistance and development services in next gen marketing in support of these essential government-funded programs. Miami-Dade County's ecosystem of support for its small-business community is a fantastic example of innovation bubbling up from the local level to national prominence.

BizHack was founded in 2017, and we started with this BHAG (Big Hairy Audacious Goal): In our first decade, we wanted to transform the lives and fortunes of 10,000 small businesses. December 1st marked our sixth anniversary, and 2023 has been BizHack's most impactful year yet, both in terms of companies trained and lives impacted. We're nearly two thirds of the way to achieving our BHAG: 5,258 businesses have attended live one or more of our free masterclasses, and 931 businesses have graduated from our intensive marketing courses. With the help of our many partners, we are helping thousands of businesses get noisy about their mission, transition their products and services online, and leverage cutting-edge tools to grow faster.

My Background as a Journalist turned Entrepreneur

I am a small-business owner who serves small businesses. I am the son of an immigrant from Spain, where I am a dual citizen. I'm trilingual in English, Spanish, and Portuguese. Seventy percent of the businesses that BizHack Academy serves are women-owned, and 87 percent are run by people of color. I offer training programs in English, Spanish, and Haitian Creole. The training programs we offer cover all aspects of marketing, with an emphasis on three areas:

1. **Lead Generation:** To help businesses find their ideal customers online so they can sell more.
2. **Thought Leadership:** To position business owners as influencers in their industry to build trust and speed up the sales process.

3. **AI Tools for Marketing and Sales:** To help marketers do more, better, faster while spending less.

While individual businesses pay BizHack directly for courses and coaching, our primary clients are business support organizations (BSOs) — nonprofits, governments, and educational institutions whose primary mission is to serve small businesses. These BSOs pay for BizHack’s training, and they offer that training for free to their constituents as part of their commitment to provide technical assistance and development services.

My background is as a Pulitzer Prize-winning former NPR and PBS journalist turned entrepreneur and educator. I am the grandson of a Philadelphia public school science teacher and of a professional soccer coach from La Liga in Spain, and I carry forward a family legacy of teaching, coaching, and entrepreneurship.

I train business owners in two trademarked approaches to marketing: the Lead Building System LBS™, a proven process for online lead generation; and the Thought Leadership Pyramid TLP™, a systematic approach to content marketing. I’ve personally consulted with more than 1,000 companies, ranging from startups to Fortune 500 companies such as Royal Caribbean, Ryder, and NBCUniversal. I’m a member of the South Florida chapter of the Entrepreneurs’ Organization, an alumnus of Miami Cohort 18 of the Goldman Sachs 10,000 Small Businesses Program, and a graduate of the Small Giants Leadership Academy. I was selected to be part of the 2024 class of the Jim Moran Institute for Global Entrepreneurship’s Small Business Executive Program.

During my 15-year career as an award-winning journalist, I served as a correspondent for public radio’s “Marketplace” and PBS’s “Nightly Business Report;” news director of Miami’s NPR station; and a reporter for *The Washington Post*, *The Boston Globe* and the *Miami Herald*. While at the *Miami Herald*, I was part of the team that won the 2000 Pulitzer Prize for staff coverage of the Elián González INS raid. I co-hosted one of the nation’s first podcasts, “Under the Sun,” which told the stories of South Florida.

I try to give back to the entrepreneurial and journalism communities that have given me so much. I have trained and mentored business owners at Babson College’s WIN Lab, Nova Southeastern’s Alan B. Levan Center of Innovation, and

the Innovation Hub at Broward College. And I have taught courses in journalism at Princeton University, Columbia University, and the University of Miami.

I am a graduate of Princeton University, where I studied public policy with a minor in Spanish. I have an MFA in nonfiction storytelling from Florida International University. I have a masters in Spanish-language journalism from Universidad Torcuato di Tella and La Nación in Argentina. I was a Fulbright scholar in Buenos Aires, Argentina, studying the impact of the 2002 economic crisis on media organizations. I live in Surfside, FL, with my wife, Gretchen Beesing, who for 10 years served as CEO of the nonprofit Catalyst Miami. We have two children, Iris and Henry. Fun fact: My wife and I performed for more than a decade in the Miami improv comedy troupe Chasing Tales. (She was funnier.)

The Landscape of Marketing Training for Small Businesses

The speed of technological change has accelerated, particularly in the past year with the mass adoption of generative AI tools, and it's critical that small businesses keep up to stay competitive in a global marketplace. Large tech companies in the U.S., such as Amazon, Alphabet, Meta, Microsoft, and Apple — not to mention companies in China, India, and around the world that are not yet household names here — are rewriting the rules of what is required from a 21st century company.

At the same time, consumer behavior has changed permanently due to COVID, as people live more of their lives online and spend more of their time working from home. Customers expect their local Main Street businesses to be online, too — matching the conveniences of e-commerce and home delivery that Amazon and GrubHub pioneered. Macroeconomic headwinds such as the pandemic lockdown and reopening, inflation, supply chain disruptions, and perennial staffing shortages have made this one of the most challenging periods to be a small business since at least the Great Recession of 2007-2009.

These tectonic shifts in technology and consumer behavior impact every business, no matter its size. For example:

- Retail storefronts and restaurants that once only relied on signage and word of mouth to market themselves now need to also offer the convenience of e-commerce and online delivery to stay relevant to their customers. If they don't, they will lose business to more digitally savvy competitors.
- Every business with a physical presence needs to attend to its search rankings, reviews, and map presence on Google, Yelp, and other directory sites. This is easier said than done. These directory sites can be complex to set up and time intensive to maintain. Google Business Profile, for instance, rewards companies that post photos on their profile with additional search traffic. Systematically soliciting reviews requires organization and training, and responding to negative reviews requires deft messaging. Some directory sites are now essentially pay-to-play, meaning deserving local businesses with no ad budget often are less visible than better-heeled national chains.
- Every small business needs a website; this has been true for decades, though many still don't have one. They need a customer and prospect list that they email regularly, though many businesses fail to collect the contact information of their clients. And they need to be active on social media (Facebook, Instagram, LinkedIn — and increasingly, TikTok, Threads, and YouTube). This social presence keeps the businesses relevant and top-of-mind for their clientele. And it's helpful to attract the best talent for their staff. To make matters even more challenging, the vernacular of the mobile web is the thumb-stopping video: a short vertical video designed to catch the attention of distracted audiences on their mobile phones. Managing this digital presence takes time, money, and expertise that most business owners simply don't have.
- I could go on and on. The list seems to grow every day.

A robust website, an updated directory presence, consistent messaging via email and SMS, social media engagement, and an online system for reservations and ordering are table stakes (a requirement) in the modern business world. Consumers simply expect it. Providing this is a huge — dare I say, overwhelming

— challenge for most small businesses run by owners who are experts in the product or service they provide, but not in how to promote it online.

The tools of the trade for digital marketing are often not easy to use. (I like to joke that Google’s advertising platform was built by Google engineers, for Google engineers.) Owners need to hire experts or invest in time-consuming training — luxuries that under-funded and over-stretched business owners can’t always afford. Additionally, much of the “free” training that is most readily available to these small businesses is underwritten by for-profit software titans whose main motive is for learners to use their software solution or ad platform. Hubspot pioneered this “inbound” marketing approach, and Google, Meta, Microsoft, Apple, Amazon have all built extensive training ecosystems designed to get more people to use their products and services. (Or to recruit new talent: Amazon announced in November its “AI Ready” commitment designed to provide free AI skills training to 2 million people globally by 2025; Amazon acknowledges this training program will become a hiring pipeline.)

In the lingo of business, these ulterior-motive training initiatives are called “educational marketing.” Emphasis on the word “marketing.” The training programs are not solely designed to serve the learner. They’re the “free irresistible offer” at the “top of the funnel” of a “customer journey” designed to cement “brand loyalty” and “position” a company to “convert” a new customer at a low “CAC i.e., Customer Acquisition Cost” and a high “LTV i.e., Lifetime Value.” (I swear this is how marketers speak!)

The vast majority of digital training for small businesses happening today is being provided by these foxes in the henhouse.

We must provide an alternative: Small businesses need unbiased, learner-focused training without ulterior motives.

Several education providers have stepped in to fill this gap. They are 1) universities and colleges; 2) independent training academies and bootcamps, of which BizHack Academy is an example; and 3) business support organizations that provide free training to their members.

Universities and Colleges

I'll start with our nation's colleges and universities. Technical degree programs, continuing education, professional development certificate programs, business incubator and accelerator programs, and micro-credentialing programs, particularly at community colleges, have traditionally provided unbiased and high-quality technical training. But the curriculum at colleges and universities is updated infrequently and slowly by design. Universities were designed as warehouses of wisdom and built to carry forward timeless principles. They have struggled to fill the gap when it comes to cutting-edge tech education, particularly in a tech-forward field such as digital marketing. The marketing offerings I've seen from most universities are expensive, designed for executives at larger companies with big budgets, and often feature outmoded curricula taught by out-of-practice professors. Unless they bring in "professors of practice" who are working marketers to teach practicums, the curriculum is often years behind the latest technologies, platforms, and trends.

Independent Training Academies and Bootcamps

That is where independent training academies such as BizHack Academy step in. BizHack's mission is to serve small businesses with cutting-edge marketing training, coaching, and peer support so they can grow faster. Our most important metric of success is ROI — Return on Investment, whether measured in time saved or money made. We win when our businesses win, period. BizHack does not take money from any software providers, and our funders are not the software companies whose tools we train businesses on. This fierce streak of independence, which is born of my background as a journalist, is crucial for BizHack Academy to be an unbiased and learner-serving purveyor of digital tools training. We cannot be bought.

BizHack's approach builds on a model of independent training academies that was pioneered a decade ago: the coding bootcamp. The first coding bootcamp started in 2011 when a forward-thinking company called "Hungry Academy" posted on Hacker News an irresistible offer: a 5-month free developer training program in the Ruby programming language with a job guarantee for those who made it through. The following year, Codecademy, Dev Bootcamp, and HackerSchool were all founded within a few months of each other.

There are now nearly 100 coding academies with an annual revenue of nearly \$800 million, according to a [2023 report by Career Karma](#). While a handful of bad-actor coding academies were little more than diploma mills, churning out unprepared graduates saddled with debt, most are reputable training programs that partner with companies looking to hire their graduates. These bootcamps have a singular goal — to prepare their graduates for entry-level jobs — and they're incredibly responsive to the shifting needs of software engineering. Their speciality is up-to-the-minute training on the most in-demand coding skills. In Miami, I have worked closely with three code academies: Wyncode (which was acquired by Brain Station), IronHack, and 4Geeks Academy. I know the owners of all three, and I can attest to their integrity and to the quality of the education they provide.

The 21st century knowledge worker needs to know more than how to code, and some coding academies have expanded their offerings to non-development fields, such as web design, cyber security, product management, data science, and to a much lesser extent, digital marketing. In the same 2023 report, Career Karma found that only 2.8% of coding academies offer bootcamp programs in digital marketing.

Why do so few coding academies teach digital marketing? I have identified six reasons:

1. Marketing is a challenging area to teach because of the speed with which things change. Not only do the technical platforms change, but market conditions and consumer habits are also in constant flux. It's extremely difficult for any training provider to keep up with the latest trends. Most colleges and universities do a good job teaching marketing strategy; coding bootcamps are very good at teaching the technical tools. It's the rare education provider that can do both, plus simplify the content so it's geared to a small business owner, plus provide hands-on guidance on how to apply those best practices to a specific real-life marketing campaign.
2. The hiring market for marketing professionals is much smaller than other tech professions, such as software engineers. Even in large companies, marketing departments tend to be a fraction of the size of their

engineering department counterparts. This means that the hiring partners that subsidize coding education and provide jobs to graduates don't exist to the same degree in the marketing field. That breaks the business model of coding bootcamps, which rely on a robust network of hiring partners and the promise of a job after graduating to attract students. The core issue is that most companies simply don't have that many entry-level marketing positions to fill.

3. As a result, digital marketing training tends to be geared more to professional development rather than new career pathways. This disrupts the financial model of full-time coding bootcamps with high tuition fees that pay for themselves once the newly minted coder is hired. Marketing programs tend to be part time and have lower price points. The people with the time and money to afford the training tend to be working marketers at mid-sized and larger firms. So the training is geared to them. It's a less profitable and therefore less attractive line of business, and most coding academies say "pass."
4. The financial incentives for the learner are not as compelling either. Upskilling in marketing tends to be more about survival than advancement. After getting trained, a mid-career marketer might get a raise or be able to switch jobs more easily. More often than not, they'll get to keep their jobs. Marketers who aren't fluent in digital marketing don't tend to survive in the industry.
5. Sales departments tend to regularly invest in training, because the ROI (Return on Investment) of that training in the form of increased sales can be immediate. There is a robust, decades-old sales training ecosystem headlined by reputable global providers such as Corporate Visions, RAIN Group, Sandler, and many others. (My father was a traveling clothing salesman, and growing up, I saw him benefit a lot from sales training.) Marketing as a discipline doesn't have that same tradition of investing in professional development, in part because the ROI of marketing training can be harder to measure.
6. Marketing is a mixed discipline that requires the soft skills of copywriting, graphic design, video production, and creative communications side by

side with hard skills around optimization, automation, integrations, tracking, and data analysis. Digital marketing requires the deft combination of the left and right brain that is hard to teach and even harder for any single individual to master. In the field, you tend to find technical marketers and creative (or brand) marketers. Coding academies are better at training technical marketers, but the skillset is incomplete.

To make matters worse, small businesses are not a good target customer for almost any independent training provider. Small business owners often don't have time or money. Visionary entrepreneurs can be distractible students who can't sit still, and they rarely did well in grade school. Time spent training can mean time spent away from closing deals or from running the day-to-day of their business — or from precious time with their family.

I have witnessed up close the tough tradeoffs small business owners have to make to find the time (let alone the funds) to upskill themselves in marketing. They know they need and devoutly want to upgrade their marketing. But “life happens” to derail their best intentions. Small businesses are a very special use case, one that most independent training providers don't specialize in.

Business Support Organizations (BSOs)

That's the gap that business support organizations (BSOs) tend to fill. Countless chambers of commerce, industry and trade associations, networking groups, CDFIs, and economic justice organizations offer training workshops to their members. As do the local Small Business Development Corporations (SBDC), Women's Business Center (WBC), the Veteran Business Outreach Centers (VBOC), and SCORE chapters funded by the SBA. The workshops these BSOs offer tend to be in three areas: finance, hiring, and marketing. The quality of the training these BSOs offer varies widely. The people who coordinate training for BSOs rarely have an expertise in adult education, let alone a technical expertise in marketing, finance or hiring. So, some BSOs aren't in the best position to evaluate what to teach or who to hire to teach it.

The marketing training that BSOs provide often takes the form of single-session workshops with clickbait titles featuring the hottest new marketing trend (“Unlock the Seven Secrets of Threads Marketing” or “Nine Tips for Your Business to Go

Viral on TikTok”). These sessions can be less than worthless, creating in business owners a sense of FOMO and a false urgency to jump on the latest fads. Business owners who attend these training sessions are tempted to invest their precious time and money in the wrong places. What most small business owners really need is to create a basic digital footprint — a website, an email and SMS program, and a social media presence — and then focus their efforts on finding leads and closing sales. But workshops on basic topics don’t tend to draw a crowd. (“How to Build a Decent Website with No Budget” just doesn’t have a great ring to it!)

All these issues are amplified for our foreign-language speaking U.S. citizens and documented immigrants who make up a significant percentage of small business owners in South Florida and across the country. These business owners struggle to find high-quality training they can afford in their native tongue, the network of BSOs that serve them is much smaller, and they’re disproportionately targeted by scammers and charlatans.

Before COVID, the training provided by BSOs was primarily offered in-person. This led to a patchwork quilt of local training providers that served single markets. Even though much of the BSO training has gone online, the training industry remains highly fragmented. To my knowledge, there is only one national provider of digital marketing training in English and Spanish geared to micro businesses that specialize in working through business-support organizations: BizHack Academy. We are a category of one.

Two Recommendations to the Committee

Small businesses can’t keep doing the same things in the same way if they want to survive, let alone thrive, in the 21st century economy.

I want to offer two recommendations to the Committee based on my expertise in small business marketing training:

1. Government has an essential role in ensuring that high quality and affordable training is available to small businesses and their employees. As a country, we should improve our existing training programs and spend more on new training to ensure our workforce is able to compete globally.

Any investment in a future-ready workforce will have a huge return in the form of increased economic activity and higher levels of employment. This training must be offered in multiple languages and at varying degrees of sophistication, to meet entrepreneurs where they are.

2. Congress must regulate generative AI to ensure that its negative impacts are minimized. This mandate was missed with social media, to disastrous consequences. When Congress is writing that legislation, however, it must give small businesses a seat at the table. Generative AI is the most powerful tool for small-business efficiency and growth in a generation, and small-business advocates and experts must help shape the guardrails we build around AI tools, so we don't inadvertently curtail their positive potential.

#1 - Small Businesses Need World-Class Training Funded by the Federal Government

Small business owners recognize that they must adapt or die. While they're hungry to learn, they can't always find or afford high-quality training and coaching. The federal government has an important role in subsidizing training — particularly in marketing — that the private marketplace won't provide for the reasons explained above. This training could take the form of technical assistance, implementation support, and professional and workforce development. I'm asking Congress for more funds, and that the existing funds be spent better.

Training that is funded by the federal government is administered locally, so it can meet specific community needs. (At BizHack, we call this "Marketing is One Size Fits One™," and it's a tenet we believe in so strongly we trademarked it!) The local administration can take various forms — through SBA-funded programs such as the local SBDC, WBC, VBOC, and SCORE chapters, as pass-through funds to county and municipal governments, and through grants to trusted nonprofit BSOs and educational institutions. Congress should also maintain and even strengthen regulations on CDFIs and policies such as the Community Reinvestment Act that encourage financial institutions to sponsor training in their communities.

Unfortunately, much of the training offered to small businesses using federal funds is either out of date or out of touch. It takes real skill to simplify complex topics and to adapt best practices to companies that are as constrained as small businesses tend to be. One-off training sessions that don't include follow ups or personalized implementation support have a limited impact. Lectures on Zoom without small-group or one-on-one coaching on how to apply those best practices in the specific context of their business have limited value. When adults need to learn new skills, the lessons need to be directly relevant and immediately applied in their daily work, or they will forget most of it. Adult education requires an initial stage of learning, then practicing in a low-stakes workshop environment with real-time feedback from experts and peers, then implementing test-and-learn campaigns in their business. This means training over time in a cohort format with personalized coaching. And that is an expensive proposition. BizHack, in partnership with Miami-Dade County, provides free masterclasses for a dose of best practices, free recorded courses that go deeper, 6-week workshops in AI with small group coaching, and scholarships for a 7-week bootcamp that includes three one-to-one coaching sessions. That kind of ecosystem of training that allows the most motivated and driven entrepreneurs to go deeper is a good model for other localities.

For most small businesses, prioritization and sequencing of marketing efforts is essential. Where do you start first? You can't be on all platforms, and you have limited funds for advertising. You must be choosy about where you invest. Retail magnate John Wanamaker famously said, "Half my advertising spend is wasted; the trouble is, I don't know which half." A 2006 book by Rex Briggs and Greg Stuart analyzed \$1 billion in advertising spend and found that the actual success rate of advertising is closer to 37%. Small businesses can't afford to waste two thirds of their money and time. When your budget is tiny and your staff is stretched thin, every cent and every second counts. Small businesses need guidance from trusted, impartial experts on how to identify high-potential tactics for their marketing and how to measure the success of those efforts. At BizHack, we call this approach "test and learn," and it's a hallmark of all our training.

Governments can be that honest broker. So can business support organizations (whether governmental, educational institutions, or nonprofits). Small businesses need help identifying trusted independent training providers who can provide

cutting-edge, next-generation training and have the welfare of small businesses at heart.

In my experience interacting with SCORE and SBDC chapters around the country, those organizations sometimes lack the resources and expertise required to provide 21st-century marketing training to their small-business clientele. And many of their practices are outdated and need to be modernized. This committee should explore how the SBA, SBDCs, WBCs, VBOCs, and SCORE can be modernized to do a better job upgrading the skills of the workforce and empowering local entrepreneurial ecosystems. As part of its modernization, the SBA should require that the training it sponsors and funds should be aligned with research-backed best practices for adult education, which include experiential learning, peer learning, and the flipped classroom model. Our competitiveness in the global marketplace is on the line. Other governments are doing a better job preparing their workforce for disruptive technology, and we need to catch up or be left behind.

#2-Small Businesses Must Have a Seat at the Table When Generative AI is Regulated

Congress must regulate AI. Think of the years of wreckage caused by social media companies run amok because regulators couldn't get in front of the technology in a thoughtful way. With AI, we have an opportunity to provide guardrails against bad actors, mitigate the inevitable workforce disruption, and turn the tools into powerful forces for productivity. The widespread safety concerns about Artificial Intelligence related to disinformation, bias, data security, intellectual property, job loss and disruption — and of course, the robots taking over — are legitimate and significant. But among almost every small business owner that we train, generative AI in its current form is seen as an unalloyed good. It is a productivity tool unlike anything we've seen in at least a generation. Small businesses that leverage generative AI tools to grow faster will be stronger and more resilient members of our local economy. The federal government must solicit feedback and input from small business advocates when it regulates AI, so that we can accelerate the adoption of AI tools while placing necessary guardrails on AI to ensure it's used safely and constructively.

Small businesses have huge needs: they need inventory to sell, staff to serve, and access to capital to grow. But in my experience, the biggest issue holding back small business growth is time. Business owners know they could do more to market themselves, and that by doing so they'd have more customers and be able to hire more staff. But many owners don't have the time. They're fully occupied with the daily demands of operating their business.

The potential of AI for small businesses is what one of my training partners calls "1000X" improvement — 10 times more, 10 times better, 10 times faster.

Generative AI tools such as ChatGPT and Google Bard allow business owners to do more with less. AI works as a kind of super-intelligent marketing assistant that drafts social media posts, email copy, and blog posts in a flash. Human intelligence is still required — a human must write the prompts and edit the responses so that the AI-generated content is aligned with the brand voice and core values of the company, tailored to the specific needs of its clientele, and distributed smartly across digital platforms.

The investment in workforce training and technical assistance is starting to pay off. [A study released in September by the U.S. Chamber of Commerce](#) found that 1 in 4 small businesses nationally have adopted AI to improve their marketing and communications. It's not just about cutting costs; it's about amplifying efficiency, fostering creativity, and accelerating growth. It's about doing things they could never otherwise afford. Marketers trained on AI productivity tools can produce text, audio, and video content at a speed and quality that they used to be unable to afford. AI-powered small businesses that once couldn't afford to market now can.

I've seen up close the impact AI tools can have in marketing a small business. BizHack just completed a six-week intensive program in AI for Marketing with a cohort of two dozen small business owners in Miami and Miami Beach. With twenty hours of hands-on training and small group coaching, the businesses reported achieving time savings valued in the thousands and even tens of thousands of dollars.

Businesspeople are often worried that AI is coming for their livelihood. I tell them this: "AI is not going to take your job, at least not yet. But someone who uses AI is

— and they will probably be based outside the U.S. So you must get ready. You have to invest in training yourself and your team.” As the federal government begins putting guardrails on this technology, ensure that small business advocates have a seat at the table so we don’t kneecap the potential of this powerful new technology and our ability to compete with foreign-based firms.

Federal lawmakers and members of this Committee can unleash the power and possibility of this revolutionary technology — not just mitigate its risks. I can assure you our competitors overseas are empowering their businesses with AI technology to grow faster and compete better. It would be a terrible irony for U.S. companies to invent a technology that makes U.S. businesses less competitive in the global marketplace.

Conclusion: Finding My Ikigai

The Japanese have a principle called *ikigai*. Your *ikigai* is the intersection of 4 things: 1) what you love, 2) what you’re good at, 3) what you can make money doing, and 4) what the world needs.

(Jim Collins in his book *Good to Great*, which analyzed the success principles of the world’s greatest companies, introduced a similar framework called the Hedgehog Concept: the intersection of 1) what you are deeply passionate about, 2) what you can be the best in the world at, and 3) what best drives your economic engine.)

The Ikigai is basically your professional center of gravity. I like to think of it as my professional love.

Many of us spend our entire lives searching for our *ikigai*, often unsuccessfully. I have spent much of the past 10 years searching for mine. And I recently found it.

To tell that story, let me rewind 30 years, to the fall of 1993. I was in my junior year at Harriton High School, a public school in Rosemont, Pennsylvania, a suburb of Philadelphia. I had just joined the school newspaper called the *Free Forum*, and one of my first stories was an idea I came up with myself. I had money stolen out of my gym locker, and when I asked around to friends, many of them had

money stolen too. I got permission to run a schoolwide survey, and more than half of the students polled had money stolen, including one quarter of freshman who had arrived on campus just two months earlier. It was an epidemic of theft far more widespread than the school administration had realized. After the stories were published, the perpetrator (a staff member) was identified and let go. From that moment on, I was hooked on journalism. I loved the two-sided puzzle of it. One side of the puzzle was figuring out what the pieces were through my reporting. The second part was assembling those pieces into a coherent and compelling narrative that fit the reporting. For 20 years, I pursued that career, and it was my *ikigai*, my professional first love.

Then, 10 years ago, I lost my job in journalism. Like so many of my colleagues in the media, I was unable to find another job at my level in Miami, where I lived and wanted to stay. I had to start over.

As I embarked on that reinvention, I felt a profound sense of sadness. I had lost my professional identity. I had spent 20 years on fire as a crusading journalist, informing the public, giving a voice to the voiceless, protecting the Constitution as the fourth estate (it sounds high falutin', but many of us ink-stained wretches believe every word!). In comparison, my work in my new career in public relations and marketing felt empty. I felt isolated and purposeless. At moments, I felt disassociated from my own life, like I was in a lucid dream living inside someone else's life — but it was my own.

I found a glimmer of meaning two years later when I started to teach at the local community college, Miami Dade College. I taught a course at the Idea Center in digital marketing for small businesses — mostly as a way for me to learn the topic better myself. Little did I know, I was starting the next chapter of my career. Two years later, I decided to take the entrepreneurial leap myself. I quit my day job in marketing and started BizHack Academy.

As I built my curriculum, I studied the best practices for adult learning and business education. I hired a consultant familiar with the curriculum and approach at Babson College, the nation's top small business MBA program. I followed research-backed practices such as the flipped classroom, peer learning, and experiential learning. I adapted my curriculum to the short attention spans of visionary business leaders. And I leveraged all of my

storytelling skills honed during a 20-year journalism career and deepened during an MFA in Creative Writing program I completed in 2006.

All the courses that BizHack teaches entrepreneurs center around what we call a “Real Life Campaign.” A Real-Life Campaign can be a social media ad, an email nurture sequence, a business directory listing — any concrete marketing campaign that has measurable results in terms of new customers acquired.

Our signature course, The Digital Marketer’s Edge, requires participants to advertise on social media as a way to learn a systematic process for online lead generation. We’ve taught this course for 7 years to more than 700 businesses, and the results have been nothing short of amazing. While in the course, our average participant earned \$29 in incremental income for every \$1 dollar they spent on ads — a return on ad spend that would make any marketing agency envious. I came to learn the tremendous potential that small-business owners have when given the right information and the proper support. No one knows their businesses better, and no one cares about their businesses more. They just need the right training and coaching to dominate the digital platforms — some of which can be quite complex.

In 2019, I had an 80-year-old former CEO from Brazil named Bernardo Wolfson take my course. I sat next to him as he logged in to Facebook for the first time. (It was an interesting experience: I had created my account with “thefacebook.com” in 2004 when it was restricted to people from a handful of universities.) Seven weeks later, Bernardo was running sophisticated ads to promote his coaching business on Facebook, Instagram, and LinkedIn. I knew then that I had bottled lightning. Digital marketing was something every small business needed, and that every small business owner with the right support could do.

We have now taught The Digital Marketers Edge course to 26 cohorts of business owners totaling more than 700 companies on six continents. In selling this single course, BizHack Academy has generated more than \$1 million in revenue. We have done good and done well.

These were all milestones on my path to finding my *ikigai*. But where I truly found my professional sweet spot — the area where I am now focusing all of my energy in this next phase of my career — is in partnering with business support

organizations (BSOs) to provide training to small businesses that couldn't otherwise afford it.

Over the years, I have realized that small businesses need more help than a single course or a single provider can offer. They need help with more than marketing. As my wife, a nonprofit CEO, would say, my “theory of change” has evolved to the belief that small businesses need a variety of services, including technical assistance, access to capital, and fellowship with peers. No single organization can provide all of that. We must work together in an ecosystem of support. And the nodes of those ecosystems are the BSOs. Organizations such as BizHack Academy must work in partnership with BSOs to provide the development support and technical assistance that business owners so desperately need.

This drive to help small businesses survive and thrive in the digital economy animates me every day. Work has stopped being work. I teach like my hair is on fire, to borrow from educator Rafe Esquith. I now think of myself as a journalist on the how-to-build-a-business beat.

My conversations these days are filled with excitement and the generative possibilities of collaboration. I'm six years into a decade-long mission to work with BSOs to help 10,000 small businesses grow faster, and I'm about two thirds of the way there. My aim is nothing short of transforming the lives and careers of thousands of small business owners, so that all of their stakeholders — their families, their staff, their clients, their partners, their customers, and, of course, they themselves — can thrive. Thank you to the Committee and to Congress for all that you do to help support that mission.

Before every training session that I lead, I listen to a song called “Glorious” by Macklemore. It has this chorus, which reminds me of the journey I have been on, and where I am today:

I feel glorious, glorious
Got a chance to start again
I was born for this, born for this
It's who I am, how could I forget?
I made it through the darkest part of the night
And now I see the sunrise.



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Appendix: On the Importance of Peer Networks

It's tough to be an entrepreneur — and impossible to do it alone. As a small-business training provider, BizHack Academy not only helps entrepreneurs build up their skills, we also provide them a supportive network of like-minded peers. BizHack's core value of "Build Community" is evident in every training experience we provide. From our "Followpalooza" exercise that connects small businesses online, to our business directory that encourages us to shop local and do business with one another, to our silly hat socials on Zoom to break the ice and connect on a personal level, we are always looking for ways to make the entrepreneurial journey less lonely. This speaks to an essential truth of entrepreneurship: Mindset is as important as skillset. As training providers, we must attend to the whole person, including the emotional aspects of running a business.

As I reflect on the ups and downs of my own entrepreneurial journey, three peer groups of business owners have supported me along the way:

- Entrepreneurs' Organization
- The Small Giants Community
- The Goldman Sachs 10,000 Small Businesses Program

These organizations provided me with the training and peer support that helped me overcome obstacles and build a successful business. I wanted to recognize them here.

Entrepreneurs' Organization

<https://hub.eonetwork.org/>

Entrepreneurs' Organization is a global nonprofit founded in 1987 by Verne Harnish with chapters around the world. I'm part of the accelerator program in the South Florida chapter, which is one of the top five largest chapters in the world. EO provides belonging, connection, growth opportunities and learning. It's a community for entrepreneurs by entrepreneurs, and it's largely volunteer run. I have an accountability group in EO that are peer business owners, and we meet monthly to talk about business and personal challenges. EO really attends to the entrepreneur as a whole person. It can be lonely at the head of the table, and I love having a forum where I can work on my business — not just in it — with like-minded, growth-oriented, driven entrepreneurs.

The Small Giants Community

<https://smallgiants.org/>

The Small Giants Community is a community of like-hearted, purpose-driven leaders that was founded in 2009 as an L3C organization, a hybrid between a for-profit and a nonprofit entity that prioritizes mission and social purpose. The community was inspired by the 2005 book by Bo Burlingham called “Small Giants: Companies That Choose to Be Great Instead of Big.” Business leaders around the world recognized that they weren’t the only ones who believed in a different way of doing business: prioritizing people and purpose over profits. I have attended two Small Giants Community summits in Detroit, I am a proud graduate of its Leadership Academy, and for two years I have been personally mentored by the organization’s co-founder, Paul Spiegelman. The Small Giants Community is my tribe. It is made up of leaders who are passionate and purposeful. We are committed to growing not just for growth’s sake, but to enhance the lives of the people who work for us.

The Goldman Sachs 10,000 Small Businesses (10KSB) program

<https://10ksbapply.com/>

The Goldman Sachs 10,000 Small Businesses (10KSB) program was launched in 2009 as a training program designed to help small businesses scale our operations and create jobs in our communities. The curriculum was created by Babson College, one of top small-business MBA programs in the world. It has locations based at community colleges around the country, and I am a proud graduate of Cohort 18 in Miami based out of Miami Dade College. I also have been a guest panelist more than half a dozen times, sharing insights with my fellow alumni about digital marketing and online lead generation. The 10KSB program has an active alumni association, and I’ve led and attended many learning events. I’m also an active participant in its Voices initiative, which is designed to help small-business owners in the U.S. advocate for policy changes that will help their businesses, their employees, and their communities. As part of the Voices program, I met virtually with U.S. Representative Debbie Wasserman Schultz, and I met in person with Miami-Dade County Mayor Daniella Levine Cava to advocate on behalf of fellow business owners in South Florida.



In this season of gratitude, I wanted to express my thanks to these organizations, to my many friends and mentors, and most of all to my wife Gretchen, my two beautiful children Iris and Henry, my parents Joaquin and Elaine, and my sister Suzie. You have supported me every step of the way. Without your love and encouragement, I would not be here today.