

**28 March 2024**

**The Honorable Marvin Abney**

**Chairman**

**House Finance Committee**

**State House, Rm 35, 82 Smith St, Providence, Rhode Island 02903**

[housefinance@rilegislature.gov](mailto:housefinance@rilegislature.gov)

**Testimony *in support of* HB7127: The Rhode Island Secure Choice Retirement Savings Program Act**

Chair Abney and Members of the House Finance Committee,

My name is Dawn Apajee and I live in Cranston, RI. I own a business, City Personnel, Inc., and I am writing this letter in support of Representative Shanley's bill HB7127, the Rhode Island Secure Choice Retirement Program Act. *City Personnel* is a member of the Rhode Island Black Business Association, a nonprofit organization dedicated to advancing the business opportunities and vitality of Black-owned and minority businesses in Rhode Island. We are proud to join RIBBA and other small businesses in supporting HB7127.

The bill will allow employees without access to retirement benefits via employment to establish and pay into a retirement savings account administered by the RI Department of Administration. The program is entirely employee sponsored, so small businesses can offer an extremely competitive benefit at no additional cost. The ability to offer retirement benefits to potential employees will help me grow my workforce and scale up my business overall. The legislation also includes an opt-in for businesses like mine, with 4 employees or less.

If passed, this will help small businesses like mine recruit and retain talented workers by allowing me to offer retirement benefits at ZERO additional cost burden to my business. It will also make retirement savings reality for over 172,000 Rhode Island workers and their families. Saving for retirement is essential to our financial security as we grow older.

H7127 will help small businesses compete better against larger entities and help us recruit and retain talented employees. It will also put secure retirement in reach for hundreds of thousands of our neighbors. I urge the Committee to vote HB7127 out of committee and send it to the full House with a recommendation of passage. Thank you.

Sincerely,

*Dawn Apajee*

Dawn Apajee

President

City Personnel, Inc.

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