



\$3 Trillion for Small Business. 16 Million New Jobs. \$4.5 Trillion in Economic Activity

The national plan to start, buy and grow 4 million American small businesses.

The Proposition

Mobilize more than \$3 trillion for American entrepreneurship: \$1.5 trillion in private and federally supported financing through qualified lenders, plus at least \$1.5 trillion in potential direct and professionally managed private investment—without requiring \$3 trillion in federal spending.

STARTUP	ACQUISITION	EXPANSION
\$600 BILLION	\$500 BILLION	\$400 BILLION
Launch new employers, franchises and Main Street firms.	Finance transitions as retiring owners sell viable companies.	Add people, equipment, locations and domestic capacity.
\$1.5T MECA FINANCING Startup • Acquisition • Expansion	\$1.5T+ PRIVATE INVESTMENT Direct • Platforms • Managed funds	\$3T+ TOTAL CAPACITY Two coordinated capital engines

The Economic Impact of \$3.0 Trillion+

MECA combines \$1.5 trillion in startup, acquisition and expansion financing with at least \$1.5 trillion in potential private investment. Across four million businesses, core financing averages approximately \$375,000. If the private channel mobilizes another \$1.5 trillion, systemwide capacity would average approximately \$750,000 per participating business, although actual amounts would vary.

4 MILLION businesses financed Program objective	16 MILLION jobs created or preserved At 4 jobs per business	\$960 BILLION annual payroll supported At \$60,000 per job	\$3.0–\$4.5T illustrative activity supported Scenario estimate at 1.0–1.5× total capital capacity
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Private growth capacity: at least \$1.5 trillion in potential owner equity and expansion capital.

Compounding return: loan repayments recycle financing capital, while dividends, appreciation and successful exits recycle investor capital. Surviving firms continue generating wages, tax receipts, domestic demand and owner wealth.

Financing a Business Should Be as Easy as Financing a Degree

Washington made it easier for young Americans to finance college than to buy a viable business. Student loans are based largely on enrollment; business lenders may reject a young buyer for limited experience—even when the company has proven cash flow. Roughly \$1.7 trillion is owed by 42.6 million federal student-loan recipients, including about \$220 billion in default as of March 2026.[1] **MECA** pairs disciplined underwriting with mentoring and monitoring to finance productive assets. Repayments recycle capital; successful firms generate jobs, taxes and owner wealth.

Why MECA Resonates Across America

- **Gen Z:** “You were not born too late for the American Dream.” With 74% of Gen Z nonowners aspiring to start a business,[2] **MECA** turns ambition into ownership and wealth.
- **Defense-budget voters:** National defense protects America; economic defense gives families a stake in it. **MECA** mobilizes \$3 trillion-plus for businesses across every congressional district.
- **Small-business owners:** If strategic capital is good enough for chips, it is good enough for Main Street. **MECA** provides broad-based capital—not selective funding for politically favored firms.

Mentoring Is MECA’s Operating System

Every borrower receives a trained mentor, operating plan and early-warning system. Stronger operators create safer loans, healthier companies and better taxpayer returns.

- **Before funding:** readiness assessment, mentor match, cash-flow validation and due diligence.
- **First 24 months:** monthly mentoring, operating dashboard, quarterly reviews and rapid-response help.
- **Accountability:** measure mentors by borrower survival, repayment and growth—not attendance.
- **Taxpayer protection:** risk-based pricing, shared risk, diversification, fraud analytics, reserves and public reporting.

5% for American Entrepreneurship: Turn Savers Into Investors

Americans face **no wealth test before risking money in Las Vegas**; they should not be barred from backing an entrepreneur or neighborhood business.

Congress should create a safe harbor allowing every American—not just accredited investors—to invest up to 5% of a portfolio, capped at \$100,000 annually, in qualified small businesses or professionally managed funds.

Five percent of America’s \$47.6 trillion retirement market illustrates up to \$2.38 trillion in theoretical capacity.[3] **MECA’s** \$3 trillion headline assumes at least \$1.5 trillion is mobilized; fuller participation could move capacity toward \$3.9 trillion. The theoretical pool **exceeds seven times 2025 U.S. venture investment** and three times the 2023–2025 total.[4]

Regulated crowdfunding platforms would open direct participation. Qualified investments that become worthless would receive a full ordinary-income deduction, expanding small-business-loss treatment beyond capital-loss rules that generally limit net deductions to \$3,000 annually. Disclosures, escrow, fraud screening and transparent reporting would protect investors.

The Choice: MECA adds a missing national pillar—broad-based ownership. A nation of owners is more productive, resilient and united. The next economic boom should belong to Americans.