



# LEVERAGING TECHNOLOGY TO BRIDGE THE RACIAL WEALTH GAP: STRATEGIES FOR ETHNIC ENTREPRENEURSHIP

**ONE DIASPORA. ONE ECONOMY. ONE SOLUTION.**


Boost your small business productivity with our top-rated productivity software. Streamline tasks, track time, manage projects, and collaborate with employees, clients and vendors seamlessly, in English or Spanish. Build your business ecosystem today.

## MULTI-LANGUAGE SUPPORT

What sets ThrivCloud apart is our commitment to supporting the global African Diaspora community through our multi-language capabilities. As a Black-owned business, we understand the importance of connecting with clients on a deeper level, and that includes breaking language barriers. ThrivCloud offers seamless support for Spanish and English, with future plans to include French, Portuguese, and Swahili support.

## THE REPRESENTATIVE ECONOMY ECOSYSTEM

ThrivCloud offers small businesses a complete business ecosystem, empowering them to manage employees, clients, leads, and vendors with transparency and ease. By providing secure logins to each stakeholder, businesses can streamline communication, collaboration, and project management within a centralized platform.

 [www.b1thrive.com](http://www.b1thrive.com)

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# Introduction

The racial wealth gap is a major social problem across the globe. Despite governments adopting laws to address the problem, the household wealth held by Afro-descended groups has remained disproportionately low. Technology has been tipped as a potential remedy to the problem. However, vital technologies that can help underserved populations grow socio-economically are inaccessible to many. B1Thrive ThrivCloud is a SaaS solution developed to help small-business owners, entrepreneurs and solopreneurs thrive by streamlining operations, automating processes, and managing their client base, comprehensively.



B1Thrive celebrates and welcomes users from every corner of the world. We are here to redefine inclusivity by focusing on the collective of Afro-descended communities that have long been marginalized and denied access to the resources and opportunities enjoyed by representative economies. At B1Thrive, we believe in leveling the playing field and breaking down barriers to economic empowerment.

Our mission is to unite the diverse communities of the Diaspora, fostering a strong and united economy that transcends borders. Together, we can overcome historical disparities and unlock the full potential of a unified and inclusive global economy.

Join us on this transformative journey as we redefine what it means to thrive, irrespective of your geography.



# What's the Problem?

Let's talk about some of the harsh realities of the business world and the disparities faced by members of the African Diaspora. By shining a spotlight on the barriers, biases, and systemic challenges that hinder progress and limit opportunities, we can begin to acknowledge and overcome these obstacles. As we better understand them, the urgency for change and the need for a Diasporic representative economy becomes clear.



## The United States

From February to April 2020, there was a significant decline of over 40% in Black business ownership, which was the largest decrease among all ethnic groups. This information was reported by the House Committee on Small Business, outlining the impact of Covid-19 on Black-owned businesses in the United States.

These businesses faced challenges in complying with mandated closures due to limited access to financial assistance.

Even prior to the outbreak of the Covid-19 pandemic, Black business owners encountered various financial disparities and obstacles.

Another major obstacle stems from a series of historical events that have hindered Black and Latino business owners from accessing wealth-building opportunities compared to their White counterparts. The denial of wealth creation for Black people can be traced back approximately 246 years, including the lasting impact of slavery, the 1921 race massacre in Tulsa's "Black Wall Street," where numerous lives were lost and thousands were left homeless after more than 1,400 homes and businesses were destroyed, as well as discriminatory policies in housing and lending practices.

**"It's not that the drive is not there. But all of the income is being used to cover basic needs – there's no pot of money sitting there to be invested in a new business,"**

*Marla Bilonick, executive director of the Latino Economic Development Center*

# Beyond the Diploma

While educational attainment is often seen as a critical factor influencing entrepreneurship, recent research suggests that its significance may be less pronounced than previously assumed. Instead, other factors such as the proximity to a family ideology of property ownership and self-employment, as well as the ability to recognize opportunities, may play a more substantial role in successful venture creation and venture longevity. This highlights the need to consider a broader set of factors that contribute to the racial wealth gap.



## Education: Quantity & Quality

Contrary to assumptions, one study suggests factors influencing college success can hinder early aspirations for self-employment. Age and better opportunities in other occupations may be reasons for delayed entrepreneurship. Entrepreneurs may be nonconformists pushed into self-employment by labor market disadvantages, realizing alternative paths early on. Some with self-employment ambitions may have less incentive for formal education, aligning with signaling theory. Advanced education may even predict lower entry rates into self-employment in low-barrier fields. Thus, education's role in ambitions toward entrepreneurship can differ from expected notions of access limitations.

Finished: High-School	30%
Associates Degree	31%
Bachelors Degree	17%
Masters Degree	18%
PhD	4%

**The same factors that have positive effects on various measures of college success seem to impede early ambitions to become self-employed**

*(Thomas, 2014)*

Bradshaw, R. (2023). 20 Entrepreneur Statistics You Need To Know (2023). Apollo Technical LLC.  
<https://www.apollotechnical.com/entrepreneur-statistics/#:~:text=Education,and%204%25%20have%20a%20PhD.>

# The United Kingdom

Black and Latino business ownership in the United Kingdom has faced numerous challenges that have hindered its growth and success. These obstacles have limited the opportunities for Black and Latino entrepreneurs and perpetuated economic disparities within the community. As one study highlights: "Black business ownership in the UK has been marred by deep-rooted historical inequalities and biases, leading to significant challenges for Black entrepreneurs" (Jones, 2019).



One of the key factors impacting Black and Latino business ownership is the lack of access to capital and financial resources. Discriminatory lending practices and limited access to investment opportunities have hampered the growth and sustainability of Black- and Latino-owned businesses.

Moreover, historical biases and stereotypes have influenced consumer behavior, affecting the market demand for products and services offered by Black- and Latino-owned businesses. Racial prejudices and unconscious biases have resulted in lower levels of trust and patronage, creating additional challenges for Black entrepreneurs. Research conducted by the Institute of Race Relations discusses this issue:

Access to financial and technological literacy plays a vital role in wealth generation for Black and Latino business owners in the United Kingdom. Unfortunately, historical disparities and limited educational opportunities have contributed to uneven access to financial knowledge and technological skills. Enhancing financial literacy among entrepreneurs can empower them to make informed decisions about managing finances, securing funding, and strategically growing their businesses.

**"Black-owned businesses in the UK encounter consumer bias and stereotypes, which impact their market share and potential for growth. These biases perpetuate economic disparities within the community."**

*-Institute on Race Relations, 2020*

# Foundational Black British Entrepreneurship

**Black business owners trusting financial service providers** 43%

**Black entrepreneurs trusting the UK Government** 27%

**Black-owned businesses seeking financial support from banks** 13%

**Respondents experiencing societal racism** 53%

(UCL, 2022)

London mayor Sadiq Khan [told HuffPost UK at the beginning of October](#): "The issues that affect the structural racism that exists haven't been addressed and the government seems to be hesitant to accept there's a problem and if you can't accept there's a problem, you can't take action."



48%

did not access or expect to qualify for any government support scheme during the pandemic.

2%

of Foundational Black British Business owners sought help from the U.K. government, during the pandemic.

32%

of Foundational Black British Business owners applied for grants during the pandemic.

The Savanta and Black Business Network's Black British In Business and Proud report presents concerning statistics regarding the trust and financial support received by Black business owners in the UK. Only 43% of Black business owners believe that financial service providers have their best interests in mind, indicating a lack of confidence in the banking sector. This trust is even lower when it comes to the UK Government, with only 27% of Black entrepreneurs expressing trust in governmental support. Surprisingly, a mere 13% of Black-owned businesses seek financial support from banks, with most preferring loans from family rather than financial institutions. Additionally, over half (53%) of the respondents reported experiencing societal racism, highlighting the challenges and systemic barriers faced by Black entrepreneurs in the UK.

# Central and South America

Afro-Latino small business owners in South American countries like Mexico and Colombia confront significant obstacles that hinder their success and economic progress. These challenges are rooted in historical inequalities, systemic barriers, and racial biases that limit their access to resources and opportunities.

**"AFRO-DESCENDED COMMUNITIES OFTEN FACE CHALLENGES IN ACCESSING CREDIT AND FINANCIAL RESOURCES, INHIBITING THEIR ABILITY TO START BUSINESSES AND INVEST IN ECONOMIC ACTIVITIES."  
- WORLD BANK, 2019**

In Mexico, Afro-Latino small business owners encounter barriers that restrict their access to capital and hinder business growth. According to a report by the United Nations Committee on the Elimination of Racial Discrimination, "Afro-Mexican entrepreneurs face limited access to financial resources, discriminatory lending practices, and exclusion from business networks." (OHCHR, 2019)

Similarly, in Colombia, Afro-Latino small business owners face challenges arising from historical inequalities and racial biases.

A study conducted by the Colombian Ministry of Commerce, Industry, and Tourism states, "Afro-Colombian entrepreneurs experience difficulties in accessing finance, markets, and business support services due to persistent racial disparities and stereotypes." (Ministry of Commerce, Industry, and Tourism, 2020)

Access to capital is a significant hurdle for Afro-Latino small business owners in both Mexico and Colombia. Limited financial resources and unequal access to credit hinder their ability to invest in their businesses and impede their growth prospects.

Furthermore, Afro-Latino small business owners often lack representation in business networks and face difficulties in accessing support services and mentorship opportunities.



# "Superar" [Overcoming]

In 2002, Global Fellow Adriana Barbosa combined entrepreneurship, Black pride, and Black buying and selling power to establish *Feira Preta* (Black Fair), aiming to empower Afro-Brazilian entrepreneurs. Feira Preta, an event organized by and for Afro-Brazilians, celebrated Brazil's Black culture through concerts, plays, workshops, and children's spaces.

Despite initial success, they encountered challenges such as racism, funding issues, theft, and debt, threatening the event's continuity. However, the pride it instilled in participants motivated them to persist, eventually breaking even with each event.

Today, Feira Preta has evolved into PretaHub, a comprehensive initiative fostering a fair entrepreneurial ecosystem and promoting Afro-entrepreneurs globally. It encompasses various programs, including AfroLab, AfroHub, Casa Preta, and Black Codes, dedicated to catalyzing Black entrepreneurship in Brazil and empowering Afro-entrepreneurs.

**“When you  
take away the  
culture of a  
people, you  
kill them.”**  
- Barbosa

In collaboration with Preta Hub, the Colombian *Mercado Libre* is actively promoting the expansion of businesses run by Black entrepreneurs in Colombia. This effort involves supporting their digital transformation, facilitating income generation, and fostering stronger connections between Latin America and the cultural heritage of the African diaspora

65%

of Mercado Libre  
businesses  
are family owned  
with 4-11 employees

40%

of Mercado Libre  
businesses sell  
exclusively through  
e-commerce

175 M

new businesses  
entered the Latin  
American  
marketplace in 2020





# The Continent & the Diaspora

**The impact of colonial economic interference on African small business owners and entrepreneurs has been particularly detrimental, significantly impeding their ability to build generational wealth.**

**Five factors that continue to play a crucial role on the African Continent, and throughout the Diaspora are:**



## **Exploitative Resource Extraction:**

The focus on extracting and exporting raw materials by colonial powers has hindered the development of local industries and value addition. This leaves African small business owners reliant on importing finished goods and limits their capacity to participate in higher-value sectors that could generate more substantial profits and long-term wealth.



## **Imbalanced Trade Relationships:**

Unequal trade relationships perpetuate the cycle of African small business owners exporting raw materials at low prices while importing finished goods at higher costs. This undermines their profitability and makes it difficult to compete in the global market. The lack of value addition within Africa further limits the potential for wealth creation and hinders the accumulation of assets and resources.



### **Disruption of Local Industries:**

Colonial policies disrupted traditional African industries and handicrafts, pushing small business owners out of markets they once dominated. The loss of these industries, coupled with the imposition of foreign goods, resulted in reduced income and diminished opportunities for intergenerational wealth transfer through family enterprises.



*Colonialism has had a detrimental impact on the economies of Diasporic communities, causing disruption and marginalization. It is essential to recognize this historical injustice and strive to address the economic disparities faced by Diasporic populations.*



### **Unequal Access to Financial Resources:**

Small business owners in Africa often struggle to access formal financial resources such as credit, investment capital, and business support services. The legacy of colonial economic systems has perpetuated structural inequalities, making it harder for African entrepreneurs to establish and expand their businesses. Limited financial resources impede their ability to invest in business growth, innovation, and human capital development.



### **Limited Control Over Economic Policies:**

African small business owners have historically had limited control over economic policies that shape their operating environment. Former colonial powers often imposed policies that favored their own interests and neglected the needs of local entrepreneurs. This lack of autonomy and agency inhibits the implementation of business-friendly policies, hindering the growth and sustainability of small enterprises.

# The Solution.

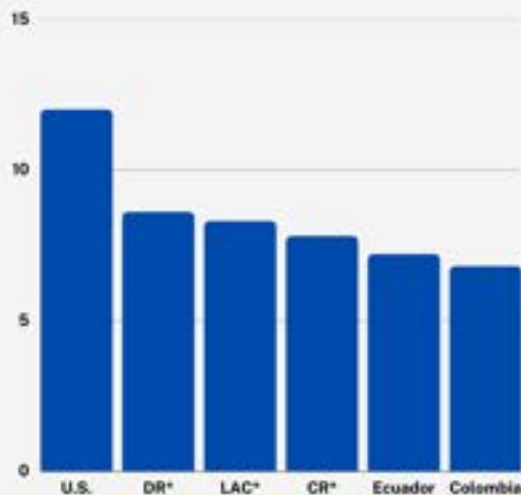
Technology and access to business development, productivity, and management tools have the potential to significantly mitigate the obstacles faced by small business owners and entrepreneurs in the Afro-descended diaspora. B1Thrive ThrivCloud seeks to provide new opportunities, enhance productivity, and facilitate market access.

Here's how B1Thrive ThrivCloud can address these challenges:



## Access to Markets:

B1Thrive ThrivCloud can connect Diasporic small business owners with a global customer base. E-commerce platforms and online marketplaces enable entrepreneurs to showcase their products and services to a wider audience, breaking down geographical and language barriers and expanding their market reach beyond local boundaries. This allows them to tap into new revenue streams and increase their chances of building generational wealth.



## Afro-descended Spanish Speakers in the Diaspora by % of population.

\*DR- Dominican Republic  
\*LAC - Bolivia, Guatemala, Honduras, El Salvador, Nicaragua, Panama, and Venezuela  
\*CR - Costa Rica

**"It takes risk & courage and a view of the future that others cannot see."**

- Swizz Beatz



### **Financial Inclusion:**

**Integrating digital payment platforms, offers Diasporic entrepreneurs access to formal financial systems. These services can provide convenient and affordable ways to receive payments, access credit, and manage their finances. By reducing the reliance on cash-based transactions and increasing financial literacy, B1Thrive ThrivCloud can enhance financial inclusion and enable small business owners to make more informed financial decisions.**



### **Business Management and Productivity Tools:**

**B1Thrive ThrivCloud provides Diasporic small business owners with access to affordable and user-friendly business management tools. These tools can assist in various aspects, such as inventory management, accounting, customer relationship management, and marketing. By streamlining operations and improving efficiency, entrepreneurs can focus on growth strategies, cost optimization, and delivering quality products and services.**

### **Skills Development and Knowledge Sharing:**

**The B1Thrive ThrivCloud customizable Knowledge Base feature allows business owners to create their own online learning platform. This digital resource offers Diasporic entrepreneurs the opportunity to enhance their employee's skills and knowledge. They can access courses, webinars, and tutorials covering topics like entrepreneurship, marketing, financial management, and industry-specific insights. This digital learning ecosystem enables continuous skill development and empowers entrepreneurs with the necessary tools to navigate challenges and seize opportunities.**



**“We feel we can work better and in more innovative ways such as online, but we do not have the knowledge to do so.”**

*Food Shop owner from “Impact of COVID-19 on BAME Led Businesses, Organisations & Communities” report, 2020*



## **Networking and Collaboration:**

**B1Thrive ThrivCloud facilitates virtual networking and collaboration between business owners, employees, vendors, suppliers, affiliates, partners and clients. B1Thrive ThrivCloud provides spaces for knowledge exchange, collaboration on projects, and access to local business community support. Connecting with like-minded entrepreneurs, industry experts, and potential partners enhances their visibility, expands their professional networks, and opens doors to valuable partnerships and opportunities.**



At B1Thrive, we are deeply committed to creating more inclusive and intuitive spaces through our ThrivCloud platform. We understand that addressing barriers to technology access and digital literacy requires a comprehensive approach that encompasses diverse languages and cultures. That's why we proudly offer support in both Spanish and English, recognizing the linguistic diversity within Africa and beyond.



We are also excited to announce our plans for expansion, as we strive to include additional languages such as Portuguese, French, and Swahili. By expanding our language offerings, we aim to ensure that more Diasporic entrepreneurs can fully engage with our platform, receive assistance, and access resources in their preferred languages.

**“Communication leads to community, that is, to understanding, intimacy and mutual valuing.” - Rollo May**



**74%**

of consumers are likely to repeat business with brands that offer multi-lingual support

**25%**

ONLY 25% OF INTERNET USERS SPEAK ENGLISH!

**76%**

of online shoppers prefer to buy products with information in their own language.

**40%**

of consumers say they would never buy items without a description in their own language.

# Spanish in the Diaspora

Integrating Spanish-speaking support for small business owners around the world can yield significant gains and advantages. As Spanish continues to be one of the most widely spoken languages globally, reaching over 460 million people, catering to this demographic opens up vast opportunities for businesses to connect with a diverse customer base.

By providing Spanish-speaking support, small business owners can foster stronger relationships, enhance customer satisfaction, expand their market reach, and ultimately drive growth. In this interconnected world, embracing multilingual support, particularly in Spanish, empowers businesses to tap into new markets and establish themselves as inclusive and customer-centric enterprises.

Revenue  
**64%**

of executives said international business deals have been lost to misunderstandings.

Market Capital  
**\$ 2 Billion**

in capital is lost every year due to language and culture barriers

Reach  
**75%**

of internet users with multi-lingual support.

Satisfaction  
**71.5%**

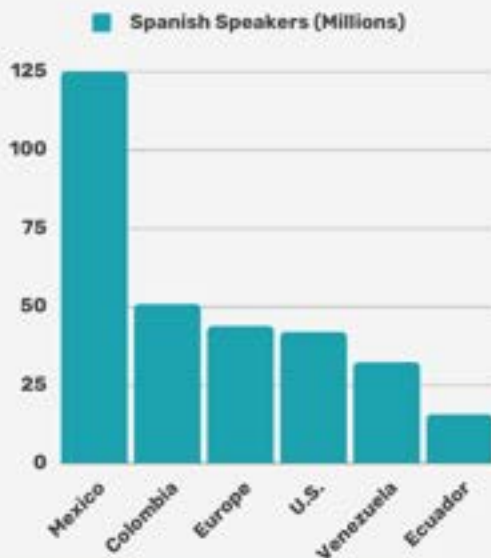
of customer service leaders claim multi-lingual support increases satisfaction.

Pricing  
**52.6%**

of consumers say they are willing to pay more for items described in their own language.

Efficiency  
**42%**

of business stakeholders say language barriers reduce productivity.



The recently published findings from Pew Research Center's 2015 National Survey of Latinos reveal that the gap in internet usage between Spanish speakers and English speakers, which has persisted for a long time, has reached its smallest extent since 2009. This positive development can be attributed to significant advancements made by Spanish speakers in accessing the internet.





# How does B1Thrive's ThrivCloud compare?

Feature	Any.do	B1Thrive ThrivCloud	Esimate	Google Drive	HubSuite	Hubway	One PagePro	ProoFHub	QuikBooks	Rescue Time	Sack	Zoho	NOTES
Task Mgmt.	X	X									X		Manage tasks, employee & client tasks.
Note Taking	X	X	X										Monitor board notifications and documents updates.
Time Tracking		X	X							X			Track employee & contractor ethics, holidays, production.
File Storage		X		X		X				X			Up to 10 GB of cloud storage.
Reporting		X		X									Tasks, invoices, expenses, financial, team, attendance.
Marketing		X			X		X						Plan, create, monitor and track notifications.
Financial Mgmt.		X				X			X				Invoicing, payroll and tax tracking.
Project Management		X					X						Monitor scope, budget & schedule under completion.
Messaging		X					X						Communication & notice board for employees, or clients.
CRM		X						X			X		Manage clients & prospective clients (leads).
Data Protection		X										X	Non-factor authentication with/without 2 <sup>nd</sup> party app.
eSignatures		X											Other clients, employees, suppliers, vendors digital agreements.
Contracts		X											Create, store & track B2B, B2C, estimates & agreements.
Human Resources		X											Onboard new employees online, with on-time & schedule appreciation.
Invoice/Billing		X											Track payment, create terms, credits, and assign tax rates.
Payment Processing		X											PayPA, Stripe, Amazon, PayPal and more.
Order Processing		X											Track product inventory, shipping, discounts and returns.
Lead Mgmt.		X											Withdraw to your website, direct link or manual entry.
Client Login		X											Allow clients to login and view their order or payment status.
Speech language support		X											Plans to integrate Spanish, French, Portuguese and Hindi language options.

All-in-one productivity for your small business. GET STARTED FOR FREE TODAY! <https://b1thrive.com>





# B1 THRIVE

EMPOWERING THE AFRO-POSITIVE DIASPORA TO THRIVE



## GET STARTED

Boost your small business productivity with our top-rated productivity software. Streamline tasks, track time, manage projects, and collaborate seamlessly, in English or Spanish. Try our business efficiency solutions and automation tools for free. Join the growing community of successful businesses, and entrepreneurs using our productivity apps today.

### **Manage:**

- **Products/Projects**
- **Clients/Employees/Leads**
- **Finance**
- **Events**
- **Contracts/Invoices/Estimates**
- **Electronic Signatures**
- **Reporting/Sales**

**ALL-IN-ONE!**



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# Thank You!

Hopefully, we can work together and thrive!

## Let's Get In Touch

**Contact Us**

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