

< Accessible Entrepreneurship

START-UP NY

“Inclusive Entrepreneurship™” through StartUP NY

**BEST PRACTICES MODEL OF SELF-EMPLOYMENT FOR PERSONS WITH DISABILITIES, A
PUBLIC-PRIVATE PARTNERSHIP**

ODEP #E-9-4-6-109

Submitted By:

**Onondaga County in partnership with
Burton Blatt Institute and Whitman School of Management
of Syracuse University**

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FINAL REPORT

I. Executive Summary

Americans with disabilities represent an estimated 20 percent of the U.S. population, making this the nation's largest minority that crosses lines of age, ethnicity, gender, gender identity, race, sexual orientation, and socioeconomic status. The statistics are similar in Onondaga County; when this grant was submitted, an estimated 17.6 % of the population 5 years and older had a disability. 44.1 % of individuals with a disability were unemployed as compared to 20.3 % of individuals without a disability (U.S. Census Bureau, 2000). Almost 10 % of the population had an employment disability and 4.4 % of the population had a disability that prevented them from going outside their home. Self-employment clearly presented an opportunity for a large proportion of people with disabilities in this county to achieve increased income and greater independence.

Societal, program, and systems barriers to employment and entrepreneurship can appear insurmountable to many people with disabilities. People with disabilities that choose to own their own business also encounter the business-related challenges that any prospective entrepreneur must face like: “How do I get grants and loans?” “Who can help me write a business plan?” “Is my business idea feasible?” “Who can support me if I need to rely upon someone to help me operate my business if I am unable to do so?” Vocational counselors are often unprepared to help prospective entrepreneurs with disabilities answer questions like these. Small Business Development Centers (SBDCs) and Employment Assistance Programs (EAPs) exist throughout the country to help prospective entrepreneurs write their business plans, secure financing and develop their businesses. Their services are open to people with disabilities, however, they often need more coaching and support than these Centers can provide on a long-term basis. Business assistance programs need to rely on the disability agencies to prepare and provide the supportive services to help people with disabilities become entrepreneurs, while they concentrate on helping them with the mechanics of the business. These partnerships often do not exist. It is a small wonder that many people with disabilities that could potentially become successful entrepreneurs do not get the support and assistance they need to do so.

The Department of Labor’s Office of Disability and Employment Policy’s funding of entrepreneurship demonstration projects provided a critical source of funding to create an exemplary program that could facilitate the necessary partnerships at a community level and open the door to a path to entrepreneurship for people with disabilities in Onondaga County. StartUP NY was created so that: “At the end of 3 years, Onondaga County will have in place a sustainable public-private sector collaboration that provides all necessary supports to offer people with diverse disabilities effective and meaningful opportunities to pursue and obtain self-employment.” The project intended to: (1) identify facilitators and barriers to self-employment, (2) provide entrepreneurship training to at least 150 participants, (3) guide approximately 30 participants in starting their own businesses, and (4) build a sustainable system (post grant operational) based on existing community services to assist people with disabilities in starting a business. As we detail throughout the rest of this report, this project succeeded in each of these goals.

Inclusive Entrepreneurship through StartUP NY is now a firmly established program led by Onondaga County and managed by the Syracuse University Burton Blatt Institute, Centers of Innovation on Disability (BBI). BBI brought together a diverse array of partners that included the South Side Entrepreneurial Connect Project and South Side Innovation Center of the Whitman School of Management; Onondaga Small Business Development Center (SBDC), ARISE, Syracuse Cooperative Federal Credit Union and a diverse array of referral sources. Additional partners include CNY Works, Enable, the Greater Syracuse Chamber of Commerce, Onondaga County Department of Social

Services, Vocational and Educational Services for Individuals with Disabilities, and additional local disability service partners.

Over the first three years, the project resulted in an improved model for developing community infrastructure and capacity through public and private investment and collaboration to support and provide technical assistance to individuals with disabilities who seek self-employment in Onondaga County. It was successful in documenting the strengths of the consortium model to assist in the start-up, sustainability, and replication of successful micro-enterprise and small business ventures launched by individuals with disabilities. The project also succeeded in recruiting participants, including those receiving SSI/SSDI benefits, Veterans, youth and others in Onondaga County, representing a range of disabilities from diverse ethnic and racial groups who have aspirations for self-employment.

The StartUP NY program started training and counseling entrepreneurs and aspiring entrepreneurs with disabilities in September 2007, when the *Inclusive Entrepreneurship*TM curriculum was developed and implemented. Since then, StartUP NY has served total of 204 individuals with disabilities, of which during the month of August 2010, 143 were still enrolled in the program. During this three year period 133 individual with disabilities completed the minimum training requirement, 115 developed a support team, 115 obtained benefits planning sessions, 112 finished the business feasibility study for their businesses, 28 had finished business plans that are financeable, while another 28 business plans are in the development process and/or are continuously being updated by the entrepreneur as the company grows (these are the ones that were not looking for financing).

Furthermore, 65 individuals have registered a business entity, of which 48 were generating income, 46 are still generating income today. Two businesses have closed; these were businesses that came to StartUP NY that were already in existence, but due to lack of the training and their financial situation it was too late to make any significant impact on the sustainability or keeping the doors open. However, both finished discovery, which has helped them find employment. Of the 48 operating businesses, 29 are male-owned and 19 are female-owned. Out of the 48, 8 are veterans with disabilities-owned businesses and these are all still operating. Moreover, one of the businesses is owned by a Native American, 20 African American-owned, and 27 are Caucasian-owned.

Now, with newly invested funding from the US Small Business Administration for direct services for entrepreneurs who are poor, including people with disabilities, and from the state's Medicaid Infrastructure Grant (MIG) to expand training for replication and pending agreements with the Commission for the Blind and Visually Impaired (CBVH) to use purchase of services mechanisms for self-employment, this program has been sustained and continues to serve individuals with disabilities who wish to start their own businesses. In addition, StartUP NY was the basis for an expanded effort to support entrepreneurship for people with disabilities by Syracuse University, particularly BBI and the Whitman School that included developing customized training curricula, informed by Customized, Discovery-based results, personal preferences, and peer advisors, financial literacy, asset development. The project also coined the term *Inclusive Entrepreneurship* to better articulate its unique and innovative model including development of a new curricula that teaches entrepreneurship consulting for people with disabilities for students enrolled in an *Inclusive Entrepreneurship Consulting* class. This web of services and supports catalyzed by StartUP NY and now termed "Inclusive Entrepreneurship" by Syracuse University is characterized as follows:

Inclusive Entrepreneurship at Syracuse University is defined as "a strategy and process for assisting people with diverse disabilities to become entrepreneurs through business planning training, use of customized business development goal and support planning, and access to financial resources utilizing the resources of diverse public and private partners working within a consensus-driven, collaborative framework."

Background

Americans with disabilities represent an estimated 20 percent of the U.S. population, making this the nation's largest minority that crosses lines of age, ethnicity, gender, gender identity, race, sexual orientation, and socioeconomic status. Recent data suggests that of the 21.5 million Americans with disabilities between the working ages of 21 and 64, the majority are also members of existing minority groups¹. Americans with disabilities are disproportionately unemployed, underemployed, and living in poverty. It is difficult to determine the real unemployment rate for people with disabilities both in the US and worldwide, however it is generally estimated that only approximately 38% of people with disabilities are employed². Tens of thousands more have likely given up hope of working. Other thousands spend their days in sheltered workshops earning wage stipends at usually less than the federal minimum wage—never making the transition to a job in the competitive job market or to self-employment.

The personal consequences of chronic unemployment can be devastating. As John Allen, Special Assistant to the Commissioner of the New York State Office of Mental Health, Director of the Bureau of Recipient Affairs, and also a person in recovery from a psychiatric disability noted: *“It’s not just an issue of helping people with disabilities get jobs. We must also work “upstream” from employment and tackle the important task of helping those who have lost all hope of ever working competitively and have given up on looking for work to help them believe that having a meaningful job is indeed possible’*. However, rekindling hope for entrepreneurship can be a difficult challenge for people who have lost hope or had hopes diminished. The social and economic consequences when people with disabilities are unemployed and must rely on public assistance to meet daily needs and are unable to afford decent housing also negatively impact communities.³

Societal, program, and systems barriers to employment and entrepreneurship can also appear insurmountable to many people with disabilities. Those with psychiatric disabilities often must deal with public misconceptions and the fear and stigma of having a mental illness. Those with physical disabilities and those with visual impairments often find it difficult to negotiate their way to work, and if working, secure the accommodations and assistive technology needed to perform their job tasks. Those with intellectual disabilities also often must surmount barriers of stereotype and stigma to obtain work and then develop the workplace supports that help them not only perform the job to employer expectations but also develop strong and supportive co-worker relationships. Overlaying these societal and employer barriers can be the effects of treatment programs that do not have the resources, expertise or connections with employers to help their customers find jobs with a future or become self-employed. Lowered expectations among staff about the ability of people with disabilities to get and keep jobs or become self-employed present other challenges. Many people with disabilities fear returning to work because they fear that they will lose their Social Security and other public benefits. While many public benefits programs have a number of return-to-work incentives, including some that relate to self-employment, people with disabilities, and often the vocational or business

¹ National Council on Disability, Keeping Track: National Disability Status Program Performance Indicators, April 21, 2008, p. 28.

² Erickson, W. Lee, C., & von Schrader, S. (2009). 2008 Disability Status Report: the United States. Ithaca, NY: Cornell University Rehabilitation Research and Training Center on Disability Demographics and Statistics.

³ Shaheen, G. (in press) Inclusive Entrepreneurship. B. Kingma (Ed.). *Academic Entrepreneurship and Community Engagement: The Syracuse Miracle*. Northampton, Massachusetts: Edward Elgar Publishing, Ltd.

counselors they work with, are largely unaware of these provisions. The result is often that job-seekers with disabilities limit their hours of work, never start down the pathway to self-employment, or decide not to work at all for fear of losing hard-won cash and, most importantly, the medical benefits they receive through Social Security.

People with disabilities that choose to own their own business also encounter the business-related challenges that any prospective entrepreneur must face like: “How do I get grants and loans?” “Who can help me write a business plan?” “Is my business idea feasible?” “Who can support me if I need to rely upon someone to help me operate my business if I am unable to do so?” Vocational counselors are often unprepared to help prospective entrepreneurs with disabilities answer questions like these. Small Business Development Centers (SBDCs) and Employment Assistance Programs (EAPs) exist throughout the country to help prospective entrepreneurs write their business plans, secure financing and develop their businesses. Their services are open to people with disabilities, however, they often need more coaching and support than these Centers can provide on a long-term basis. Business assistance programs need to rely on the disability agencies to prepare and provide the supportive services to help people with disabilities become entrepreneurs, while they concentrate on helping them with the mechanics of the business. These partnerships often do not exist. It is a small wonder that many people with disabilities that could potentially become successful entrepreneurs do not get the support and assistance they need to do so.

Despite these significant challenges, many people with disabilities still want to, and can have careers as entrepreneurs. They want to join the American business mainstream that by recent estimates includes over 10 million people that are self-employed⁴. What they often lack are the support systems, funding, access to training and especially the encouragement that can make the difference in bringing their entrepreneurship hopes and aspirations to fruition.

Entrepreneurship as a Valid Career Choice for People with Disabilities

“Entrepreneurs are innovative, opportunity-oriented, resourceful, value-creating change agents”⁵

As with other disadvantaged populations, many individuals with disabilities turn to business ownership as a means to economic independence. While owning a small business may help people with disabilities achieve increased financial self-sufficiency, it may also provide them the flexibility they may need to accommodate personal limitations or lifestyle choices. When people with disabilities earn income as business owners, they have the potential to reduce their reliance on Social Security and other forms of public assistance and improve their economic self sufficiency. As business owners, they may also buy equipment, supplies, pay rent, and otherwise contribute to their local business economies. Small business creation returns revenue back to their communities through the

“I don't think there is any other option for me. I think it's the one avenue where you can set and meet your own goals--the only thing that limits you is your own creativity, effort, and energy.”

--a participant in StartUP NY

⁴ Upcoming *Statistical Abstract of the United States: 2009*, Table 585
<<http://www.census.gov/compendia/statab/>>

⁵ Dees, G., Emerson, J, Economy, P. *Enterprising Non-Profits*, Page 4. John Wiley and Sons, Inc. 2001

business taxes they pay. Small disability-owned businesses could also serve a social purpose when they hire qualified people with disabilities as employees and thereby increase the number of job openings available to this significantly unemployed and underemployed population. People with disabilities might choose to become entrepreneurs for a number of reasons:⁶

- ▶ Choice: Many people with disabilities value a career as a small business owner over that of wage employment.
- ▶ Capability: Many people with disabilities have operated, or have worked in and gained the skills needed to start a small business at some time in their lives.
- ▶ Control: Many people with disabilities want a career where they are the person in control of their own economic future.
- ▶ Change: From the role of being viewed as a “client,” “patient,” or “consumer” to being viewed as a small business owner.

“I wasn't even aware that this was a possibility for me—that I would be able to do it.”

--a participant in StartUP NY

Cary Griffin and Dave Hammis list some of the advantages that self-employment has over wage employment for people with disabilities⁷:

- 1) The US economic environment continues to support the overall growth of small businesses, even in the current economic climate.
- 2) Self-employment offers the only substantial options available under the Social Security and Medicaid/Medicare systems to accumulate personal wealth and manage income in a way that is predictable and personally adjustable.
- 3) Self-employment offers people with disabilities who receive Social Security a financial cushion (i.e., income for survival) during the business start-up phase and often throughout the life of the business.
- 4) Self-employed people with disabilities may have access to alternate sources of capital to build their business.
- 5) Self-employment can closely match the small business owner's preferences, gifts, and unique contributions.

⁶ Shaheen, G. (in press) Inclusive Entrepreneurship. B. Kingma (Ed.). *Academic Entrepreneurship and Community Engagement: The Syracuse Miracle*. Northampton, Massachusetts: Edward Elgar Publishing, Ltd.

⁷ Griffin, C., Hammis, D. Making Self-Employment Work for People with Disabilities, Pgs. 13-15. Paul H. Brookes Publishing Co. 2003

- 6) Self-employment offers people career advancement through increased wages (compared to sheltered work or day treatment programs) and interaction with suppliers, customers, and mentors (as opposed to interactions primarily with other people with disabilities in segregated environments).
- 7) Self-employment offers individuals the opportunity to schedule their work day to accommodate their personal productivity levels, goals, symptom cycles, and schedules.

Many if not most small businesses developed and operated by people with disabilities begin as, and may remain, *lifestyle businesses*. They are businesses of modest size and scope that return income to the owner to maintain a present or improved lifestyle over and above what they may earn from public assistance benefits. The hope is of course, that these small scale businesses can grow in sales volume sufficient to provide a greater level of income than what a person may obtain using government-provided benefits. Whether a lifestyle or growth-oriented business, people with disabilities, like those in the general population, must face and overcome challenges related to business planning, operations and financing. So in addition to the supports and services they may need to overcome any impacts related to their disabilities that may affect their ability to become self-employed, they still need help with business planning, business development, and financial assistance. Developing effective partnerships between disability services organizations and business development organizations can be the key to encouraging more people with disabilities to become entrepreneurs and helping them to become successful. Often these sectors do not have a history of collaboration.

Developing sustainable partnerships and collaborations can be an involved and lengthy process. It includes having a skilled convener, clarity around mission, values, and outcomes, developing consensus, and identifying and addressing the legitimate vested interests of all parties⁸. Above all—partnerships are built upon mutual trust. Universities with an articulated social mission and histories of involvement in their communities may be ideally suited to facilitate effective cross-systems collaborations that improve opportunities and reduce barriers to entrepreneurship for people with disabilities. Universities might be able to bring resources to the table like faculty who are research or practice experts in entrepreneurship, business management, education and/or disability policy. They could lead local efforts in identifying and writing grants. Universities can also deploy student interns to assist community-based entrepreneurship programs when the educational interests of their students are well served. And universities may be able to gain trust among disability services providers and other stakeholders because they don't need to compete with these organizations for funding. "Inclusive Entrepreneurship" at Syracuse University demonstrates that with the right vision, mission and values, community/university partnerships for entrepreneurship is not only a possibility but can become a reality.

A. Onondaga County Entrepreneurship before the *StartUP NY* Grant

Conditions affecting entrepreneurship for people with disabilities living in Onondaga County presented a great opportunity to envision, develop, and deploy a systematic, well-designed, and intensive project to expand self-

⁸ Winer, M., and Ray, K. *The Collaboration Handbook: Creating, Enjoying and Sustaining the Journey*, Amherst H. Wilder Foundation. 1994

employment opportunities. When this grant was submitted, an estimated 17.6 % of the population 5 years and older had a disability. 44.1 % of individuals with a disability were unemployed as compared to 20.3 % of individuals without a disability (U.S. Census Bureau, 2000). Almost 10 % of the population had an employment disability and 4.4 % of the population had a disability that prevented them from going outside their home. Self-employment clearly presented an opportunity for a large proportion of people with disabilities in this county to achieve increased income and greater independence.

Onondaga County also contained tremendous age, ethnicity, disability, level of education, and cultural diversity for assessing the effectiveness of this project to cater to diverse needs. In 2006, Onondaga County was experiencing a depressed economy and there was a great need to open new avenues for people to secure successful employment. Almost 16 % of the households earned below \$15,000, 31.22 % received social security, 4.27 % were on SSI, and almost 4 % used cash public assistance income.

County residents involved and interested in self-employment largely operated in isolation, did not have strong networks that they could leverage, and lacked a supportive infrastructure in terms of investors, advisors, mentors, consultants, professional associations, social service and government agencies, academic institutions, and incubators. Through its work in the community operating its South Side business incubator (SSIC), the Syracuse University Martin J. Whitman School of Management/Falcone Center for Entrepreneurship and Emerging Enterprises (EEE) had observed that many residents were (i) unaware of entrepreneurial opportunities, (ii) lacked an understanding of the process involved in creating a successful new venture, and (iii) had a limited knowledge of core business areas such as business planning, marketing, inventory management, logistics, cash flow management, information technology and accounting. Conventional business consultants typically knew little of disability issues while disability employment counselors were not trained to give the required business guidance.

“The world teaches us to get trained for a job that is not something we want to do.”

--a participant in StartUP NY

By basing direct services for entrepreneurship enrollment, training and counseling at the SSIC using customized principles and practices, this project set out to develop a strong resource for people with disabilities who would otherwise face daunting challenges in becoming self-employed. The incubator could offer space to support the ongoing efforts of grassroots community initiatives that supported and encouraged entrepreneurship in the community. As we detail further below, this project succeeded in its stated intent: *“to test and demonstrate effective models for improving self-employment outcomes for people with diverse disabilities⁹.”*

⁹ Onondaga County, New York Office of the Executive (2006). *My Work Onondaga: Best Practice Model for Self-Employment*. Proposal submitted to Office of Disability Employment Policy, U.S. Department of Labor, CFDA 17.720, Funding Opportunity Number 06-07.

B. Issues that Emerged during the Grant's Implementation

Building a community coalition and a collaborative model

As we detail further below, StartUP NY was developed via a consensus-driven approach that facilitated buy-in and full collaboration from all key stakeholders. This model meant spending the first year of grant implementation identifying new stakeholders from the community that were not originally involved during the grant proposal writing period, integrating them into the group, understanding the services they provided, and creating plans to remove any barriers they faced in assisting with self-employment outcomes for individuals with disabilities. The process involved one-on-one meetings, interviews that were done to map community resources throughout Onondaga County, and a year-long series of monthly stakeholder meetings. Many agencies and individuals in the community had extensive experience assisting individuals with disabilities in the community. Many had experienced first-hand the facilitators and barriers that existed in the County. Other organizations had extensive experience in business development and in working with potential entrepreneurs. The information they provided was invaluable and helped reshape the structure and collaborations involved in the developing program to ensure that previously faced barriers now had solutions and facilitating factors were included in the design. Over the course of the year, new partners were brought

on board with the project and roles were redefined accordingly to accommodate new resources and new talent.

“I wish I would have started this years ago. I would be more comfortable with life. It would have helped me to branch out, reach other out to other people, and benefit my community.”

--a participant in StartUP NY

Because we put our early efforts into building a strong collaborative foundation based on the community's unique needs and resources, StartUP NY did not enroll any prospective entrepreneurs with disabilities until the beginning of the project's second year. That was because the first year was entirely consumed with identifying and convening stakeholders, conducting listening sessions, mapping and developing a program model that could have the most success of succeeding because it was built from the ground up. In the original

grant proposal, we had estimated that this process would take 6 months; we learned, however, that one year is a more reasonable time frame. In our efforts to replicate StartUP NY in New York City, we again found that the consensus-driven approach takes approximately one year before participants can be enrolled. But once these collaborative partnerships are firmly established and a program model is agreed upon, sustainability becomes far more assured.

C. Goals Achieved – Onondaga County Entrepreneurship Today

The StartUP NY program started training and counseling entrepreneurs and aspiring entrepreneurs with disabilities in September 2007, when the *Inclusive Entrepreneurship*TM curriculum was developed and implemented. Since then, StartUP NY has served total of 204 individuals with disabilities, of which during the month of August 2010, 143 were still enrolled in the program. During this three year period 133 individual with disabilities completed the minimum

training requirement, 115 developed a support team, 115 obtained benefits planning sessions, 112 finished the business feasibility study for their businesses, 28 had finished business plans that are financeable, while another 28 business plans are in the development process and/or are continuously being updated by the entrepreneur as the company grows (these are the ones that were not looking for financing).

Furthermore, 65 individuals have registered a business entity, of which 48 were generating income, 46 are still generating income today. Two businesses have closed; these were businesses that came to StartUP NY that were already in existence, but due to lack of the training and their financial situation it was too late to make any significant impact on the sustainability or keeping the doors open. However, both finished discovery, which has helped them find employment. Of the 48 operating businesses, 29 are male-owned and 19 are female-owned. Out of the 48, 8 are veterans with disabilities-owned businesses and these are all still operating. Moreover, one of the businesses is owned by a Native American, 20 African American-owned, and 27 are Caucasian-owned.

Nine individuals are working with VESID; all participants were made aware of VESID; and the participants who were working on business plans became VESID members after enrolling with StartUP NY. In addition, StartUP NY had 3 CBVH referrals; one of the referrals started a bakery and café business.

Some of the annual gross income numbers received from participants in August 2010 are as follows:

- Moving Company: \$ 15,000
- Welding Services: \$28,000
- Taco Stand (just opening had some catering so far): \$1,000 (the owner opened the restaurant in October 2010)
- Bakery: \$20,800
- Snow plowing and grass cutting: \$42,363.92
- Greeting Cards: \$5,000

Types of businesses represented include:

Bath-tub resurfacing
Cleaning Services
Catering
Plowing
Taco Restaurant
Welding, Welding Training, and HR Placing
Needle Work
Not-for profit for individuals with disabilities
Research & Consulting
Land surveying
Foundation/Public Charity
Moving Company
Card Company (e.g., greetings cards)
Property Management
Online gift certificates
Gift Baskets
Cleaning Products
Food Products

“I feel great about it. I've always realized that it's hard work. If you're going to work for someone who started their own business, you might as well start one yourself.”

--a participant in StartUP NY

Catering
General Contracting
Beauty Salon(s)
Modeling, acting and spa
Dog Treats
Interior/exterior painting and home improvements
Mobile car repair business
Garden products
Furniture manufacturing
Photographer and Fine Arts
Flowers and Gardens consultant and landscaper
Detailing and Garage Shop
Leather hand made products
Translation Services
Motivational Speaker Agency
Thrift shop and housing for disadvantaged
Shirts and arts
Photography
Car Electric Services
Internet Service/Sales
Beauty Products
Transportation Service
Real Estate
Neighborhood Computer Group
Garden products
Glazing company
Winery
Snow removal and grass cutting
Travel Agency

“The wonderful thing about it is that you're not on a time limit. They allow you to develop your business on your own timeline. Sometimes I have slow periods and they've been very good about that.”

--a participant in StartUP NY

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Over the first three years, the project resulted in an improved model for developing community infrastructure and capacity through public and private investment and collaboration to support and provide technical assistance to individuals with disabilities who seek self-employment in Onondaga County. It was successful in documenting the

strengths of the consortium model to assist in the start-up, sustainability, and replication of successful micro-enterprise and small business ventures launched by individuals with disabilities. The project also succeeded in recruiting participants, including those receiving SSI/SSDI benefits, Veterans, youth and others in Onondaga County, representing a range of disabilities from diverse ethnic and racial groups who have aspirations for self-employment. StartUP NY was the basis for an expanded effort to support entrepreneurship for people with disabilities by Syracuse University, particularly BBI and the Whitman School that included developing customized training curricula, informed by Customized, Discovery-based results, personal preferences, and peer advisors, financial literacy, asset development. The project also coined the term *Inclusive Entrepreneurship* to better articulate its unique and innovative model including development of a new curricula that teaches entrepreneurship consulting for people with disabilities for students enrolled in an *Inclusive Entrepreneurship Consulting* class. This web of services and supports catalyzed by StartUP NY and now termed “Inclusive Entrepreneurship” by Syracuse University is characterized as follows:

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D. Steps for the Future

Address Policy Issues

The language in the Rehabilitation Act Amendments of 1998 regarding self-employment, telecommuting, and establishing a small business makes it clear that Congress intends these employment outcomes to be available in assisting individuals with disabilities to obtain employment opportunities consistent with their strengths, resources, priorities, concerns, abilities, capabilities, interests, and informed choice. These inclusions also make it explicit that Congress intends self-employment, telecommuting, and establishing a small business to be viable employment outcomes, and that the State VR Services Program is to have the authority and ability to provide the services necessary to support those outcomes when they are “described in an individualized plan for employment necessary to assist an individual with a disability in preparing for, securing, retaining, or regaining an employment outcome that is consistent with the strengths, resources, priorities, concerns, abilities, capabilities, interests, and informed choice of the individual.” (§103(a). Building upon the success of Inclusive Entrepreneurship, an issues brief to the State

“It has greatly improved my self-confidence and self esteem. When you have a disability that's not external, people have a tendency to think, ‘Why is she not working?’ Now I can contribute to the bottom line for my family.”

--a participant in StartUP NY

Rehabilitation Council was developed using braided resources through the MIG recommending that State Rehabilitation Self-Employment policies should be examined to ensure that:¹⁰

- Language and interpretation promotes widespread availability of self-employment services through all vocational rehabilitation (VR) Offices and accessible by all people with disabilities throughout the state;
- Policies promote the use of Unified Services Contracts and other state VR funding mechanisms enable contracts for self-employment outcomes consistent with the intent of the Rehabilitation Act, and;
- Research current utilization of States' Minority and Women Owned Business (MWBE) set-aside by people with disabilities and recommend improvements if necessary to increase use of MWBE contracting as a source of income for small businesses owned by people with disabilities.

Address Partnership Issues

Improving self-employment outcomes cannot be the job of the vocational rehabilitation (VR) system alone. Other partners are necessary including state disability services agencies, Small Business Development Centers (SBDCs), Entrepreneurship Assistance Centers (EAPs), One-Stop Centers and others to provide the full range of services needed by prospective entrepreneurs with disabilities. ODEP should consider:

- Supporting the creation of a Federal Partners Interagency Workgroup on Entrepreneurship for People with Disabilities charged with identifying barriers and facilitators to self-employment at the policy and program levels across federal agencies and recommending improvements;
- Strengthening interagency support for self-employment in existing federal/state funding streams, including entrepreneurship as a method for transforming sheltered workshops;
- Exploring blended and braided funding mechanisms for business training, start-up and expansion funding. This could include facilitating federal and state disability agency contract mechanisms to support self-employment in partnership with the Small Business Administration (SBA) and state Small Business Development Centers (SBDCs), Department of Labor and their state Workforce Investment Boards and One Stop Career Center networks and other partners like the US Business Leadership Network to leverage resources for business planning and training and access to markets for entrepreneurs with disabilities using the Diversity Supplier mechanism, and;
- Strategizing mechanisms to reform and expand financial resource pathways to entrepreneurship available to people with disabilities. This could include working with SSA to allow non-federal matching money like foundations and other funding sources to be used as matching funds not counted against a person's SSA-determined resource limits for Individual Development Accounts (IDAs) for self-employment. Currently non-Assets for Independence matching money counts against a person's SSA-determined resource limits.

Improve Self-Employment Practices

Improved self-employment outcomes relate directly to incorporating improved practices. This means examining and adopting what has proven to work and providing counselors and disability services providers with training needed to incorporate self-employment best practices that can include the following:

- [A national initiative to provide VR counselor staff training on the essentials of self-employment.](#) Link to a national training program to create self-employment specialists across the country as New York is modeling

¹⁰ Shaheen, G. and Killeen, M. (2010). *Replicating "Inclusive Entrepreneurship" through StartUP New York*. Syracuse: BBI

through its new Whitman School of Management Certified Business Counselor Training or as in Florida's VR Counselor Self-Employment Certification program;

- Replicating what works, building upon existing service systems. Review and replicate the StartUP NY model focusing on embedding principles and practices in existing funding systems.
- Addressing self-employment work incentives and benefits planning. SSA benefits advisors, should be trained in self-employment related work incentives, especially Property essential to self-Support (PESS) and Plan for Achieving Self-Support (PASS) as well as financial literacy,
- Enhance awareness of the need to link Financial Literacy and Asset Accumulation as an essential and funded component of self-employment services, and;
- Improving self-employment outcomes for particular target populations adversely affected by disability and economic circumstances. Self-employment can be a viable option for Veterans with disabilities as evidenced by the success of the SU-developed Entrepreneurship Bootcamp for Veterans with Disabilities and for other groups that have traditionally high rates of unemployment like people with psychiatric disabilities and those transitioning from homelessness.

II. Goal Discussion

The originally stated goal of StartUP NY was: "At the end of 3 years, Onondaga County will have in place a sustainable public-private sector collaboration that provides all necessary supports to offer people with diverse disabilities effective and meaningful opportunities to pursue and obtain self-employment." The project intended to: (1) identify facilitators and barriers to self-employment, (2) provide entrepreneurship training to at least 150 participants, (3) guide approximately 30 participants in starting their own businesses, and (4) build a sustainable system (post grant operational) based on existing community services to assist people with disabilities in starting a business. As we detail throughout the rest of this report, this project succeeded in each of these goals.

In order to evaluate the project's progress towards its goals and identify a best practices model for sustainability and replication, an evaluation team conducted data collection and analysis using both quantitative and qualitative methods at three levels: the individual level, the program level, and the systems level. All research was approved by the Syracuse University IRB in compliance with its policy on the protection of human subjects in research.

A. Individual level data

1. The BBI counseling staff made use of a computerized data system in order to collect and enter individual level data related to the entrepreneur program participants. The data was entered electronically using three sets of forms. The first set was used to enroll clients and provide basic demographic and work history information. The second set of forms was event-driven, meaning that they were completed when a milestone occurred, such as the completion of a business plan or obtaining micro-enterprise funding. These were recorded as they occurred in order to record the information while it was still "fresh." The third set of forms was used to record information on a quarterly basis, such as the earnings and support services that were used by each participant during that period. The data was stored on a secure Web server with limited access.
2. The BBI research team conducted audio-recorded in depth interviews with each of the consenting entrepreneur program participants. The semi-structured interview guide included rating questions

measuring satisfaction with various elements of the program. We also asked a number rating questions directed to determining participants' perceptions regarding the most important elements of the program related to attaining their employment goals. In addition, we asked open-ended questions soliciting participants' suggestions for program improvements. This feedback allowed staff to make appropriate program modifications. Staff learned that a few of the participants were having difficulties with transportation to classes and helped them find practical solutions. Others asked for advanced knowledge of upcoming courses so that they could plan their schedules. Staff addressed that issue immediately as well. We also asked questions regarding how the program had affected other aspects of their lives.

Participants described a number of business-related outcomes they had experienced:

- a. "My business goals have been strengthened"
- b. "Important mentorship relationship through SCORE"
- c. "Referrals for my business through classmates in the program"
- d. "Strengthening of friendships and support"
- e. "Have become more realistic regarding goal-setting and what is possible"
- f. "Have learned to network"
- g. "Am able to pinpoint the areas I need to work on with regard to my business"
- h. "Have learned how to keep records and make wise financial decisions"
- i. "Have developed skills that are in demand"
- j. "Have a better understanding of my chosen field"
- k. "Am better able to readjust my business ideas to adapt to the needs of the economy"
- l. "Have learned to take one step at a time to reach my business goals"
- m. "Am being recognized as an individual with talents"
- n. "People count on me in a more serious manner"
- o. "Have become more conscious of how I handle my time and my money"
- p. "It has given me the opportunity to create relationships and friendships in the community"

They also described outcomes that contributed to their performance and competence as entrepreneurs:

- a. "I have increased my confidence, efficiency, and focus"
- b. "Developing my business has had a positive impact on my ability to recover from the traumatic accident that had caused my disability"
- c. "Decrease in stress"
- d. "Development of hope and a positive outlook"
- e. "Increase in motivation"
- f. "An experience of revitalization and the confidence that I can reach my goal"
- g. "No longer feel lost or like a cog in the machine, but part of something much bigger"
- h. "Increase in perseverance"
- i. "Have learned to stay away from negative people and from those who try to discourage me"
- j. "Have learned to become more structured and productive"
- k. "Have more energy for my personal and family life"

- l. “My children want to be involved in the business—it’s something I can hand down to them”
- m. “Increase in self-discipline”
- n. “It has given me encouragement, validation, and has helped in my recovery from my psychiatric illness”
- o. “Have options and a support network—it has given me optimism”
- p. “It has given me pride and self-esteem”
- q. “Work has a value it never had before—there is a difference in the energy I put into it.”

B. Program level data

1. Program level data findings are derived from an analysis of the above mentioned individual level data and includes a percentage breakdown of the characteristics of program participants with regard to age, ethnicity, gender, level of education, work history, type of disability, referral sources, etc. Data collection included participant’s use of and satisfaction with various elements of service delivery, including Discovery, business planning classes, benefits planning, networking and speaker series luncheons, financial literacy and assets development classes, etc. The analysis included the number of participants meeting major milestones as well as changes in benefits status and income. The overall analysis has given us a picture of how participants are moving through the program, the obstacles that may slow their progress, and the strategies that successfully resolve those issues. In addition, we gain an understanding of those elements of the program that participants believe have been most valuable.

Program participants cited the following elements as being important to their success:

- a. The Business Navigator’s guidance of the entrepreneur through the Discovery process, the development of the business support team, and his ongoing support. One participant explained, “The Discovery process makes you look realistically at areas where you are lacking and need support. It also helps you find what support is available. It makes you focus and look at your business idea in a more concrete manner, rather than in a vague way.”
- b. The comprehensive number and variety of business development courses offered by all of the StartUP NY community partners. One participant told us, “They had bankers, lawyers, accountants, and insurance people come in to answer our questions. It was very practical and valuable. The accountant that taught on of the accounting classes is a QuickBooks certified trainer—since then she has become my own accountant and bookkeeper.”
- c. Consultation with the Benefits Advisor on the interface between business financials, work incentives, and PASS plan development. One participant said, “There are many obstacles with part-time employment. The Benefits Advisor is assisting me with Social Security benefits--she's fantastic. I'd be in trouble financially if I didn't have her to help me iron out my trial work periods.”
- d. Business plan development with the Business Advisor from the SBDC. One participant explained, “I knew a lot about cooking, but I didn’t know a lot about business at all. It was kind of confusing at first because I didn’t know what to do. How was I going to start? The Business Advisor from the SBDC opened up my eyes to the business world and guided me in

developing my business plan. She gave me a booklet that took me through the process step by step. I did all my own research: all my footwork, my online contacts, and my internet research. I visited and observed different restaurants, experimented with different recipes, and determined appropriate pricing. But I brought everything back to her. She went over it with me and okayed it. She was an excellent business advisor--she kept me realistic about everything.”

- e. The peer networking afforded by the networking luncheons and speaker’s series. One participant told us, “The luncheons bring people together who would otherwise not have support.” Another explained, “The luncheons are conducive to creativity—we go around the room describing what we are currently doing with regard to our business plans and sometimes I think, ‘I’m on the right track.’ Other times I learn about something I still need to do.”
- f. The Whitman School of Management student consultant program. A caregiver for a participant said, “We needed StartUP to have more participation directly with Jim because he could not sit in on classes due to his autism. So StartUP arranged to have Jim work with a team of business school students. They provided a strategy to address work flow and pricing—Jim’s products were way underpriced. They developed a flow chart and calculated the actual costs for each product.”
- g. The small business loan program and individual development accounts (IDAs) through the local federal credit union. One participant said, “I gradually built up my thousand dollars in my IDA account. I was putting in \$100 or \$50 whenever I could. When I got to the \$1,000 mark and they put their \$1,000 with it, I was able to use it towards my business for the kitchen equipment I needed.”

- 2. The research team also conducted in depth interviews with the program director, counseling staff, and consultants, regarding their insights on the elements of the program that appear to be contributing the most to positive outcomes. They discussed their views on how the program has evolved and if there have been any important changes. The interviews also focused on the development of promising or innovative practices and how these may be linked to employment outcomes. The following is a summary of the main findings:

Empowerment and motivation

Staff members described the impact of using the term “entrepreneurs” to describe program participants as well as using a business incubator—in this case, the Southside Innovation Center—as the main venue for classes, appointments, and luncheons. The Business Navigator explained, “I can tell from even the side conversations they’ll have on the phone. They might say, ‘I’m at a business meeting or I’m meeting with my business planning advisor.’” Staff members explained that the entrepreneurs gain a strong sense of pride in their work developing their own business which fuels their commitment and drive.

Cross-pollination of innovative practices among collaborative partners

Different staff members described how they had been impacted by the innovative approaches of their partners. Early in the program’s development, participants found the business planning materials from the Whitman School of Management to be difficult to understand, as they had been developed for its business students. The SBDC Advisor revised them to create a more user friendly and easy to understand approach.

And over time, the Onondaga SBDC incorporated the Discovery process and business support team building into their work with the general public. The SBDC Advisor explained, “Now when someone that I’m advising tells me that they can’t do some particular aspect of business development, I say ask, ‘Is there someone in your life who can help you with that?’ At StartUP NY, this is what we call business support team building.” The Onondaga SBDC recently developed a training manual entitled *Simply Speaking: Inclusive Entrepreneurship Guidelines for SBDC Advisors* for the purpose of training SBDC Advisors across the country.¹¹

Importance of ongoing communication among collaborative partners

Every staff member and consultant stressed the importance of team work and ongoing communication among staff members regarding their work with participants. The Benefits Advisor explained, “We have team meetings every week so we can discuss the progress of the entrepreneurs and discuss any issues that might arise.” Staff members also use an online spreadsheet that they can access from any computer to input progress notes, indicate when participants complete milestones, and highlight any special circumstances that all staff need to be aware of.

Peer networking

All staff members discussed the importance of the peer networking and community building that StartUP NY has fostered. The StartUP NY Program Manager explained, “The networking luncheon has created a great bond among the entrepreneurs. After the luncheons they stay to talk, give rides to each other, and make plans to go to the trainings we have. One of the keys, as well, is the Extraordinary Speakers series. We bring in the entrepreneurs who’ve made it. They’re successful--even though they’ve made mistakes like any entrepreneur--they made it. They come and talk about how they did it and what they’ve accomplished and how they might have done it differently. They tell us, ‘I have a business that is a successful business, not because I have a disability, but because I was passionate about it.’”

C. Systems level data

1. As an initial task in the earliest stages of StartUP NY, BBI conducted an extensive resource mapping of Onondaga County that provided a comprehensive picture of the various local programs and services related to increasing employment for people with disabilities. Interviews were conducted with 37 community stakeholders in order to document the gaps and overlaps of services related to entrepreneurship and disability. This mapping contributed to developing the vital collaborations and coordination of services that made StartUP NY a success.

Understanding the barriers and facilitators to self-employment for individuals and for programs and at the policy level is an important first step in improving self-employment outcomes for people with disabilities. Very early in the StartUP NY project, over a period of 4 months, project staff conducted a first round of interviews with identified project stakeholders. Information was gathered from telephone and in-person interviews with thirty-three individuals representing the both the business/economic development and disability services sectors as well as people with disabilities. This information was used in designing a service model that the community could endorse and that reflected their advice and input. Not only did the interviews yield data about specific barriers like access to business planning resources and business financing, it also helped reveal attitudes that had an effect on the achievement of self-employment outcomes. It was important to learn whether or not business counselors, disability services providers, the staffs of One Stops, state vocational rehabilitation agencies, people with disabilities

¹¹ Ansteth, N. (2010) *Simply Speaking: Inclusive Entrepreneurship Guidelines for SBDC Advisors*. Syracuse: SBDC

themselves or others viewed self-employment as an achievable outcome. Developing consensus on the ability of people with disabilities to become entrepreneurs and the role that each of these constituencies and others can play in improving support for self-employment was an essential first step in the process. The mapping process also revealed the main socio-economic, cultural, and other environmental factors that could either assist or impede small business development. After the respondents were interviewed and the results summarized, the mapping report helped program staff determine which elements were necessary to incorporate into the program model and how it could best be implemented.

The mapping process had distinct benefits: First, it uncovered the ‘land mines’ in the community that had the potential to derail the self-employment project. Second, it identified the previous methods that had been used to improve self-employment outcomes for people with disabilities so that we could learn from the results. Third, the process of identifying and meeting with a diverse stakeholder base was beneficial in identifying and enlisting partners in program development. Fourth, because the program was developed with input from affected individuals from the beginning and a general consensus was formed about the mission and purpose of the program, the program had a greater potential to be locally supported and sustained.

2. At the midpoint of the project, a second set of in depth interviews were conducted with 22 partners, collaborators, and other community stakeholders to document the evolution of these relationships and ascertain stakeholders’ satisfaction with the StartUP NY program. These interviews contributed to program improvements and modifications as well as planning for sustainability.

There was consensus among stakeholders with regard to the following observations:

- a. There has been a marked increase in awareness that entrepreneurship is a viable option for people with disabilities among the staff and client base of provider agencies as well as in the community in general.
- b. There has also been an increased awareness of the resources that are available to support the option of self-employment.
- c. In addition, there has been an increased awareness with regard to leveraging funding opportunities for launching a small business without losing existing benefits.
- d. Interviewees expressed confidence that that StartUP NY could be replicated and stated that critical elements of the program, such as University resources, small business development entities, organizations serving people with disabilities, financial literacy trainers, could be found in other states.
- e. Interviewees expressed concern regarding the program’s sustainability due to the economic downturn in the U.S., as well as the belief that without funding, the program cannot be sustained.
- f. All interviewees stated that the program as implemented has the potential to have significant positive impact.

With regard to the sustainability of StartUP NY, stakeholders offered the following recommendations:

- a. Garner financial resources to sustain the program (the most commonly mentioned element).
- b. Demonstrate that the program’s approach is effective.
- c. Disseminate information about the program’s success in order to foster public awareness of its effectiveness.
- d. One person on the StartUP staff (the Business Navigator) should be dedicated to support each entrepreneur throughout the entire process.
- e. Conduct effective outreach among people with disabilities and community organizations/agencies.

- f. Disseminate program information to community members, including potential entrepreneurs and organizations through multiple venues, including forums and workshops.
 - g. Maintain and continue to develop networking opportunities.
 - h. Continue to develop the partnerships between organizations, leveraging their existing capabilities, resources, and strategies.
 - i. Continue to focus on building trust with community partners, an essential element for sustainability.
 - j. Obtain the buy-in of disability, vocational rehabilitation, and employment services agencies that have not yet become involved.
 - k. Maintain a historical record of cooperation agreements, so that new partners and staff are aware of what has already occurred.
 - l. Continue development of the University involvement in the project. Its resources are very important for the success of the program.
 - m. All stakeholders should act as advocates to contribute to its sustainability.
3. Finally, we conducted an archival analysis that delineated the evolution of the Start-UP program by looking at its developmental progress at the system level. The archival documents we included in our analysis contain three years of program quarterly reports (from Feb. 2007 to Sept., 2009), program resource mapping materials, program narratives, program evaluation reports done by external evaluators, and other relevant program documents, such as program flyers and sampled training materials.

We analyzed the archival data by using both qualitative and quantitative approaches. Four major themes eventually emerged from the first round of data inspection: capacity building, coordination/collaboration, dissemination, and sustainability. We continued to revalidate our data analysis by using qualitative analysis software. We included only program quarterly reports in our second round of data examination because we believe that, among all the existing data, these documents present the most valuable information to describe program development. We used the four themes identified in the first data inspection as the major codes and generated eleven sub-codes.

We then used a quantitative approach to calculate basic descriptive statistics to present detailed numerical data, which included information such as the number of program stakeholders, trainings or technical support provided, and program brochures printed and distributed.

A. Summary of goals and objectives met

In the initial proposal, three overall tasks were defined for the project:

1. Construct a best practice model for customized support for people with disabilities interested in self-employment at the community level.
2. Invite people with a wide range of disabilities to participate in the program.
3. Conduct research at the
 - Individual level: Entry skills, skill development, business implementation (revenue produced, public benefits received, and the utilization of specific work incentives)
 - Systems level: analysis of policy, methods of administration, and performance changes

The project has accomplished all three of these tasks and has taken each task beyond what was originally proposed. StartUP NY has developed a comprehensive and thoroughly customized self-employment program at the community level that addresses the needs of people with disabilities as well as those without disabilities, but with low income. It addresses the needs of people with disabilities with diverse backgrounds, types of disabilities, levels of education, minority status, and multiple challenges. And with regard to the research methodology that was originally proposed, we added a focus on the program level of analysis so that we could identify needed modifications and implement them in a timely, effective way.

The initial proposal defined the following project goals:

1. Develop an improved model for developing community infrastructure and capacity. The project has been successful in demonstrating the efficacy of a collaborative community process in developing and sustaining a comprehensive and customized inclusive entrepreneurship program. In addition, the same process is being used effectively to replicate StartUP NY in New York City.
2. Document the strengths and weakness of the community consortium model
 - Leveraging of public and private resources

We have leveraged public and private resources to sustain the StartUP NY program in Syracuse with the use of funding from the Kaufmann Foundation and with the SBA Prime grant award.

- a) Collect, analyze, and report on data that documents the leveraging of public and private resources for training, long-term supports, and access to capital, so as to start up and sustain micro-enterprises and small businesses by persons with disabilities
- b) Map all available community resources to ensure success of the initiative

We have completed these research tasks and have used the results to enhance the StartUP NY programs in both Syracuse and Manhattan.

3. Recruit persons with disabilities

The demand for the StartUP NY program and all of our Inclusive Entrepreneurship programs continues to increase beyond our capacity to serve the growing need.

4. Assess participant's ability to identify strengths and weakness of foundation business and personal skills
 - Assessment tools
 - a) SMART (Syracuse **M**ulti **A**ssessment **R**eliability **T**ool) Assessment
 - b) The Myers-Briggs Type indicator (2004 Revised Strong Interest Inventory) / the Self-Directed Search (SDS) Career Assessment – as comparisons to validate the SMART proprietary assessment

Although the use of these assessment tools were part of the initial proposal, this approach was abandoned in the earliest stages in favor of a consensus-driven preference for an approach that proved more effective: the Customized Employment approach that includes the Discovery process and support team building.

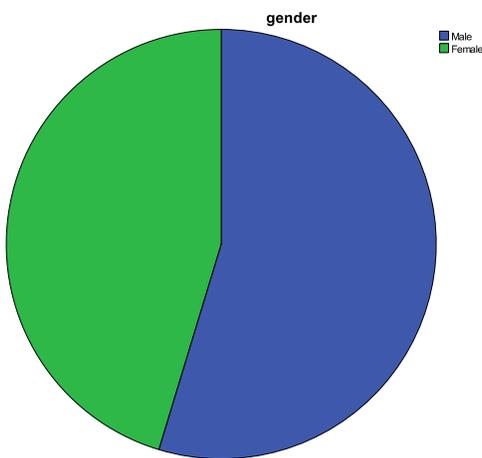
5. Provide customized training

- Implementation of self-employment plans

StartUP NY has developed a 4-Stage Customized Entrepreneurship model that we have used extensively throughout all Inclusive Entrepreneurship projects and is described in the *Primer on the StartUP New York 4-Phase Entrepreneurship Model* (please see the Appendix).

6. Over the course of the three year project, the Consortium will provide customized planning and training for approximately 150 individuals of varying disabilities, ages, education, gender, ethnicity, and culture to effectively implement well-designed and customized self-employment goals.

B. Discussion of final numbers related to grant performance



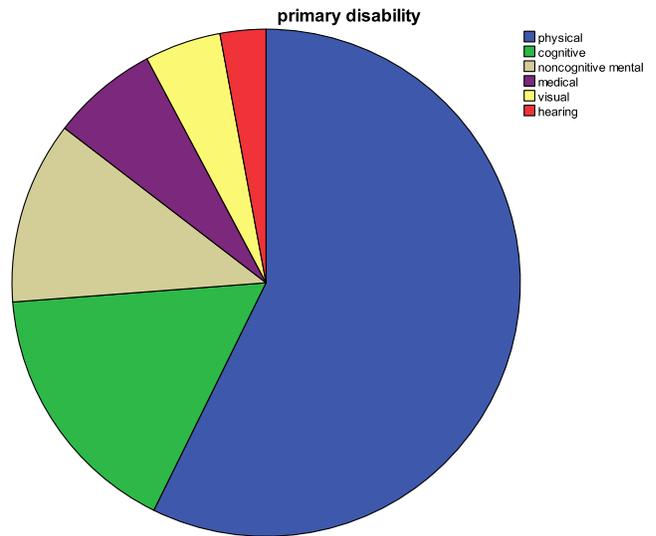
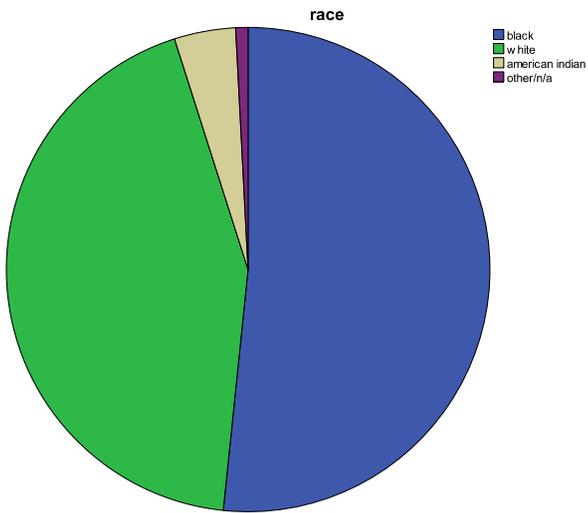
As noted in the Executive Summary above, major highlights of final numbers related to grant performance are that as of August, 2010 (the end date for the grant including no-cost extensions), 204 individuals had been served by the program, 143 were currently enrolled, 64 had registered a business, and 48 were operating businesses. But these numbers do not tell the whole story. How diverse is the population of individuals served? What was their background coming in to the program and what other milestones were achieved? Below, are additional numbers demonstrating the wide reach of Start-Up NY and the diversity of those served.

Demographic Diversity

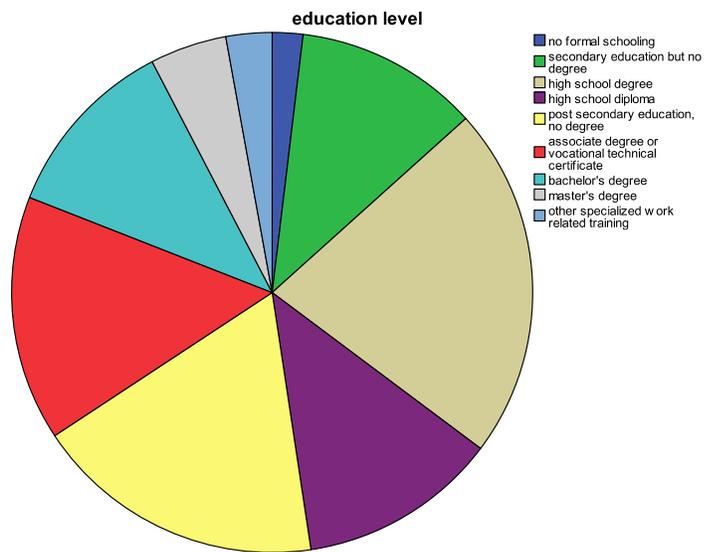
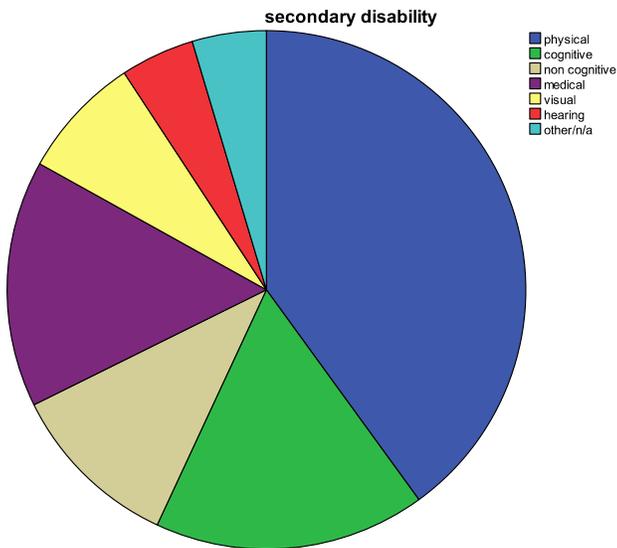
Start-Up NY served a diverse population in Onondaga County; here we present breakdowns for key demographic categories including gender, age, ethnicity, disability, and education. Roughly equal percentages of men (56%) and women (44%) were served.

Ethnic diversity is also a significant aspect of the population served by this program: 52% of individuals served were Black, 44% White, and 3% American Indian. With respect to primary disability, 60% of individuals identified as having a physical disability, 18% as having a cognitive disability, 11% as having a non-cognitive mental disability, 5% as having a medical disability, 3% as having a hearing disability and 3% as having a visual disability. Individuals also identified secondary disabilities: 39% noted a physical disability, 18% noted a cognitive disability, 11% noted a non-cognitive mental disability, 14% noted a medical disability, 7% noted a visual disability, and 5% noted a hearing disability. Start-Up NY was available for individuals across the spectrum of educational backgrounds: 5% of individuals reported no formal schooling, 11% reported some secondary education but no degree, 23% had a high

school degree and an additional 13% had a high school diploma, 13% had some secondary education but no degree, 16% had an associate, vocational, or technical degree/certificate, 12% had a bachelor's degree, 5% had a master's

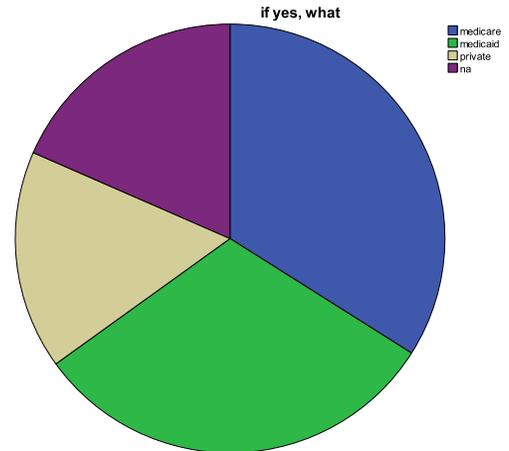
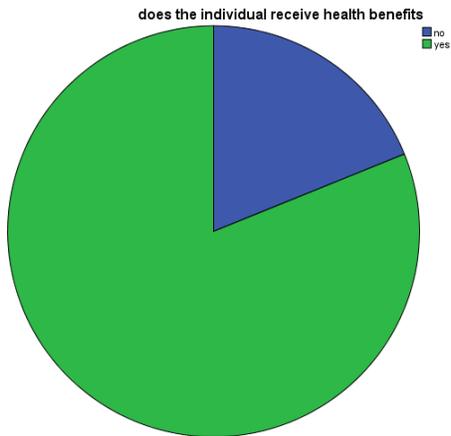
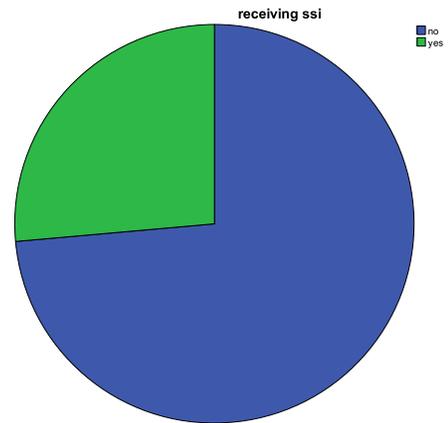
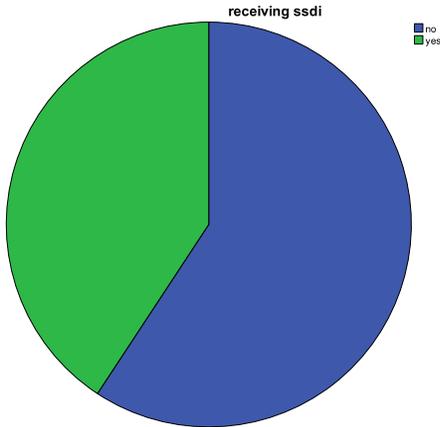


degree, and 1% reported other specialized training.



Receipt of Benefits

Among the StartUP-NY participants, only 26% were receiving SSI whereas 74% were not receiving SSI. 41% of the participants were receiving SSDI while 59% were not on SSDI benefits. A significant majority of the population, 81%, were receiving health benefits. These were split into 34% receiving Medicare, 31% receiving Medicaid, and 17% receiving private benefits.



C. Summary of objectives not met and why

N/A

III. Best Practices and Policy Implications

A. Best practices identified, especially those related to systems change

Development of statewide expertise, particularly in the “gap” areas. Quality customized self-employment outcomes cannot be achieved on a large scale in the absence of a thorough Discovery process. At present, only a small percentage of disability service providers have developed true expertise in this area, and most community business resources are unaware of this process entirely. Providing trainings and educational materials is a first step; however, provisions also must exist to support exposure with ongoing technical assistance as individuals, agencies, and/or other entities navigate the learning curve for processes such as Discovery, determining the interplay between business financials and SSA benefits, etc.

Methods for cross-systems collaboration. Strong collaboration between community business resources and disability service programs could prevent the need to “reinvent the wheel” by creating a parallel system of business expertise for entrepreneurs with disabilities. Beyond this, it would also support capacity building efforts within the community business resources as a whole. Not all entrepreneurs with disabilities are eligible for services from the state VR agencies, for example. However, if their unique support considerations exceed the scope of the community business resources, they frequently are left with nowhere to turn. Additionally, when entrepreneurs who are eligible for services from agencies such as VR successfully launch businesses, their case typically closes. If these entrepreneurs need additional support, funding, or direction down the road, it is imperative that they are able to seamlessly access the resources available to any other community member.

Identification of long-term supports. As suggested in the last point above, many businesses hit critical growth points somewhere in the second or third year of business. Resources must be identified across the board for ensuring entrepreneurs with disabilities have access to long-term supports on an as needed basis. Additionally, entrepreneurs who experience more complex disabilities will frequently have support needs that continue throughout the life of the business. It is critical that all support systems (such as the Medicaid-Waiver and Medicaid Buy-In for health insurance) and funding streams be aligned so that this type of support for the business can be maintained.

Creation of efficient and flexible services. Not all entrepreneurs who experience disabilities will need the same level of guidance and support. Some entrepreneurs may have background and experience in a particular area and need only minimal direction for the development of a business plan, while others may need a knowledgeable professional to spend time just getting to know them (Discovery process) in order to identify possible business concepts. The best systems are not “one-size fits all” but rather have methods for supporting different entrepreneurs through the business development process at whatever pace or intensity the individual entrepreneur requires. Griffin-Hammis Associates pioneered a process called *Quick-Launch*, for example, which provides intensive training and technical assistance on the writing of business plans to small groups of entrepreneurs and members of their teams. We successfully piloted a *Quick-Launch* program in our Inclusive Entrepreneurship project in Manhattan. It can lead to a completed business plans for entrepreneurs in a few days to a few weeks. For some entrepreneurs with disabilities, this type of approach can effectively streamline service systems that otherwise are extremely timely to navigate.

Establishment of policies/processes that do not create inadvertent barriers to access. Some state VR agencies throughout the country require that potential entrepreneurs match dollars to access funding. Others require that entrepreneurs have certain credit ratings, pass background checks, or be able to demonstrate potential success for a particular business concept at the initial meeting. While logical at first glance, these policies have the unintended effect of screening out a large number of potentially successful entrepreneurs. Individuals with the most complex disabilities are frequently hardest hit by these policies. Without access to a supportive Discovery process, they may

not be able to identify viable concepts and/or key supports. Trial-by-fire procedures requiring an idea to be defined and defended clearly do not work before the concept has been identified. Additionally, a high percentage of individuals experiencing more complex disabilities are also living in poverty and therefore have limited access to resources with which to draw down funds.

B. Policy issues identified

Economically, self-employment has proven to be one of the best routes to economic self-sufficiency and financial freedom. Because businesses are grown specifically around individual capacities, interests, and skill sets, self-employment has proven to be a viable option regardless of any specific disability label. The SSA work incentives (PASS & PESS) that offer unique funding and asset accumulation opportunities are available to beneficiaries of SSI and SSDI who are self-employed. Additionally, state VR agencies are able to provide varying amounts of funding as a component of an individual's Individual Employment Plan (IEP) to support the launch of a small business. Other business financing funds such as Individual Development Accounts and/or micro-loans may be available for low-income residents as well. Approaches that call for the blending and braiding of these varying resources and funding streams have been utilized with great success by progressive programs across the country.

In spite of all of these resources and opportunities, self-employment still remains a vastly underutilized option for many individuals with disabilities throughout the United States. Nationally, cases closed in self-employment represented just 2% of all state VR agency closures in 2007 (Revell, Smith, & Inge, 2009) although closures for VR agencies for the blind is in excess of 9%. New York State records even lower VR case closures to self-employment (approximately .04%). The lack of clear policy from RSA regarding self-employment creates an avenue for tremendous opportunity, yet also has resulted in tremendous variation in state policies. Many state's policies require VR customers to match funds in order to access start-up funding. For those with limited resources, this frequently represents an impossible hurdle. Collaboration between disability services agencies and community business resources is rare, leaving individuals with disabilities caught in a gap. Some of the unique considerations relevant to entrepreneurs with disabilities (e.g., impact of income on SSA benefits, development of support team, etc.) may be beyond the scope of most existing community business resources, while the research and development of a business plan is frequently beyond the expertise of disability service agencies.

C. Policy/practice changes that the grant had an impact on

“I wish I had known about it two years earlier. I would now have more financial security for my family.”

--a participant in StartUP NY

To build upon a growing interest in entrepreneurship in New York State, in 2009 and 2010 the Burton Blatt Institute brought together (through the New York Makes Work Pay MIG) key staff from **Vocational and Educational Services for Individuals with Disabilities (VESID)**, the Commission for the Blind and Visually Handicapped (CBVH), the Small Business Development Centers (SBDCs), the Entrepreneurship Assistance Programs

(EAPs), and representatives from the Office of Mental Retardation and Developmental Disabilities and Office of Mental Health to begin a dialogue about improving self-employment outcomes for people with disabilities. The goals of the meeting were as follows:

- 1) To gain a better understanding of the factors that can lead to successful small business development for people with disabilities
- 2) To learn about the certification process being implemented by the Division of Vocational Rehabilitation in Florida for providers of self-employment services
- 3) To discuss the current policy and program barriers that impede possibilities for collaboration among agencies and organizations in New York State
- 4) To explore a range of practical solutions for increasing self-employment outcomes
- 5) To learn about promising entrepreneurship practices currently being implemented in New York State-- particularly StartUP NY

In addressing these issues, the inclusion of each of these four state agencies with the ability to provide funding and/or technical assistance to entrepreneurs with disabilities—VESID, CBVH, the SBDCs, and the EAPs—has a particular significance and was in fact the first time that these agencies were convened in such a dialogue. It brought together the major funders of employment services for people with disabilities with the major funder of entrepreneurial services for the general public.

The New York SBDC network spans the state with 24 regional centers and is administratively located in the State University of New York. Since its inception in 1984, it has helped entrepreneurs start more than 56,608 businesses, conduct more than 11,830 training events, and serve more than 325,908 workshop attendees. In addition, the New York SBDC network has counseled more than 245,923 clients. They deliver business counseling and training to New Yorkers who want to either start a business or improve the performance of an existing one. Each New York SBDC center is affiliated with a university, college, or community college, increasing opportunities for further entrepreneurship resources and training.

New York State's Entrepreneurial Assistance Program (EAP), established in 1987 and administratively located within Empire State Development, also has a statewide network of 24 regional centers. They offer services ranging from classroom instruction and one-on-one counseling to peer support groups and business mentoring. The network includes centers located in low income and minority communities as well as staff that are bi- and multi-lingual. Two thirds of the centers operate or are formally affiliated with a micro-loan fund. Their Web site states that the EAP initiative provides "in depth assistance to" ... "individuals with disabilities interested in starting a business."

Just as VR counselors may lack knowledge in small business development, SBDC and EAP counselors may be unfamiliar with some of the aspects of disability experience (Ipsen, Arnold, & Colling, 2005). These may include some of the following issues:

- 1) The need for communication accommodations, such as screen readers, phone texting, or having materials available in Braille, on computer disc, or in large print

- 2) The importance of physical access, including accessible office interiors, signage, parking, and transportation
- 3) The need for appropriate assistive technologies so that the potential entrepreneur can meet self-employment goals
- 4) A general lack of awareness of disability-related programs and services that are already in place—even though potentially underutilized—to support entrepreneurs with disabilities (including requirements and range of services that VR or VA/VR offers)

Both the VR provider and the small business development provider are charged with providing self-employment services to people with disabilities. And they have vastly different, but equally important, areas of expertise. If the knowledge and experience from both components were brought together, guided by the best practices that have been developed and tested in numerous entrepreneurship projects over the last decade, outcomes for self-employment could be greatly improved. However, there are also gaps in knowledge for both, in addition to those mentioned above for each group, that are necessary to address in order to develop comprehensive programs for inclusive entrepreneurship. These areas of knowledge and practice include the following:

- 1) The use of the Discovery Process to help the entrepreneur identify a potential and feasible business concept and potential support needs.
- 2) The importance of supporting the entrepreneur to development a business support team that will help in planning and sustaining the business.
- 3) The financial resources that may be available to people with disabilities through their VR programs or through innovative financial planning that makes use of the Social Security Work Incentives, the Plan to Achieve Self Support (PASS), Individual Development Accounts (IDAs), the Workforce Investment Act (WIA) training funds, the Property Essential to Self-Support rule (PESS), etc.
- 4) The necessity of creating local cross-systems collaborations among all of the above partners to support entrepreneurship.
- 5) The importance of benefits and work incentives planning and financial literacy services to support the entrepreneur in managing their benefits while earning income as an entrepreneur, using financial incentives and accumulating assets.

These gaps in knowledge and practice can be met through collaboration with organizations that specialize in providing training and technical assistance in these areas. The Entrepreneur Partners Dialogue meeting was designed to inform participants about the practices that are being implemented in the most effective entrepreneurship programs across the country. These presentations then served in the meeting as a catalyst to explore possibilities for future collaboration and capacity building.

Since these meetings, collaborative relationships across agencies have developed both at the local and state levels. There are currently pending agreements with CBVH to use purchase of services mechanisms for self-employment in both the Syracuse and Manhattan StartUP NY Inclusive Entrepreneurship programs. In addition, a certification program for entrepreneurial service providers is currently being developed through the Whitman School of Management and the Burton Blatt Institute collaboration.

D. Resources that were leveraged during the grant

Prospective entrepreneurs--both with and without disabilities--must interact with a number of individuals and systems to obtain business planning advice, access to markets, help with business feasibility analysis, access to capital, help with accounting and the myriad of other business related necessities. StartUP NY realized that early in the process, we needed to involve stakeholders with these skills and connections as well as traditional disability employment services providers, state agencies concerned with economic and workforce development and state agencies that provide funding to support employment (and entrepreneurship) for people with disabilities. Partners that can train and advise prospective entrepreneurs on benefits planning are also needed since self-employment income can have an effect on benefits received by people who are Social Security recipients and who may also be entitled to Social Security self-employment incentives. Since many people with disabilities that the program is likely to serve are people who live in poverty, having access to agencies that provide financial literacy classes, help with filing income taxes, and assistance in retaining financial assets or obtaining government tax credits is also advisable. The list of those that comprise the StartUP NY 'circle of collaboration' includes:

Onondaga County, New York Office of the Executive – the lead on the grant

University partners-particularly a business school (like BBI's partner, the Syracuse University Whitman School of Management) for business goal development, ('discovery' discussed below), program design, student interns, faculty advisors, assistance in management, and access to their business incubator if they operate such a facility.

Small Business Development Center (SBDC) (like BBI's partner the Onondaga SBDC) for business planning and business counseling

The State Vocational Rehabilitation Agency for referrals and business start-up grants

The State Vocational Rehabilitation Agency for Individuals with Blindness or Visual Impairments for referrals and business start-up grants

The Department of Labor One Stop Career Center (like BBI's partner CNY Works) for referrals, access to computer training, technical training, specialized services for Veterans, access to their Disability Program Navigator, etc.

Department of Veterans Affairs counseling and referral services for Vets enrolled in the project.

Disability services agencies for program referrals and counseling

Business advisors, like Service Corps of Retired Executives (SCORE) and other individuals that can serve as mentors

Community agencies that provide financial literacy and asset accumulation training and benefits planning and advisement

Disability advocacy and family support agencies that can assist in ensuring that the needs, opinions and recommendations of people with disabilities are addressed and included in the program design

Financial institutions, including credit unions for micro-loans, Individual Development Accounts and other forms of business financing

Departments of economic development, Chambers of Commerce and trade associations for access to local area market information and trends affecting small businesses as well as business incentives

Business incubators for access to shared business development and production space and resources for business launching

Particular stakeholders may vary across communities, but including representatives from the groups above ensured a good cross-section of stakeholders that can assist in creating locally relevant approaches to implementation, and assist in identification of resources to ensure sustainability.

Comprehensive and Customized Coursework for each Individual

Due to the considerable resources of the consortium of StartUP NY partners, relevant courses are available at every stage of the business development process. Each participant's journey through the program is customized; each is guided to take the classes that will be important for their particular enterprise. Entrepreneurs can plan their course selection to suit their individual needs and timelines. The following is a list of the available classes and the organizations that fund them.

Syracuse University Burton Blatt Institute:

- Financial Literacy 101 (six 2-hour workshops)
 - Explore Ways to Become Organized
 - Become Financially Organized
 - Create a Personalized Budget that Works
 - Save Money on a Daily Basis
 - Avoid and Manage Credit Card Debt
 - Credit Reports and Scores/Identity and Cyber Theft

Syracuse University Whitman School of Management/Burton Blatt Institute

- Inclusive Entrepreneurship Consulting
- Learn How to Manage Your Business Finances Using QuickBooks (three session series)
- Intro to Microsoft Office (three-session series)
- Grant Writing for Non-profit (two part session)
- South Side Innovation Center Academy
 - Sales 101 & Sales 102
 - Operations (4 sessions, each focused on a different industry (construction, retail, service, and restaurant)
 - Entrepreneurial Marketing (4 sessions, each focused on a different industry (construction, retail, service, and restaurant)
 - Human Resources (4 sessions, each focused on a different industry (construction, retail, service, and restaurant)
- Entrepreneurs Bootcamp (6 week focused, intense program)
 - So You Want to Be an Entrepreneur
 - The Rise and Fall of an Internet Company (guest speaker)
 - How to Get More Out of a Business Plan
 - Websites, Blogs, Facebook, Twitter: The New Tools for Running Your Company
 - What You Need to Know About the Numbers
 - Financing Your Business

- Marketing for New Ventures
- Using Personal Selling to Build Relationships and Grow Your Company
- Operations: So Important, but often Overlooked
- Legal Issues to Starting Your Business
- Intellectual Property Issues
- Choosing the Right People for Your Team

Onondaga Small Business Development Center (SBDC):

- Introduction to Business Start-up (2-hour session)
- Fast Track to Business Start-up (20-hour course)—guest speakers include: attorney, certified public accountant, insurance agent, and payroll specialist. Topics covered include:
 - marketing plans
 - advertising
 - bookkeeping
 - legalities
 - business plans
 - other relevant business topics

Entrepreneurial Assistance Program (funded by Empire State Development, State of New York):

- A 60-hour comprehensive business development training program
 - refining a business concept and development of a business plan
 - management principles and practices
 - product development and marketing
 - exporting, contract procurement, and licensing
 - identifying and accessing capital and credit
 - Web design and selling your product on the Web

CNY Works (One-Stop Center)

- Keyboarding
- PC Literacy
- Intro to Word
- Internet Education
- Microsoft Word

“Financial literacy 101 was so helpful. I came to the conclusion that if your finances aren't in order, other aspects of life aren't either. Like keeping the house clean.”

--a participant in StartUP NY

- Microsoft Excel Level 1
- Microsoft Excel Level 2
- Microsoft Access
- Microsoft PowerPoint

Cooperative Federal Credit Union

- Business Planning Seminar
- Copyright and Trademark Law
- Credit for Entrepreneurs
- Get Ready to Bid: Info for Small Contractors
- Getting Certified as a Minority or Woman Business Enterprise
- Grant Writing for Non-profits
- Legal Issues for Small Businesses
- Marketing on a Shoestring
- Retail 101
- QuickBooks Course
- Selling Things Online
- Small Business Financing
- Green Practices, Business Success!
- Starting a Cooperative

“The onus is on myself. I've been directed to the hub of StartUP NY where I can get assistance with everything I need to make my business successful—the students, the University, and the SSIC.”

--a participant in StartUP NY

E. Specific policy recommendations including agency/jurisdiction

VESID

- Review VESID self-employment policy to ensure that language and interpretation promotes widespread availability of self-employment services through all VR Offices and accessible by all people with disabilities throughout the state;
- Train staff on self-employment policies;
- Limit use of paid outside business consultants when state SBDCs can provide intensive business planning services through their funding sources and follow-along business planning at fee-for service costs ensuring wider availability of the resources and potential cost savings;
- Promote the use of Unified Services Contracts that incorporate language promoting and supporting self-employment services as an allowable service cost.

State Rehabilitation Council

- Review and implement the recommendations of the White Paper delivered in September 2010. (See discussion on page 9 above.)

State Disability Services Organizations

- Adopt the Commission for the Blind and Visually Handicapped (CBVH) MOU process currently being drafted with Inclusive Entrepreneurship/StartUP NY partners in NYC and Syracuse. This agreement uses existing CBVH contracting resources to purchase ‘discovery-driven’ self-employment plans and business feasibility plans and business plans and follow-along services by trained providers and SBDCs.

Department of Labor One Stops

- Train new DEI (formerly Disability Program Navigator) staff in accessing self-employment resources and supporting self-employment for people with disabilities

Small Business Development Centers

- Fully disseminate the SBDC *Simply Speaking* training manual to all NYS SBDC offices and train counselors in practices modeled through StartUP NY

IV. Sustainability

A. Will this program be sustained beyond the federal funding period?

Right from its inception, StartUP NY was not intended to be a stand-alone program solely dependent on its initial funding by ODEP. The StartUP NY team consciously worked to ensure that the program, either in its entirety or by selecting appropriate components, would be sustained beyond the current funding in Onondaga County and others in the state of New York.

The emergence of Inclusive Entrepreneurship as a core area in a university environment

As the first entrepreneurship program addressing the needs of persons with disabilities, StartUP NY acted as the genesis of a strong, collaborative, and sustained Inclusive Entrepreneurship focus at Syracuse University. This is critical as in addition to being centers for scholarship, universities can also be powerful economic and social engines for community growth when they commit to working as partners in their communities. The collaboration between the Burton Blatt Institute and the Whitman School of Management led to several initiatives beyond the proposed activities of StartUP NY that have evolved into an expanded effort to support entrepreneurship for people with disabilities by Syracuse University which will sustain beyond the current funding. This web of services and supports catalyzed by StartUP NY and sustained through new funding was termed *Inclusive Entrepreneurship* by Syracuse University and is briefly described below:

- A. Inclusive Entrepreneurship in Syracuse University curricula:
 - StartUP NY was the basis for customized training curricula, informed by Customized, Discovery-based results, personal preferences, and peer advisors, financial literacy, asset development, and integration of entrepreneurship consulting by students enrolled in an *Inclusive Entrepreneurship Consulting Class*. BBI and SU Whitman School procured a Kauffman Foundation grant to develop this experiential learning course. The course received a 2010 Chancellor’s Award for Public

Engagement and Scholarship. It will continue beyond the StartUP NY funding and will be sustained using University resources and future grant funding. Course field work will include students acting as peer mentors and consulting with entrepreneurs with disabilities in Onondaga County.

- StartUP NY’s BBI team worked closely with the Whitman School-led Entrepreneurship Bootcamp for Veterans (EBV) program started in 2007 to develop a customized program for veterans with disabilities. The Entrepreneurship Bootcamp for Veterans with disabilities (EBV) program provides cutting edge, experiential training in entrepreneurship and small business management to post-9/11 veterans with disabilities, and is offered entirely free to qualified veterans accepted into the program. BBI is a collaborative EBV partner for creating disability-related curriculum and assisting participants in understanding and leveraging programs at the intersection of disability and entrepreneurship. The EBV program is currently offered through by a network of six world-class institutions.
- B. Ongoing Inclusive Entrepreneurship initiatives for the community: Similar to SU curricula, experience with StartUP NY and its successes led BBI to collaborate with other Syracuse University entities to seek additional funding to develop and sustain inclusive entrepreneurship in the Onondaga community and the state of New York. These efforts are documented below:
- The university secured funding through the US Small Business Administration grant and through a Center for Medicaid Services Medicaid Infrastructure Grant (MIG) to continue to utilize the StartUP model to assist not only entrepreneurs with disabilities but also other prospective entrepreneurs with low incomes that may not have a disability. The MIG funding helped to sustain elements of StartUP NY even during the course of ODEP funding and has resulted in the initiation of a replication of StartUP in Manhattan with a contract between BBI and Columbia University using MIG.
 - By exploring new ways to help entrepreneurs with disabilities finance their business, Syracuse University developed a Kauffman-initiative and private foundation sponsored partnership with a local credit union to enroll entrepreneurs with disabilities as credit union members and offer Individual Development Account (IDA) matching money for business capitalization to over 50 of these entrepreneurs.
 - Like many successful collaborations that build upon each other and lead to other improvements and innovations, Syracuse University’s community based inclusive entrepreneurship initiatives continue to provide value in other ways. For example, by addressing the financial literacy and asset accumulation needs of StartUP NY entrepreneurs, Syracuse University was able to leverage support

“Once you get involved with StartUP NY and start telling people about it, people take you more seriously. You enjoy putting the effort in. And you feel extremely motivated because it’s yours.”

--a participant in StartUP NY

to provide FDIC-sponsored financial literacy training to over 50 staff of community based health and human services agencies in the process.

- The Inclusive Entrepreneurship *Prime Program* is another successful example of an initiative to build upon StartUP NY and extend its benefits to people with low income, both with and without disabilities, in Onondaga County. The purpose of the Prime Program is to provide comprehensive small business development training for people with low income who wish to start their own businesses. It is funded by the U.S. Small Business Administration, Microenterprise Branch and is based upon the principles and 4-stage model of inclusive entrepreneurship developed through StartUP NY. The Prime program, similar to the MIG funded activities, not only sustains the core elements of StartUP NY but also extends them to ensure that people without disabilities can also receive the benefits of StartUP NY's lessons and successes.

Immersion of StartUP NY components and elements into partner programs and agencies

Several StartUP NY components have also been absorbed by partner agencies and integrated with their own processes and mechanisms as. By affirming that the university was more interested in embedding improved and sustainable practices in existing systems through consensus-building and community based collaborations, the methods that were developed in the project are now being used by partner agencies. For example:

- StartUP Entrepreneurship Curriculum is being reviewed by CBVH as a model they could support across their system
- Discovery curriculum is fully integrated into Accessible Entrepreneurship Curriculum as planned and the tools and materials are now being considered for use at the SBDC, by VESID and at the SSIC for their regular clientele
- The Onondaga SBDC is preparing a manual on using the StartUP 4 Phase model for its business advisors and making it available to other state SBDCs as well.
- The One Stop Career Center uses StartUP-developed materials to help people who are unemployed to determine if business ownership is right for them.
- The model is integrated within the NYS MIG to improve self-employment outcomes for people with diverse disabilities and also as a mechanism to transform sheltered workshops into more entrepreneurial, integrated options.

Replication of StartUP NY

- The StartUP NY model is being replicated in New York City with a university and two SBDCs and other partners. That project will have its own unique approaches consistent with its locations and their economic, social and cultural environments but the essential elements will remain, perhaps also including a future Inclusive Entrepreneurship Consulting course modeled after the course at Syracuse University. A primer on replicating the StartUP model has been published and is available for download. This is described in greater detail below as an example of how BBI seeks to replicate the StartUP NY program.
- The StartUP NY team has provided guidance for replicating StartUP in neighboring Cayuga County, NY in September of 2008 and in Ulster County, NY in May of 2010.

- There is a possibility that the StartUP model could be utilized to a more diverse disability population. The New York State Office of Mental Health (NYSOMH) is considering StartUP as a model for supporting entrepreneurship for people with psychiatric disabilities, while the New York Office for People with Developmental Disabilities (OPWDD) is considering StartUP as a model for supporting entrepreneurship for people with intellectual disabilities.
- As indicated above, BBI entered into collaboration with Columbia University to replicate the StartUP NY project engaging over 80 community stakeholders at a kickoff meeting with training provided by Griffin-Hammis consultant Beth Keeton.
- The Whitman School of Management has implemented an *Entrepreneurship Empowerment in South Africa* (EESA) program, in partnership with Stellenbosch University in South Africa for 6 years. Since the spring 2008 semester, the course has been subtitled *Inclusive Entrepreneurship Consulting* reflecting inclusion of curricula and experiential learning that students receive working with entrepreneurs with disabilities enrolled in the StartUP NY program. Driven by the success of the course, co-professors Shaheen and Professor of Practice Larry Bennett of the Whitman School determined that future EESA programs and its students would benefit by incorporating Inclusive Entrepreneurship into its curricula and that a number of entrepreneurs selected to receive consulting services from students would be entrepreneurs with disabilities.

Detailed example of replication of StartUP NY – Inclusive Entrepreneurship demonstration project in New York City

The replication of Inclusive Entrepreneurship/StartUP NY began with the clear articulation of its community development-related mission, vision, and values. In the Syracuse model, having one of the nation’s top ranked entrepreneurship programs and one of the country’s premier research and program development institutes supporting rights, inclusion and economic self-sufficiency for people with disabilities was a critical element for success. In 2009, we began developing an Inclusive Entrepreneurship demonstration project in New York City with funding from the New York Makes Work Pay Medicaid Infrastructure Grant. This project incorporated the following elements:

Mapping of Resources, Barriers, and Facilitators

Inclusive Entrepreneurship is working at Syracuse University and in Onondaga County, NY. That does not necessarily mean that it will look the same in other communities. In order to understand and address the needs of the unique cultural, social, and economic environment in New York City, we partnered with Columbia University in a comprehensive mapping process to determine the barriers, facilitators, needs, and gaps that would need to be considered in replicating the StartUP NY project. As we had done earlier in Syracuse, we met and interviewed a broad base of stakeholders, including directors and providers from the New York City SBDCs,

“I used to work 70 to 80 hours a week for someone else. I wish I would have been working for myself. If I could have started this program a few years ago, I'd be in business by now. A lot of times you're scared of the unknown. The StartUP NY program gave me the push I needed.”

--a participant in StartUP NY

disability service agencies, VESID and CBVH, the Entrepreneurial Assistance Programs, and many others.

Developing a Consensus-Driven Plan

In Syracuse, StartUP NY did not enroll any prospective entrepreneurs with disabilities until the beginning of the project's second year. That was because the first year was entirely consumed with identifying and convening stakeholders, conducting listening sessions, mapping and developing a program model that could have the most success of succeeding because it was built from the ground up. We followed this successful approach in New York City with a series of meetings styled as *Learning Communities*. In large gatherings--up to 80 participants in a session--we described the essential elements that formed the foundation of StartUP NY. We also learned about the particular needs, goals, strengths, and multiple visions of the community's stakeholders. Participants from various agencies who had never met or spoken before, came together to problem solve. They began to build awareness of each other's services, learn from each other, identify existing resources, and explore the gaps that needed to be filled. Potential partners began to realize the shared benefits and opportunities that could arise from an Inclusive Entrepreneurship program in New York City. The most committed partners came together to develop structures for communication, training, and decision making.

Developing the Collaborative Partnerships

Six main partners came together to develop the Inclusive Entrepreneurship program in New York City:

- The Burton Blatt Institute: Providing program development expertise, training, technical assistance, and program evaluation.
- Columbia University: Initial marketing and convening of diverse stakeholders to replicate the initiative.
- Hunter College: Taking on the administrative role for the project and that of the skilled convener, providing meeting space within the School of Education, and a staff person to coordinate the program.
- The Harlem-Columbia SBDC: Providing two staff members as Business Advisors, providing space for small business classes, and implementing Quick Launch programs.
- The Director of NY/Staten Island (WIPA): Providing expertise in benefits and financial planning for small business owners.
- Griffin-Hammis Associates/Whitman/BBI: Providing training and technical assistance at all levels throughout the process.

Implementing the Program

After identifying and convening stakeholders in 2009, this coalition began the process in 2010 of developing a comprehensive StartUP NY program in New York City. They formed an advisory committee consisting of leaders from the various NYC funding agencies interested in self-employment, including VESID and CBVH. The committee met monthly to discuss and help plan the next steps. The StartUP partners then implemented a 4-day Inclusive Entrepreneurship training series for service providers from the funding agencies who had clients interested in starting their own businesses. This training provided a comprehensive overview of all critical aspects of self-employment from the Discovery process to business launch. In addition, the coalition conducted a 3-day Quick Launch program at the Harlem-Columbia SBDC for those entrepreneurs who had already identified a solid business concept and completed some initial market research, but needed assistance in developing and writing their business plans. Training for both courses was provided by instructors from Griffin-Hammis Associates, the Harlem-Columbia SBDC, and the Director of the NY/Staten Island Work Incentives Planning and Assistance (WIPA). They continue to provide ongoing technical assistance as the entrepreneurs continue to develop their business plans. The New York City StartUP NY

partnership continues to meet weekly by conference call to discuss entrepreneurs' progress and address any issues that might arise. They project that 8 to 10 businesses will be registered by the end of the year.

Plans are currently being made to expand the program in the coming year to train more providers and more people with disabilities who are interested in entrepreneurship. There is great demand for this program in the city. In these and other ways the value of inclusive entrepreneurship continues to be demonstrated.

V. Collaborations

A. Identify if collaborations led to any opportunities to leverage funds or services.

As detailed in previous sections, the StartUP NY program was built and delivered using a strong network of multi-stakeholder partners and collaborators. BBI as the lead agency and in coordination with collaborators continuously recruited partnering stakeholders from related organizations, partnering economic institutes, service agencies, and institutions in the county, state, and national-wide to ensure that the network had the breadth, depth, and diverse expertise needed to implement StartUP NY's agenda and achieve its goals and objectives.

By June 2009, the Start-Up NY program had engaged fifty-five stakeholders, including the program management team, research universities/colleges, financial institutions, disability service agencies in the county, the state and the nation, and technology and economic development agencies. Table 1 displays the absolute and cumulative number of StartUP NY partner agencies for each of three years of project implementation, Table 2 lists all the partner agencies, and Figure 1 charts the growth of collaborators over the duration of the project. The stakeholders have been actively engaged in the program management and development, as well as collaborated on the program's capacity building, participant recruitment, providing professional customized services, educational trainings and technical assistance.

Table 1. Summary of joined stakeholders over the three program years

Program Year	Quarters	Number of Joined Stakeholders / Collaborators	Number of Joined Stakeholders / Collaborators (recorded as cumulative no.)
Year 1 (Feb. – Sept., 2007)	Feb. 2007	10	10
	April 2007	2	12
	June, 2007	10	22
	Sept. 2007	6	28
Year 2 (Dec., 2007 – Sept. 2008)	Dec. 2007	4	32
	Mar. 2008	6	38
	June, 2008	1	39
	Sept. 2008	4	43
Year 3 (Dec. 2008 – Sept. 2009)	Dec. 2008	3	46
	Mar. 2009	4	50
	June, 2009	4	54
	Sept., 2009	1	55

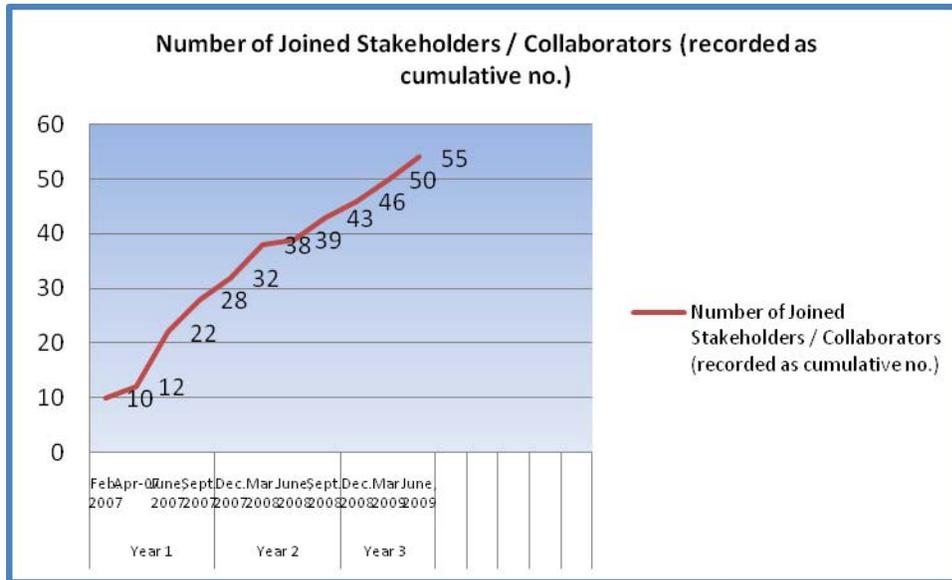
The Program Senior Management Team listed in Table 2 (below) consisted of individuals from the following organizations: Onondaga County, the Burton Blatt Institute, the Onondaga Small Business Development Center,

Arise Independent Living Center, the Whitman School of Management, Advocates for Human Potential, Falcone Center for Entrepreneurship, and American Thinks Tank Inc.

Table 2. Summary of Sources of joined stakeholders / collaborators over the three program years

Affiliated Org.	No.
Program Senior Management Team	10
University/College (BBI)	12
NYS Assembly	1
NYS Developmental Disabilities Planning Council	1
VESID Onondaga County Regional Office	2
TDO Tech Business Development Consulting/Chamber of Commerce	1
Tech Garden Business Incubator	1
ENABLE	1
VA Community Care	2
VA Regional VA Benefits Administration (Buffalo)	3
SBDC	1
WIB / CNY Works	4
Whitman School of Management	3
ARISE	1
Other	2
Cooperative Fed. Credit Union	1
Homeless Task Force	1
Cornell Uni.	1
SU College of Education	1
Economic Dev. Org.	1
Gifford Foundation	1
Columbia Uni. School of Social Work	1
NYSOMH	1
NYS OMRDD	1
Onondaga Case Management	1
Total	55

Figure 1. Number of Joined Stakeholders/Collaborators over 3 Years



Inter-agency and multi-stakeholder collaboration strengthened StartUP NY’s capacity to provide professional customized services to enrollees with disabilities in the StartUP program as documented below:

- A. Collaborated with partnering stakeholders to broadcast the program and expand the program’s referral sources:
 - Conducted presentations to improve awareness of the program and expand the referral network. Presentations/Co-presentations were made in partnering organizations or community service agencies (e.g., Whitman and SBDC staff presented on the StartUP model at the state SBDC Conference in May, 2008)
 - Worked with the Department of Veterans Affairs to enroll veterans with disabilities in StartUP
 - Worked with Syracuse Cooperative Credit Union and increased the IDA enrollment with Kauffman foundation funding

	2008 MAR.	2008 JUNE	2008 DEC.	2009 JUNE
IDA ENROLLMENT	2	4	16	51

- Remained connected to the following institutes/agencies/organizations: Onondaga County Homeless Coalition, South Side Entrepreneurship Association, PEACE, Inc, the National Multiple Sclerosis Society, the Upstate New York Chapter, the Blind and Visually Handicapped (CBVH), the SU Office of Student Disability Services
- B. Collaborated with partnering stakeholders to provide customized services to enrolled individuals with disabilities:

- Worked with the Whitman School of Management to offer the *Inclusive Entrepreneurship Consulting* course, in which five student teams were assigned to five StartUP entrepreneurs to assist in their businesses
 - Worked with SBDC to provide training and business consulting services to program enrollees, including SBDC Business Navigator services in one-to-one business planning sessions
 - Encouraged program enrollees to participate in the training programs, such as the *Entrepreneurship Bootcamp* and WISE, offered by the Whitman School of Management and the SBDC
 - Linked with *Whitman Youth Entrepreneurship* program to begin enrolling and serving youth with disabilities (2008 March)
- C. Collaborated with partnering stakeholders to provide training or technical assistance to program stakeholders or participants:
- Start-UP NY program provided suggestions to other disability agencies or organization to improve employment outcomes
 - Start-UP program provided two FDIC financial literacy training programs that credentialed total 55 Onondaga County human services staff as financial literacy specialists in 2008
 - Partnered with SCORE (Senior Core of Retired Executives) through which SCORE provided counseling services to all StartUP NY member

VI. Dissemination Activities

A. Describe the types of information that were disseminated

ODEP definition: the dissemination of effective practice addresses the propagation of new programs, practices, and processes throughout the workforce development system that works.

By September, 2009, over 5000 program brochures, fact-sheet, and flyers were delivered at conference presentations, or through electronic messages, to collaborated service agencies, disability service communities, and within the program. The delivery of these documents helped disseminate program information, increase social awareness of the self-employment of people with disabilities, as well as attract more professionals, service agencies, and people with disabilities to join the program.

Table 4. Summary of dissemination over the three program years

Program Year	Quarters	Number of Dissemination Information
Year 1 (Feb. – Sept., 2007)	Feb. 2007	3 files disseminated within the management team
	April 2007	30 brochures, fact sheets, & announcements
	June, 2007	30 brochures, fact sheets, & announcements
	Sept. 2007	4200 brochures, fact sheets, & announcements
Year 2 (Dec., 2007 – Sept. 2008)	Dec. 2007	400: including 40 training invitations, 360 meeting flyers
	Mar. 2008	13 presentations& mtgs
	June, 2008	500 brochures
	Sept. 2008	2 presentations 4 brochure delivery No. of brochures: >45
Year 3 (Dec., 2008 – Sept., 2009)	Dec. 2008	6 brochure delivery No. of brochures: >45
	Mar. 2009	2 presentations 75 brochures
	June, 2009	2 presentations No. of brochures: u/a
	Sept., 2009	2 email document attachments

In 2009 and 2010, three Inclusive Entrepreneurship Learning Communities were conducted at Columbia University that included 60-80 attendees each from stakeholder agencies and organizations representing both business development and disability provider services. In Albany, New York during the same years, we conducted Entrepreneurship Dialogue Meetings that included major funding organizations, business development providers, disability employment providers, and other stakeholders. In addition, we presented on the accomplishments of StartUP NY and its replication at the 2010 MIG Annual Conference. We also conducted a Learning Community on Inclusive Entrepreneurship in Ulster County in 2010 and presented on StartUP NY at the Ulster County conference on *Making it Work: Entrepreneurship as a Pathway to Self-Actualization*. The numerous issues briefs and reports about StartUP NY that have been disseminated in print and online are included in the Appendix.

VII. Individual success stories

Participants in StartUP NY come from widely different backgrounds with different challenges as well as strengths. Each participant uses the resources of the program differently, according to their needs. However, all participants complete the business development tasks required in each stage of the 4-stage Inclusive Entrepreneurship model. In order to explain how this process is customized for each participant, we will describe how two individuals and a husband and wife team used the resources of the program, each in their own way, to launch their businesses.

The following three case studies are based on in-depth interviews conducted with StartUP NY participants. We make liberal use of quotations from those interviews so that the participants' experience of the program can be described in their own words. However, individual participant's identifying characteristics may be changed to protect their confidentiality.

"I've found like-minded people in the entrepreneurial class. Cream rises to the top. But I do need to develop a support group. I'm talking to SCORE about getting a banker, an attorney, and an insurance person. I'm writing an amendment with my PASS cadre to pay for an attorney."

--a participant in StartUP NY

Danielle's Restaurant Cafeteria

In the past, Danielle had worked in a cafeteria; at home she was an excellent cook. Employment had never been a problem for her until she developed a debilitating case of lupus which eventually resulted in chronic pain and mobility impairment. Due to her disability, she received Supplemental Security Income (SSI) and hadn't worked for ten years when she first contacted the StartUP NY program. She had long been interested in starting her own business and came in with a number of ideas to explore, including the possibility of launching an ice cream parlor or a dollar store. But her family and friends encouraged her to open a restaurant cafeteria that would offer the delicious specialty foods she was known for and loved to make.

The Discovery process and the business support team

When Danielle first entered the program she met with El-Java, who serves as the program's primary counselor in a role we have termed *Business Navigator*. The Business Navigator welcomes and orients prospective entrepreneurs and follows them throughout the course of the entire program to help problem solve any challenges that may arise. El-

Java worked with Danielle in much the same way he works with other program participants. Together, they explored her interests and skills as well as the business options that appealed to her. He also gave her research tasks to perform in order to determine which of her business ideas would prove most feasible. Once she determined that a restaurant/cafeteria was the direction she wanted to go, he helped her determine if there were any types of support she might need in developing and implementing her ideas or in accommodating any symptoms related to her disability. Initially, Danielle put together a business support team that included her husband, brother-in-law, and friends (for painting and making supply runs); her two nephews (for janitorial work), and her mother and sisters (for support and advice). As her business plan developed, it eventually included part-time employees, an accountant (for payroll), and two law students at Syracuse University who helped her establish her Limited Liability Company (LLC).

Coursework

Danielle started her business education by enrolling in the Small Business Development Center's (SBDC) introductory Fast Track Start-Up course. This program was taught by accountants, lawyers, and business people from the community and consisted of a three day introduction to what would lie ahead for each participant in developing and launching a business. Danielle later followed that up with a class called Financial 101—a financial literacy class that explained, among other things, the fine points of best practices in credit card uses, in budgeting, and in building your credit. Then she enrolled in Start-Up 101 where she learned about advertising, marketing, and business strategies. She later went into these areas in greater depth when she was taught by the professors of the Whitman School of Management 6-week Entrepreneurship Bootcamp program. (Please see page 26-30 for further details concerning all coursework opportunities.)

Business plan development

In the midst of her coursework, Danielle also worked closely with Nancy (a business planning specialist at both the Small Business Development Center (SBDC) and StartUP NY) to develop a feasible business plan. Danielle explained, "I knew a lot about cooking, but I didn't know a lot about business at all. It was kind of confusing at first because I didn't know what to do. How was I going to start? Nancy from the SBDC opened up my eyes to the business world and guided me in developing my business plan. She gave me a booklet that took me through the process step by step."

Danielle's SBDC counselor also strongly suggested that she complete the ServSafe certification program offered by the National Restaurant Association which provided necessary information about safe practices in operating the restaurant, increasing her credibility as a restaurant owner. She told us, "That was some of the best advice I was given because I learned so much about pathogens, hepatitis, temperatures, food storage, and refrigeration. It should be mandatory for all restaurateurs."

Danielle told us, "I did all my own research: all my footwork, my online contacts, and my internet research. I visited and observed different restaurants, experimented with different recipes, and determined appropriate pricing. But I brought everything back to Nancy. She went over it with me and okayed it. She was an excellent business advisor-- she kept me realistic about everything."

The student entrepreneurship consulting team

Danielle also took advantage of the student teams that work with entrepreneurs as part of their course in Inclusive Entrepreneurship Consulting at the Whitman School of Management. (This course was jointly developed by the Whitman School and the Syracuse University Burton Blatt Institute (BBI)). As part of their course requirements, the students develop projects that will benefit small businesses that have been launched or are about to be launched. For Danielle, they developed a survey designed to advertise her restaurant and her brand as well as collect marketing information. They targeted downtown neighborhoods, handing out tasty samples and returning with completed surveys which they later analyzed. In addition, they conducted further pricing research and advised Danielle to raise

some of her prices. They also advised her on how to market her restaurant on social networking sites, such as *Yelp*. And finally, they developed the design for her menu.

Peer networking

Danielle was a regular at the monthly luncheons held by StartUP NY for the participants. She explained, “Often we had speakers who had already become successful through the program. They would explain how they started out, the classes they took, the challenges they faced, and what is now going on with their company. Afterward, we go around the table and introduce ourselves and our own companies. In the beginning I was so nervous, I didn’t even want to say my name. Now they can’t shut me up.”

Danielle also said that the luncheons were an opportunity for collaboration: “One entrepreneur, Tom, has a farm. I might be interested in purchasing his tomatoes or peppers. Someone else may have a graphic design business and I might ask them about doing a logo for me. A couple of people have told me that seeing me and what I’ve done has given them the confidence to go after their own dreams. And that really made me feel good.”

Financing

With the guidance of the Business Navigator, the SBDC counselor, and the benefits and financial advisor from the local Independent Living Center, Danielle used a number of different strategies to finance her business. Based on her excellent business plan, Danielle applied for and received two \$10,000 business loans from the local credit union. In addition, she started an individual development account (IDA) with them that would provide matching funds for her own \$1,000 contribution. She told us, “I gradually built up my thousand dollars. I was putting in \$100 or \$50 whenever I could. When I got to the \$1,000 mark and they put their \$1,000 with it, I was able to use it towards my business for the kitchen equipment I needed.”

The benefits and financial advisor suggested that Danielle develop a Plan to Achieve Self Support (PASS)--a Social Security Administration program for people with disabilities, like Danielle, who receive SSI benefits. Under this plan she will receive an additional \$185 a month for the next 14 months that she can use toward the business.

In addition, through her state Vocational and Educational Services for Individuals with Disabilities (VESID) counselor, she used her business plan to get approval, as part of her Individual Employment Plan (IEP), for funds to pay for her final marketing and equipment needs. This application was approved and provided funding for a much needed stove and hood system and for the marketing involved in her grand opening.

Lucy’s Internet-based Business

Lucy had previously worked twenty years in an industry that had entailed constant travel. She experienced an accident on the job that left her with chronic pain, visual impairment due to nerve damage, as well as physical impairments. Her lengthy rehabilitation consisted of seeing four to five doctors a week. She was unable to return to work and remained unemployed for three years until her recent business launch. She learned about StartUP NY at a symposium for women on entrepreneurship, but it was months before she looked into it due to her constant pain.

Intake interview

On Lucy’s first visit to StartUP NY, she met with the Business Navigator, El-Java, for an initial interview. She told us, “I had no idea what to expect, but I soon learned that he wanted to know everything I needed to start my business and how he could help me move forward. He wanted to know the things that were wrong with me physically in order to discuss strategies I could use to overcome those challenges. He also wanted to know what kind of business knowledge I had and where I might be lacking in that area. He wrote down all of those things on a chart in the intake

form. Every time we would meet, he would check off where I was in the process and write notes about how I handled my last business development task. We just knocked them off one at a time.”

The Discovery process

Lucy came to StartUP NY with a business idea she had been thinking about for some time. She explained, “The Discovery process went smoothly. El-Java asked me questions about my past work history and my strengths. We also discussed what I would need to learn for the type of business I’m interested in developing. In the beginning, I didn’t know what I needed to learn or what they would provide. But by the time the Discovery process was done, El-Java knew exactly where I was at. He told me that I would have networking opportunities as well as classroom experience in business planning, organization, accounting, and bookkeeping. And they would point me to further resources in the broader community. I had a lot of experience in sales, but I didn’t have experience in the business end of things.” At the end of the Discovery process it, was clear that Lucy was interested in developing an internet-based business that connected online customers to a large variety of regional artisan shops and boutiques through the use of gift certificates.

Business plan development

Lucy soon met with Nancy, the SBDC business development counselor, in a series of two-hour meetings. Lucy told us she had previously felt intimidated by the process of writing a business plan. “But Nancy gave me a business plan packet that broke everything down into doable steps. And she gave me sample plans to look at. She made it easy. All of the tasks she sent me out to accomplish were related to my business plan. I had to conduct research on the age groups and profiles of likely customers. I also had to do research on who my competitors are, how much money they made, how they were doing it, and what they had in common with me. Nancy didn’t help me do that. She showed me how to do it.”

Another valuable aspect of business planning was Nancy’s advice for Lucy to develop a plan to reach out to merchants and invite them to have listings for gift certificates on her Web site. Lucy said, “I developed a plan to take day trips to small towns in the region and invite business owners to sign up. I map out my route so that I can stop at the merchants along the way and on the way back. Just having the experience of laying out where I was going and what I was going to do helped me plan my days. Nancy had me put down how much I was going to spend on lunch, what time I was going to leave, how much the mileage was going to cost me—it’s all part of the business plan.”

Coursework

Lucy took advantage of numerous coursework opportunities offered through StartUP NY and their partners. At the Small Business Development Center (SBDC), she took the 20 hour Fast Track to Business Start-up course which introduced her to many of the basic business concepts that would become so important in her planning. She said, “They had bankers, lawyers, accountants, and insurance people come in to answer our questions. It was very practical and valuable. The accountant that taught one of the accounting classes is a QuickBooks certified trainer—since then she has become my own accountant and bookkeeper.”

Lucy also took the following StartUP NY courses that she would need for the nuts and bolts of her operations:

- Financial Literacy
- Computer Skills Series: Communication Tools
- Internet Marketing
- Intro to QuickBooks
- Intermediate QuickBooks
- QuickBooks Review

- Legal Issues for Small Business
- PowerPoint
- Grant Writing
- Sales Training Basics
- Sales Training, Beyond the Basics
- Creating Memorable Marketing

Through the Entrepreneurial Assistance Program (EAP) she was given 60 hours of classroom training as well as 15 hours of individual consultation with business experts. Since Lucy needed help with a trademark application, meeting with a lawyer who was expert in that area proved invaluable. She told us, “They paid for an attorney for six hours for me, who explained all of these practical things that I could apply immediately. He was such a wonderful resource that I’m going to keep using him. And he’s given me a good rate so that I’ll be able to afford him.” The EAP has also recently referred her to an internet expert who will teach her how to analyze the data she receives regarding visitors and customers to her Web site.

Lucy also took a number of classes at the local credit union. She explained, “The most valuable class for me that they offered was a four week class on marketing taught by a former Syracuse University professor. He owned his own advertising agency and taught us how to make brochures, posters, and business cards. He also taught me how to set up my own business page on Facebook and use the other social networking tools that are available. Every time I stage an event, I make a flyer and send it to him for approval before I send it out.”

Lucy also lacked business-related computer skills. At the local One-Stop Center she was able to learn Microsoft Word, Excel, and PowerPoint. She told us, “The classes are three hours a day, two days a week, for a number of weeks—and it’s free. It was a huge thing because I had no idea how to use Word for business. I had never used Excel and I needed to learn. I had also never used PowerPoint and someday I will need it.” (Please see page 26-30 for further details regarding all coursework opportunities.)

Business support team

When Lucy first started to put together her business support team, on the advice of her Business Navigator, it included her husband, who is her Web site designer, and three friends with backgrounds in business. As Lucy progressed through her coursework, she added more members to her team who provide ongoing support. These include professionals she met through her class work: an accountant bookkeeper, a lawyer, and a marketing expert.

Financing

Lucy hasn’t yet had to borrow money for her business; her biggest expense would have been the Web design services that her husband has provided. She explained that the business plan she developed with the SBDC counselor’s guidance will be essential when it’s time to apply for a loan at a bank. She explained, “I haven’t applied for a loan yet, but I realize that in order to move this business forward I will eventually need to. First, however, I need to make my business more profitable.” Lucy did, however, set up an individual development account (IDA) with the Cooperative Federal Credit Union and received \$1,000 in matching funds which she has been using for office rent.

Peer networking

Lucy told us that she has attended almost every one of the monthly networking luncheons that StartUP NY has held. She said, “When they have a speaker that tells about their experience starting their business it’s very motivating. Even if you can’t directly apply it to your own business, it impacts your outlook and gives you a positive charge.” She also made important business contacts among the entrepreneurs, including potential merchants for her Web site as well as others who have helped her develop her logo and her event signage.

In addition to networking with StartUP NY participants, Lucy joined a number of local business organizations. She belongs to the Executive Dialogue Committee at the Chamber of Commerce which meets monthly. Through the WISE Center, she became a member of a Roundtable Committee that includes important business leaders in the community, including the head of the Key for Women Program from Key Bank. And she joined the Women in Business Owners Connection. All of these organizations were well represented at her recent grand opening.

The student entrepreneurship consulting team

Lucy also took advantage of the program's student teams that work with StartUP NY participants as part of their course in Inclusive Entrepreneurship Consulting at the Whitman School of Management. In their role as consultants, they develop projects that will benefit small businesses that have been launched or are about to be launched. Lucy wanted to determine the degree of local interest in the type of business she was proposing. One of the students interviewed the owners of 20 local businesses regarding their potential interest in offering gift certificates on Lucy's Web site. Another student developed an online survey on Facebook that gathered information on students' favorite gift items, what types of gifts their parents tend to buy, and how parents would learn about a local gift certificate business. Lucy explained that even if she decided that she didn't want to target this parent population, she now knows how to go about conducting a marketing survey. She told us, "I now have the template."

Two of the marketing students who worked with Lucy invited her to participate in a class that spent four hours brainstorming guerilla marketing techniques for her business. Among other ideas, they suggested that she hold some events that would introduce her business to local merchants and to the public. She explained, "I conducted two events, a wine and chocolate tasting as well as a wine and goody tasting. The idea came from the guerilla marketing class as a way to get the word out without spending money. The first event was held in a beautiful artisan shop that was like an art gallery and owned by one of my merchants. Other merchants from my Web site donated the wine and chocolate. I invited every Web site merchant to participate in some way, either by setting up a table with some of their goods, or by providing a meal after the event. It went extremely well--the orders that came out of it helped us get the operational part of the business straight."

"The second event was our grand opening last Tuesday in an event center. There were many more merchants involved and instead of selling the gift items, we sold only the gift certificates. To give you an idea, there was a spa, a gourmet sauce company, a cookie company, a jeweler, and a quilting company. In addition, each merchant donated a \$50 gift certificate that was raffled off." The Chamber of Commerce was one of the sponsors and held a ribbon-cutting ceremony during the event. Other sponsors included the Women in Business Owners Connection (WBOC) and the Women Igniting the Spirit of Entrepreneurship (WISE) Center, who also had tables at the event. It was highly successful with 125 people attending. Afterwards, over 30 women attended a special dinner at one of the merchant's restaurants.

Christine and Ed's Bakery and Cafe

Christine and Ed first learned about StartUP NY when attending a seminar on entrepreneurship sponsored by one of the program's partner's: the Women Igniting the Spirit of Entrepreneurship (WISE) Center. As a married couple, Ed and Christine had been thinking about starting a business and were seeking information and advice. In the past decade, each had lost a successful career due to a disability. Christine had reached a prominent position in the health insurance industry after spending years developing a highly profitable and growing department within a large company. After a sudden exacerbation of Stargardt's disease left her blind, her supervisor refused to provide the necessary accommodations and technology she needed to perform her work. She sadly left a job that she dearly loved. Four years later, Ed, who had worked in management positions in the bakery industry for many years, had to leave his job after experiencing kidney failure. He obtained a transplant, but has needed to continually manage the ongoing medications and intermittent physical effects. They both wanted to get back to work and decided that with

Christine’s financial background and Earl’s knowledge of the bakery industry, they had the foundation for building a successful business.

The Discovery Process

Christine told us that when they first met with the Business Navigator, their initial business idea was to start an internet café. As they went through the process of Discovery with its emphasis on identifying their strengths, a new more feasible and profitable concept began to form. Christine told us, “With my background in finance and management and Ed’s focus on bakery items, we put two and two together and came up with the idea of “Sweetie Pie’s Bakery and Café,” since Sweetie Pie was the name of Ed’s grandmother. We are planning to sell to wholesalers and may begin by selling to farmers’ markets, just to get the business going.” Ed said, “I want to make items that you can no longer find at the supermarket because they are too labor intensive. That would be our niche—to make some artisan style bakery goods and sell them to the supermarkets. I have ideas for some very good products.” As for the Discovery process, Ed said, “It was very helpful in that it allowed us to do some in depth thinking as to what our focus should be.”

The Discovery process also helped them delineate their roles in the business. Christine explained, “I prepare the invoices, keep all the receipts, and do all the tax filings. As the owner, I will handle the financial end of it and assist Ed in the bakery set up and delivery. I’m not a baker, so he’ll handle that part entirely. I guess you could say that I will be the Chief Financial Officer and he will be the Chief Executive Officer.

Business Plan Development

After the Discovery process, Christine and Ed met with Nancy, the SBDC business development counselor. Christine explained, “She sat down with us and gave us an outline to complete that included all the different components of a business plan that are required in order to present it for financing. The questions were very common sense and basic in terms of what we wanted to do and how we would go about doing it.” Ed added, “It was very good because it forced us to think it through and put down on paper what our overall objectives are. It also helped us focus on the fact that our business model most likely will change as time goes on and that we have to have some kind of plan in place to deal with competition and changes that might happen in the market place. It really opened our eyes.” Nancy also sent them into the field to do research on business locations, the local market for specialty bakery items, the equipment that would be needed and its cost, as well as other start up costs. Their next step will be the development of the business financials and putting together their business support team—or as they put it, their board of directors.

Coursework

At this stage, Ed decided to go back to school to finish his degree in Business Management—something he had always wanted to do. He took courses in macro and micro economics, statistics, corporate finance, strategic management, behavioral economics, financial and managerial accounting, and organizational behavior. He and Christine also took the Small Business Develop Center’s (SBDC) Introduction to Business Start-up and the Whitman School of Management’s Financial Literacy 101. Christine told us, “You get together after class talking with people and you begin to realize all the things they are doing, as well. Everyone is trying to set up their own businesses. It was a great networking experience. There were people there who were selling products, people wanting to buy products, and people providing services. It was nice to see what was going on around us that we weren’t even aware of.” Ed and Christine are currently enrolled in the Whitman School of Management 6-week Entrepreneurship Bootcamp program. (Please see page 26-30 for further details concerning all coursework opportunities.)

Peer networking

Christine and Ed took advantage of the StartUP NY networking opportunities by attending the monthly luncheons. They catered a number of them, as well, with a variety of specialty box lunches. Ed explained, “The luncheons are

very important because you get a chance to network and talk to people about the basic issues of starting a business. You can discuss ideas. You can make connections. I recently made a connection with another entrepreneur to buy some shirts with our business logo. Another friend there is opening a restaurant. When we get to the point of launching our business, she'll be informing us about issues we need to be careful about." Ed also attends national conventions and workshops for people in the bakery industry. He said, "I've been baking for a long time and I thought I knew a lot. But when you network with people, you find out all kinds of information—you never stop learning."

Benefits Planning

Ed and Christine initially met with the StartUP NY benefits and financial planner soon after entering the program. Now that they are getting closer to launching their business, they will be making an appointment to discuss the interface between benefits planning and business financial planning. They will develop a customized plan that takes into account the various Social Security programs and policies designed for individuals who are becoming self-employed and who may face a fluctuating income. They will learn how they can protect their medical insurance and maximize their ability to develop business assets.

Financing and growing the business

Christine and Ed's plan is to create a demand for their products and a name for themselves by selling at the many regional farmers' markets. Christine told us, "Everything we've done so far, we've done out of our own personal finances." Eventually they plan to take special orders from supermarkets, school districts, and bakery distributors. For that they will need bigger equipment, more machinery, and a place to work. At that point they will apply for financing. This may include applying for a grant, a small business loan, and an independent development account.

Once their business is launched, Christine and Ed may decide to obtain Disability-Owned Business Enterprise Certification through the US Business Leadership Network (USBLN). Through this program they can get connected to a nationwide network of corporate and government procurement professionals as well as other disability-owned businesses. Many corporations are interested in adding disability-owned businesses to their supplier diversity programs to position their companies strategically as leaders in disability-inclusion in their industries.

Conclusion

These three success stories highlight the experiences of two women as well as a husband and wife team as they developed their businesses through StartUP NY. As of today, this program is currently serving 143 participants; 46 are operating their own businesses. Each of their stories is unique. As a group, they have different challenges, backgrounds, and histories, as well as diverse business concepts and goals. Danielle and Lucy each made extensive use of program resources—Della in her launch of a downtown restaurant and Lucy in her launch of a Web site business that reaches national customers while benefiting regional merchants. Christine and Ed have combined their knowledge and experience from their former careers to launch a wholesale business that will develop and market specialty bakery goods. A rich variety of businesses have been developed through StartUP NY, including a furniture making business, a car repair shop, a moving company, a rental company specializing in original works of art marketed to corporate offices, a non-profit women's shelter, a disability sports program, a transportation service for people with disabilities, a business creating and selling artisan sweaters and knitted goods, a real estate service, and many others.

Each entrepreneur goes through the same comprehensive four stage program that is designed to meet his or her needs through a thoroughly customized approach. Each entrepreneur works with program staff to design a plan that takes into account his or her strengths, interests, talents, and challenges. And each plan makes use of the Inclusive Entrepreneurship Program's extensive network of partnerships and community resources. This network is the end

result of the initial year-long collaborative planning effort of the partner and stakeholder organizations. And through a continuous process of feedback, evaluation, and innovation, the program continues to evolve and improve.

Summary

Developing StartUP NY at Syracuse University and in the surrounding community has not been without its challenges. But as Dr. Muhammad Yunis, Nobel Prize recipient and founder of the Grameen Bank says: *“What we want and how we get it depends on our mindsets... We need to invent ways to change our perspective continually and reconfigure our mindset as new knowledge emerges. We can reconfigure our world if we can reconfigure our mindset”*¹². And, as it relates to helping people with disabilities achieve true economic, social and civic inclusion, Dr. Burton Blatt, former Dean of the Syracuse University School of Education and champion of deinstitutionalization and community based programs for people with disabilities said: *“Believe for a moment that you are more than your brother’s keeper. Believe that while on earth you are his savior and he is yours”*.

Each of these champions for inclusion recognizes that the first step in helping people rise from poverty, including those with disabilities is taken when attitudes change and our world view embraces the importance of social and civic responsibility. Universities can be powerful forces for social and civic improvement in their communities by educating their students to become the leaders of tomorrow that understand disability as a natural part of the human condition and celebrate the unique skills and potential of every person with a disability. This includes having the vision and skills necessary to become a successful entrepreneur.

StartUP NY at Syracuse University is a unique program for achieving these goals. It draws its strength not only from the contributions of its collaborative partners, but also by the inspirational stories and experiences of people with disabilities that seek better lives for themselves and their families. It is to them that we dedicate our future efforts.¹³

¹² Yunus M. *Creating a World without Poverty* Pg.246 Public Affairs 2007

¹³ Shaheen, G. (in press) *Inclusive Entrepreneurship*. B. Kingma (Ed.). *Academic Entrepreneurship and Community Engagement: The Syracuse Miracle*. Northampton, Massachusetts: Edward Elgar Publishing, Ltd.

Appendix

Documents attached electronically in folder submitted with report.

1. A Primer on the StartUP New York 4-Phase Entrepreneurship Model
2. The Entrepreneurship Partners Dialogue Meeting
3. Simply Speaking: Inclusive Entrepreneurship Guidelines for SBDC Advisors
4. Policy and Systems Change Through Start-up NY
5. Replicating “Inclusive Entrepreneurship” through StartUP New York
6. Mapping the Barriers and Facilitators to Self-Employment for People with Disabilities Living in Onondaga County, NY
7. Greg’s Story
8. Orange Entrepreneur: Start-up NY