Inclusive Entrepreneurship

"Inclusive Entrepreneurship"

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Who are Entrepreneurs?

"Entrepreneurs are innovative, opportunity-oriented, resourceful, value-creating change agents" Dees, Economy, 2001



Why Entrepreneurship for People with Disabilities?

More Americans are turning to self-employment as their career option and over 10 million Americans are self-employed. Entrepreneurship might be a viable career option many people with disabilities because:

- Choice:
- Capability:

- <u>Control</u>:
- Change:

Many value a career as a small business owner over wage employment Many have operated, or have worked in and gained the skills needed to start a small business Many want a career where they are the person in control

From the role of "client" or "consumer" to small business owner



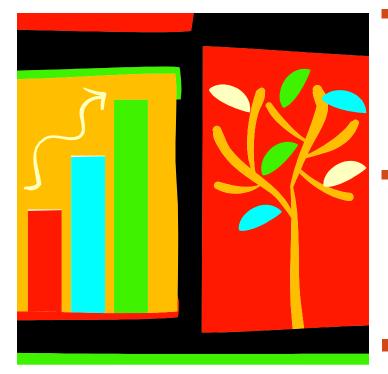
"Inclusive Entrepreneurship ™"

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
- access to financial resources
- utilizing the resources of diverse public and private partners working within
 - a consensus-driven
 - collaborative framework

Syracuse University Burton Blatt Institute/Whitman School of Management 2009

A 3 year Onondaga County led initiative funded by the US Department of Labor Office of Disability Employment Policy managed by SU Burton Blatt Institute with partners Whitman School of Management and others



- Purpose: test and evaluate models that help people with disabilities become selfemployed
- 3 year project goal: 150 people receive training & approx. 30 start their own businesses
- bbi.syr.edu/startupny



Economic Self-Sufficiency Strategy Start-UP NY/"Inclusive Entrepreneurship"

Start-UP Self-Employment Business Planning

Develop a viable business plan Develop viable financial plan Address personal income goals Develop peer supports

Financial Literacy and Asset Development

Manage personal finances
EITC, Child care, other tax credits
Skills for saving, investing, asset accumulation
Tax prep resources

Economic Self-Sufficiency

Leverage New Resources

Individual Development Accounts WIA training resources Transportation vouchers Micro-enterprise loans State Vocational Rehab grants

Work Incentives Planning

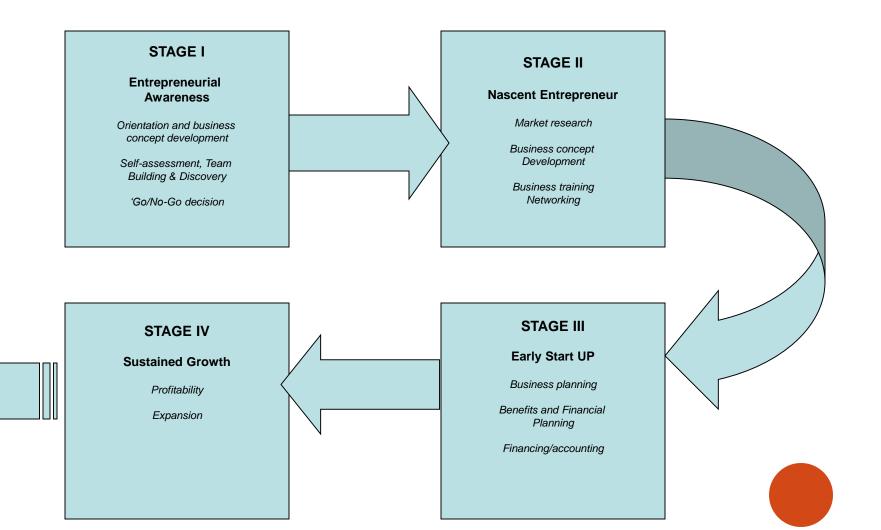
PASS SSI/SSDI work incentives PESS HUD income disregards Ongoing benefits planning



Summary of the Background and Process

- Year #1: Map the resources, barriers and facilitators
 - Interviews with stakeholders disability providers, consumers, economic development, business incubators, state agencies, etc.
 - Develop consensus-driven referral, intake, services, supports model
- Year #2: Implement the 4-Stage Process
 - Marketing, services, data collection, tweaking
- Year #3: Strengthen partnerships, address sustainability
 - Deepen SBDC, Credit Union, other collaborations
 - Create materials
 - Solicit continuation/expansion funding-PRIME, Kauffman, MIG, etc
- **Ongoing**: Embed process in existing systems
 - CBVH MOUs
 - VR/CBVH/MHANYS/SBDC statewide partnerships

'4 Stage Inclusive Entrepreneurship Curriculum'



Della's Story

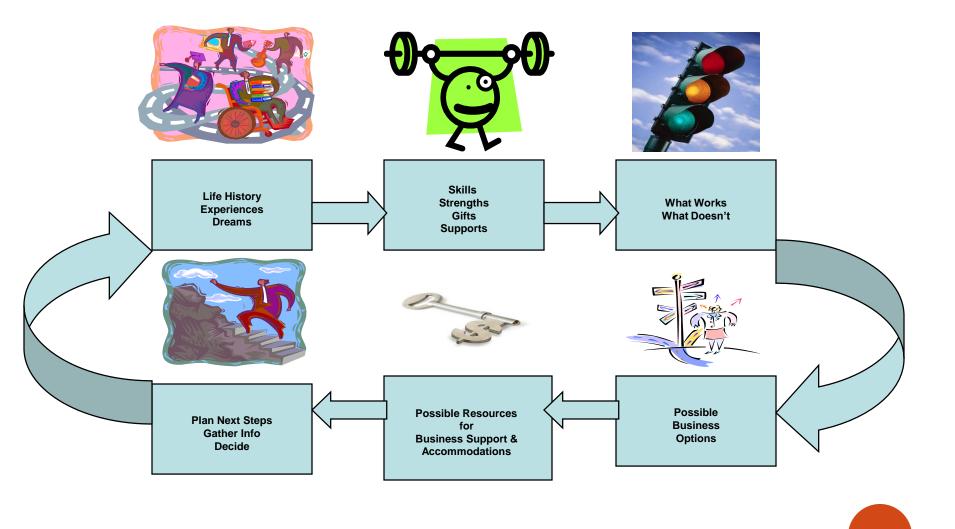
Della hadn't worked for 10 years when she first contacted the Inclusive Entrepreneurship Program.



Working with the Business Navigator

- The initial meeting
- The role of the business navigator
- Developing Entrepreneurial Awareness Research tasks
- The business support team

Example: Awareness 'Map'



Working with the SBDC Business Planning Specialist

- Develop a feasible business plan
- Research tasks
- The Serve Safe Certification program

Della's Story

"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. 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."

Della's coursework:

- The Onondaga SBDC's Introductory Fast Track Start-up Course (20 hours)
- The Whitman School of Management's Financial Literacy 101 Course (6 two hour workshops)
- The Southside Innovation Center's Start-up 101
- The Whitman School of Management's Entrepreneurs Bootcamp (6-week focused, intensive program)

Working with the student consulting team

- Inclusive Entrepreneurship Consulting
- Four students were assigned to Della's team
 - Conducted a survey to collect marketing information, advertise her brand, and offer tasty samples in downtown neighborhoods where her business would be located.
 - Conducted pricing research.
 - Designed the menu.
 - Advised on the use of social networking sites, such as Yelp, MySpace, Facebook, and Twitter.

Peer networking

- Monthly luncheons and speaker series sponsored by the Inclusive Entrepreneurship program for all participants
- "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."

Financing the business

- Della used a number of different strategies to finance her business.
 - Based on the excellent business plan she developed with the guidance of her SBDC counselor, she 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.

Working with the benefits advisor

The Plan to Achieve Self Support (PASS)

- Della met with the program's benefits advisor to discuss how her business might impact her SSI benefits.
 - Her advisor suggested that Della develop a Plan to Achieve Self Support (PASS).
 - Under this plan Della will receive an additional \$185 a month for the next 14 months that she can use toward the business.

Working with VESID (Vocational and Educational Services for Individuals with Disabilities)

- Della worked with her VESID counselor and the VESID business planning specialist, to:
 - Modify her business plan so that it would meet with their approval.
 - Then, as part of her Individual Employment Plan (IEP), she applied for funds to pay for her final marketing and equipment needs.
 - The plan was approved and provided much needed funding for a stove and hood system.
 - It also provided for the marketing involved in her grand opening.





"Inclusive Entrepreneurship/Business Consulting" Whitman EEE 443/643

Developed through a grant by the Syracuse University Kauffman Foundation 'Enitiative'



- Students receive coursework and coaching in:
 - Entrepreneurship principles and practices
 - Business planning fundamentals
 - Working with entrepreneurs with disabilities and their service providers & support teams
 - The consulting team process
- Student teams work as consultants to StartUP entrepreneurs to deliver 4 products of value to growing and sustaining their businesses
- 90 students/15 entrepreneurs (2011)

Other business include....

- A woman with both physical and visual impairments who recently launched an online gift card company.
- A young man with autism who has a furniture-making business.
- A husband and wife team, one who is blind and the other with a physical impairment, who will be launching a wholesale business that sells specialty bakery goods to large retailers.
- A grandmother who has turned her love of knitting into a business selling artisan sweaters.
- A father who is starting a moving business.
- An artist who has developed a business renting large original landscapes to corporate offices.
- A woman disabled due to domestic violence who started a non-profit women's shelter funded through a grant.
- A man with mobility impairment due to a car accident who started a disability sports program.
 - And many others....
- Average monthly gross revenues: \$150-\$5,000

Lessons Learned

- Understand need, interest, conditions
- Gather diverse stakeholders
- Anoint and support champions
- An informed decision NOT to start a business may be a success
- Embed practices in existing systems
- Market the mission

Impact: 4 Year Outcomes

- 220 people enrolled/received business training
- 60 businesses operated
- Financial Literacy Classes
- Benefits Planning Assistance
- 61 IDA enrollees through Credit Union with foundation matching \$\$
- Inclusive Entrepreneurship Course at Whitman through Kauffman Grant
- Inclusion of entrepreneurship in NYS MIG
- StartUP #2 with Hunter College and Columbia SBDC -12 enrolled since 6/10
- Expansion to 4 other counties-2011
- "Simply Speaking" SBDC Manual for counselors



Replication Components to Consider

- Articulate the mission and vision
- Map resources, barriers, and facilitators
- Develop a sustainable model
- Help prospective entrepreneurs with disabilities build economic self-sufficiency
- Sustain and Replicate the Effort

Exercise: ID and Rate the partners!

Who are your partners?

Make a list to include,

but not be limited to:

- State disability services agencies
- Business development
- Business counseling
- Consumer advocates
- Financial institutions
- Who else???

Are they:

- 1) Already on board,
- 2) Needed but not yet on board
- 3) What do/can they provide?





Parting Thought.....

Entrepreneurship is not something you do... it is a philosophy that you bring to life.

"Be the change you wish to see in the world."

M. Gandhi



Questions and More Information?

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Thanks and Good Luck!