WRITTEN TESTIMONY

Before the United States Senate Committee on Small Business and Entrepreneurship

Hearing: "250 Years of Main Street: Retail to Research"

June 17, 2026 | 428A Russell Senate Office Building

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SUMMARY OF TESTIMONY

Nevada's small businesses are navigating one of the most demanding economic environments in recent memory. Visitor volume to Las Vegas fell 7.5 percent in 2025, its sharpest annual decline since the COVID-19 pandemic, eroding the tourism base on which a significant share of Nevada's small business economy depends. At the same time, Nevada posted a 13 percent year-over-year increase in new business formations, ranking among the top five states nationally. That combination of rapid new business creation alongside visible small business distress is not a contradiction. It is a signal. Americans are building businesses out of economic necessity, not surplus confidence, and the infrastructure available to support those businesses is not keeping pace with the demand.

The Urban Chamber of Commerce serves as the connective tissue between small businesses and the network and resources they need to survive and scale. Yet chambers across America are being asked to do more with less, at the same moment that federal grant programs are being paused, corporate partnerships with small businesses are contracting, and the businesses themselves face compounding pressures from tariffs, discretionary spending pullbacks, and workforce disruptions tied to immigration enforcement.

This testimony makes one fundamental argument: a stronger small business infrastructure is the backbone of a safer, stronger, and more economically secure America. The ask is straightforward. Congress should prioritize sustained, predictable funding for programs that support small businesses at every stage of their journey as start-ups finding their footing, scale-ups ready to grow beyond their first hire, and stay-up businesses working to remain viable in a volatile economy. The infrastructure that serves all three tiers is what determines whether entrepreneurship in America is a real pathway or just a promise.

I. WHO I AM AND WHY I AM HERE

Chairman and Members of the Committee, thank you for the opportunity to speak today. As we acknowledge America's 250 years of entrepreneurship, I am honored to bring Nevada's story to this table.

My name is Cameron "CH" Miller. I am the President and CEO of the Urban Chamber of Commerce in Las Vegas, Nevada, where I have served since January 2023. The Urban Chamber is one of Nevada's oldest organizations dedicated to the success of Black-owned businesses and the broader small business community in Nevada. In July of this year we mark 46 years of doing that work. We have been through recessions, a pandemic, and every economic shift this city has seen. We are still here. Our membership spans nearly every industry sector, from healthcare and professional services to food and beverage, mining, and the sports economy that defines our state.

When the City of Las Vegas was started 121 years ago, it did not start as a destination. It started as a railroad stop, a place people passed through on their way somewhere else. What it became is one of the most recognized cities in the world. When people around the world picture America, Las Vegas is one of the first places they see. It has become synonymous with this country in a way that very few cities ever do. That did not happen because of one industry or one company. It happened because of small businesses, people who saw something possible here and decided to build it. As we've heard Senator Rosen say many times, ninety-nine percent of businesses in Nevada are small businesses according to the U.S. Small Business Administration's Office of Advocacy. That is not a footnote. That is the whole story.

Before joining the Urban Chamber, I spent the better part of two decades building businesses from the ground up. I have owned businesses in beauty, real estate, and film and television production. I know what it feels like to make payroll when margins are thin. I know what it means to watch a business that took years to build lose ground in months when the economy shifts. I have also watched what happened to my parents, who owned a salon in Las Vegas from the time I was five years old, navigating every economic cycle this city has ever seen. I have represented Nevada as an elected official, and I know firsthand how the decisions made in buildings like this one land on the ground for people like myself, and the ones I just described.

I come before this committee not simply as an organizational leader but as someone who has lived the small business experience, studied it through policy, and now works every day to strengthen the systems that determine whether small businesses in Nevada survive or fail.

II. THE PROBLEM: GROWTH NUMBERS THAT TELL TWO STORIES

Nevada is often cited as a business-friendly state, and the data supports that reputation. Nevada ranked among the top five states nationally for year-over-year new business formation growth in early 2026, posting a 13 percent increase compared to the prior January. Our job growth in recent years has spanned arts, entertainment, recreation, professional services, healthcare, and construction, and we are now seeing genuine

momentum in technology, innovation, and AI-adjacent industries that are beginning to take root here.

But growth numbers alone do not tell the whole story. Approximately 40 percent of small businesses started nationwide were formed after COVID-19. Many of those businesses were started not from a position of surplus or opportunity, but from necessity. People who lost jobs, lost income, or lost confidence in traditional employment built businesses because they needed to. The question this committee should be asking is not simply how many businesses are being created. The question is how many of them will still be operating in five years, and what resources are available to help them get there.

At the Urban Chamber, the signals are not encouraging. Our membership staff tells me that long-standing members who have been in business for years, people who survived the 2008 Great Recession, who survived COVID, are now telling us that this is the hardest time they have ever experienced. They are not exaggerating.

Nevada businesses have survived tough times before, and they will survive again. But right now, the infrastructure they need to do that is not keeping pace with what they are facing.

The Nevada Tourism Story

Nevada is not like other states. Gaming and hospitality account for a disproportionate share of our economic activity, and tourism is not simply a leisure sector here. It is the engine that drives teacher salaries, neighborhood restaurants, service businesses, and the wage base for hundreds of thousands of Nevada families. When tourism slows, the whole machine slows with it.

Visitation to Las Vegas fell 7.5 percent in 2025, to approximately 38.5 million visitors, the sharpest annual decline outside the COVID-19 pandemic. Average daily room rates fell 5 percent. Revenue per available room declined 8.8 percent. International visitors, who typically stay longer and spend more per trip, have been specifically impacted by both diplomatic uncertainty and new visa screening measures. Canadian visitors, historically one of Las Vegas's largest international markets, have been booking fewer trips.

What is important to understand, and what I hear directly from our members who operate in the events and conference sectors, is that there is a trailing effect that has not yet fully shown up in the data. Conference and group travel decisions are made 12 to 18 months in advance. Businesses deciding right now whether to hold their next annual conference in Las Vegas are making those decisions based on current economic signals, current cost realities, and current perceptions about traveling to the United States. The consequences of those decisions will not fully appear in Nevada's visitation numbers for another year or more. We are watching a wave form before it arrives. This means our local small businesses may be facing an even longer recovery period than we first predicted.

Food and beverage sales in Clark County fell nearly $191.5 million in an 11-month period compared to the prior year. That is not an abstraction. It is tips that were not earned, shifts that were cut, hours that were reduced, and margins that disappeared for

small restaurants, caterers, and beverage operators who make up a large segment of our Urban Chamber membership.

The Infrastructure Gap

In 2023, the Urban Chamber in partnership with CSN and Access CDFI l launched the Nevada Capital Readiness Program, or CRP, supported through a four-year, $700,000 federal grant as a part of the Silver State Consortium. The program provides one-on-one business advisory services to help small business owners understand how to access capital, prepare financial statements, build business plans, and position themselves to compete for contracts and investment. It is exactly the kind of capacity-building infrastructure that can mean the difference between a business that survives its first five years and one that does not.

In early 2025, a federal executive order paused grant programs of this type. The CRP was suspended. Our business advisors, who were funded through the program, were laid off. For approximately 18 months, the program operated at reduced or minimal capacity while we worked through the administrative process of relaunch. Businesses that needed advisory support during that period did not have it. That gap did not show up in a headline. But it showed up in the businesses that could not access capital, could not refine their business plans, and could not move forward on growth they were trying to plan.

Chambers across the country face a compounding version of this challenge. Federal and state grant programs that provided operational lifelines have become less predictable, less accessible, and in some cases have been restructured or eliminated. Grant funding across small business support programs fell approximately 30 percent on a broad basis in recent years. For a chamber that depends on a combination of membership dues, grants, and corporate partnerships, that is not a rounding error. It is an operational pressure that directly reduces services to businesses that need them.

Corporate partnerships with small businesses have also contracted. Members who several years ago had corporate contracts, sponsorships, and procurement opportunities from large companies are finding that many of those companies have scaled back. The ecosystem that helps small businesses connect with larger capital and larger markets has thinned, precisely when small businesses need it most.

III. MY PERSPECTIVE: STRONG SMALL BUSINESSES BUILD STRONGER, SAFER COMMUNITIES

I want to reframe something for this committee, because the framing matters.

Small business infrastructure is not simply an economic policy question. It is a community stability question, and community stability is what makes neighborhoods safer and families more secure.

When people have access to real, sustainable economic opportunity, when they have the tools to build something of their own, when they have pathways to capital and markets and professional networks, communities are more stable. Families are more stable. Neighborhoods are more stable. The data on the relationship between economic precarity and public safety is well-established across political perspectives. When people have no realistic pathway to economic security, the consequences extend far beyond their individual circumstances. Stronger, more stable communities are built on purpose. The infrastructure that gives people real economic agency is a large part of how that happens.

Nevada has one of the most transient economies in America. People come here to rebuild, to start over, to try something new. Nevada is a place that offers Americans a second chance to thrive. That is part of our culture and part of our strength. But it also means that when the economy hits the brakes, these same people who took a risk on themselves, are the most vulnerable. A small business owner who invested their savings, took out a loan, or built something from scratch does not have the institutional cushion that a large employer provides. They need the support that chambers, SBDCs, and capital-readiness programs are designed to provide.

One of our Urban Chamber members owns a plastics manufacturing company here in Nevada. He is, to our knowledge, the only Black-owned plastics manufacturer in the country. His business is exactly the kind of operation Nevada has been working to grow, a manufacturer that creates jobs and proves this state can be more than gaming and hospitality. Tariffs have hit him directly, increasing input costs to an unsustainable level. Contracts that worked six months ago do not work the same way today. He is not asking for a handout. He is asking for a policy environment stable enough to actually run a business in.

Another member launched a landscaping business here in Southern Nevada within the last five years. He did what every new entrepreneur is told to do. He built a plan, found clients, and hired a team. He took the right steps to build a good business with a strong team. Right now, members of his workforce are facing a barrage of social and economic uncertainty. That uncertainty does not stay at the office door. It affects productivity, retention, and the owner's ability to take on new contracts. He is not asking for special treatment. He is asking for clarity, for stability, and for support systems that help him navigate an environment that keeps changing.

Behind that ask is something concrete. If he cannot retain his workforce, he cannot bid on larger contracts. If he cannot grow past the survival stage, the families depending on those wages do not easily find that income somewhere else.

These are not exceptional stories. They are the texture of what chambers like ours hear every day.

IV. THE SOLUTION AND THE ASK

This committee has an opportunity to make a meaningful difference for small businesses across the country by focusing on the strength and sustainability of the infrastructure that supports them.

Restore and Sustain Capital Readiness and Advisory Programs

Programs like the Capital Readiness Program are not overhead. They are frontline infrastructure. Business advisors who sit with small business owners, help them understand their financials, prepare for SBA loans, and connect them with procurement opportunities are doing the work that determines whether those businesses survive. When programs like this are suspended, the damage shows up later, in the businesses that could not grow because they could not access capital, and in the jobs that were not created.

This committee should advocate for sustained, multi-year funding for capital readiness and business development programs operated through chambers, SBDCs, and community-based organizations. Predictable funding is not a luxury. It is the condition under which these programs can hire staff, retain institutional knowledge, and build the long-term relationships with businesses that make their support meaningful.

Invest in Chambers as Small Business Infrastructure

Chambers of commerce are among the most efficient delivery systems for small business support in the country. They are trusted, community-embedded, and capable of reaching businesses that would never walk into a federal office. But they are chronically underfunded relative to the work they are being asked to do.

This committee should explore expanded, flexible funding mechanisms for chambers of commerce serving communities with high concentrations of small and emerging businesses, with particular attention to organizations operating in historically underinvested ecosystems.

Support Childcare Access for Small Business Owners and Their Employees

We should also be honest about what it actually takes for a small business to survive its first five years. For many owners, access to reliable, affordable childcare is not a personal convenience. It is a business operations issue. An owner who cannot secure childcare cannot keep the hours their business requires. An employee who cannot afford it does not show up. Incorporating access to childcare and family support services into federal small business frameworks is a practical step, not a peripheral one. It is part of what giving a business a genuine chance to stay up actually looks like.

Support Tourism-Dependent States with Targeted Stabilization Frameworks

Nevada's dependence on tourism creates a structural vulnerability that standard small business support frameworks do not fully address. A program designed for a manufacturing state or a diversified urban economy does not map cleanly onto a state

where a 7.5 percent drop in visitor volume translates directly into reduced foot traffic at every restaurant, boutique, service provider, and entertainment venue.

This committee should consider whether states with highly concentrated tourism economies need targeted frameworks for small business stabilization during periods of significant visitor volume decline. The tools already exist, including SBA economic injury programs, community development financial institution support, and grant bridge mechanisms. What is needed is a framework for activating those tools quickly and at appropriate scale when the signals we are already seeing in Nevada's data indicate systemic pressure on local small business ecosystems.

Build on What Is Already Working

There are good ideas on both sides of this aisle about how to support small businesses. This committee should look at what Nevada has done through its Office of Entrepreneurship, including policy shifts that have reduced regulatory barriers, supported workforce innovation, and created the Knowledge Fund to support business growth in emerging industries. These are not partisan policies. They are practical ones, and they are showing results. I would encourage this committee to examine how the federal government can support and amplify that kind of state-level work.

A state that started as a railroad stop and built one of the most visited cities on earth knows what is possible when the conditions are right. The question is whether federal policy will keep up.

V. CONCLUSION

I grew up watching my parents run a salon in Las Vegas. They were not wealthy. They were not connected. What they had was a small business, a community of customers who depended on them, and a willingness to show up every day and do the work. That business was the foundation of our family's stability and the center of relationships that lasted for decades.

Nevada has hundreds of thousands of families like mine. They are building salons and landscaping companies, catering businesses, plastics manufacturers, trades operations, tech startups, and companies working at the edge of what AI can do for small business. They are doing it in a state that is working hard to diversify its economy, invest in innovation, and create a future that extends beyond gaming and hospitality.

What they need from the federal government is not complicated. They need the programs that help them become capital-ready to be funded and stable. They need the chambers and support organizations that serve them to have the resources to actually serve them. They need a federal policy environment that recognizes the particular vulnerabilities of a tourism-dependent economy and responds to the signals before the wave arrives.

A strong small business ecosystem is not just an economic asset. It is a community asset. It keeps neighborhoods stable, keeps families in their homes, keeps young

people with opportunities to build in the places they grew up. It is, in the most direct sense, the backbone of a safer, stronger, and more secure America.

Thank you for the opportunity to speak on behalf of Nevada's small business community today. I am happy to answer any questions.