

Dear House Human Services Committee Members,

My name is Brian Parham, and I live in NE Killingsworth Street in the Cully neighborhood.

Please fund the IDA initiative in the 2021 legislative session. I opened an IDA in 2014 to save toward growing my guitar teaching business with the help of the Micro Enterprise Services of Oregon. I saved for 36 months and received a match on my savings. Before the IDA, I supported my family by biking around Portland with an electric guitar on my back, a guitar amplifier in my bike rack, and a desire to share the positive power of rock guitar with Portland's kids.

I was thrilled because I was living my dream save two problems: 1. It rains a lot in Portland, so I showed up at my student's houses soaking wet to teach them guitar. 2. I made a grand total of \$4,000 in 2013. Ouche!

The IDA changed all that. I used the match savings to purchase a vehicle, register my business, and build a website. Fast forward a few years, and I was named 2018 Rising Star of Oregon by the SBA. I launched after-school music programs at more than a dozen public schools, published three-guitar method books for kids, and hired a team of independent contractors. In the process, I provided access to low-cost rock guitar lessons for hundreds of elementary school students in public schools.

None of this would have possible without an IDA, which is why I am asking you to continue supporting robust funding that would help other Oregonians like me transform their passions into thriving businesses while making a positive impact on their community and the state's economy.

Thanks so much for your time, please support the IDA initiative, and rock!