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### Action Summit for the Advancement of Capital Access to Entrepreneurs with Disabilities

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# **Action Summit for the Advancement of Capital Access to Entrepreneurs with Disabilities**

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**Washington Court Hotel  
525 New Jersey Avenue NW  
Washington DC 20001  
August 11-12, 2005**

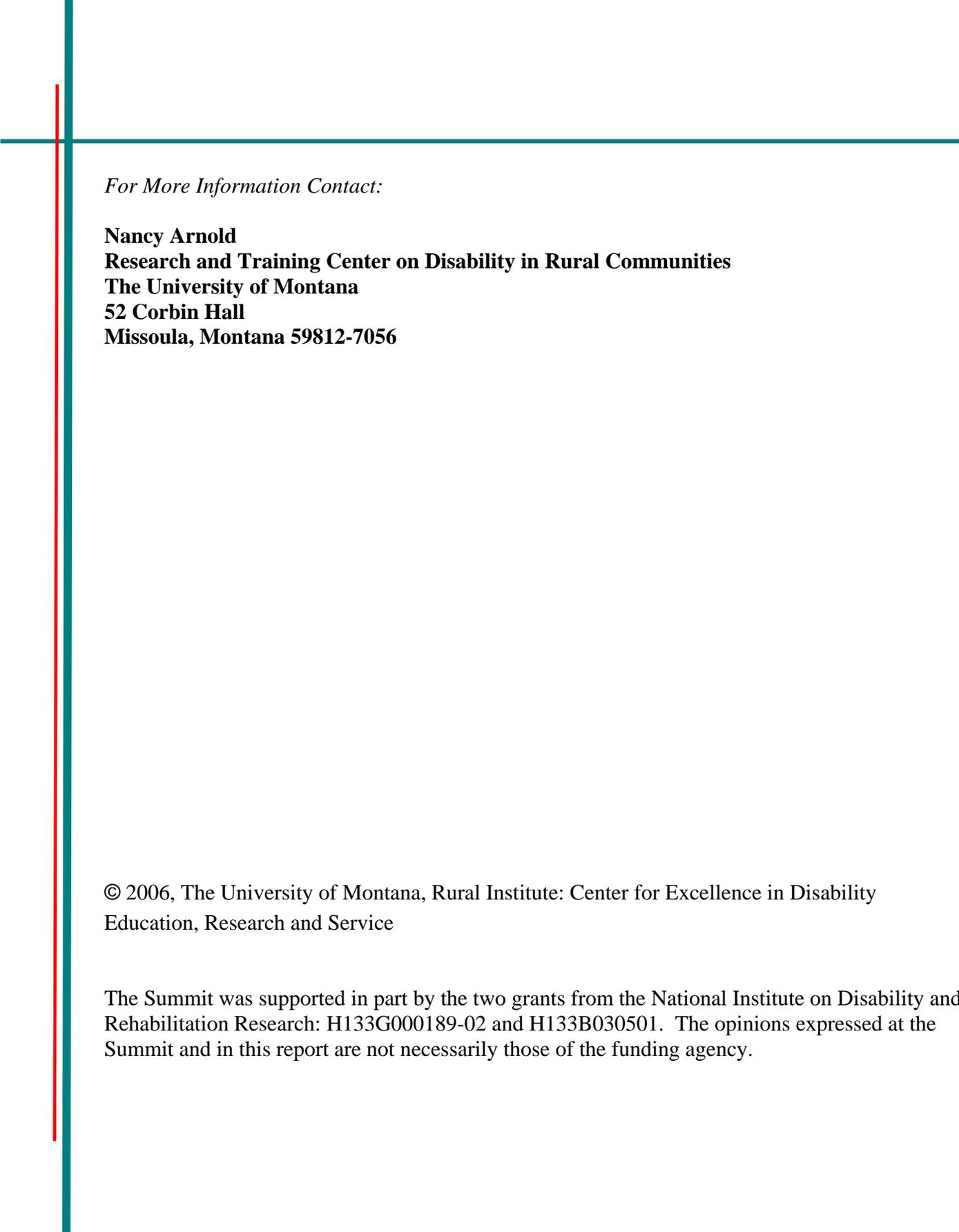
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*Sponsored by:*

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# Table of Contents

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Executive Summary .....	1
Conference Overview .....	2
Participant Discussion and Recommendations for Action.....	4
Business Development and Support Assistance.....	4
Rehabilitation Services Administration/Vocational Rehabilitation .....	5
Small Business Administration .....	11
Social Security Administration .....	12
The Department of Veterans Affairs .....	13
Workforce Investment.....	13
Rehabilitation Services Administration/Centers for Independent Living .....	14
United States Department of Agriculture .....	14
Microdevelopment/Microenterprise Organizations .....	14
Lending Sources .....	15
Individual Development Accounts & Loans .....	17
Credit Reporting/Scoring .....	18
Disability .....	19
Data Collection and Research .....	19
Education Programs for Entrepreneurs and Business Developers .....	20
Business Capitalization Strategies.....	21
Partnerships and Collaboration .....	22
Non-Vocational Rehabilitation Clients .....	23
Youth .....	23
Summit Wrap Up.....	24
Coalition Planning Meeting .....	25
<i>Appendices</i>	
Appendix A - Stakeholders and Potential Collaborators .....	27
Appendix B - Participants List.....	29



## **Executive Summary**

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Self-employment has several advantages for an individual with a disability, such as the flexibility to accommodate the person's disability, social and economic empowerment, and a non-discriminatory employment environment. However, without access to capital, these strengths cannot be realized.

The *Action Summit for the Advancement of Capital Access to Entrepreneurs with Disabilities* (Capital Access Summit) facilitated the development of strategies and collaborations to promote access to capital for business owners with disabilities. The Capital Access Summit gathered 50 representatives from across the country to identify cross-cutting issues and make recommendations for promoting continued progress in self-employment of people with disability. Participants represented a wide variety of agencies and organizations including vocational rehabilitation, microenterprise, foundations, disability advocacy, research, and federal agencies and programs. The day-and-a-half conference was a working meeting where participants learned from each other and collaborated to identify barriers, best practices, and recommendations for future discussions and action steps.

Capital Access Summit activities included three brief presentations to provide an overview of capital access for people with disabilities, and a presentation by two business owners with disabilities on their experiences with funding their businesses. The working part of the meeting consisted of three breakout sessions.

The first breakout session split summit participants into three affinity groups based on programmatic area of focus: micro-enterprise, disability, and agency/policy. Each affinity group was guided by a facilitator. Participants discussed best practices, problems encountered, and methods to facilitate accessing capital.

The second breakout session also split summit participants into three groups, each with balanced representation from all agencies, organizations, and interests so participants could learn about issues encountered in other program arenas. Facilitated discussions focused on programmatic issues related to capital access. The emphasis was on specific characteristics of the entrepreneur, such as the impacts of receiving social program dollars (e.g., Supplemental Security Income, Social Security Disability Income, or Medicaid), participation in youth and adult services, rural versus urban locations, personal finances and financial literacy, and type of disability.

Lead facilitator, Jason Friedman, synthesized comments from the first two breakout sessions. Mr. Friedman provided a condensed overview of (a) positive examples of programs, policies, and resources that facilitate capital access for people with disabilities; (b) existing issues and barriers, and (c) initial ideas or recommendations to move the capital access agenda forward. This synopsis provided the framework for the last breakout session, which split participants back into their original affinity groups.

The final breakout session focused discussion on the initial ideas or recommendations and how to implement them within the programs and organizations represented. The final meeting included all participants. During that meeting, each affinity group reported possible next steps or issues of particular importance for future discussions. At the conclusion of the meeting, participants were recruited to form a coalition to promote the capital access agenda through continued discussion, collaboration building, action planning, and expansion to additional partners.

The following report presents participants' discussions and recommendations.

## **Conference Overview**

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John Kemp's welcome address set the stage for working group discussions. Mr. Kemp is Senior Advisor to The Abilities Fund. Following three presentations on current issues, business owners with disabilities spoke of their experiences with obtaining funding for their own businesses.

### ***Size and Scope of the Potential Market***

Nancy Arnold, Associate Director of the Research and Training Center on Disability in Rural Communities (RTC:Rural), reported on 2000 Census data and on her own research findings on business owners with disabilities. While people with and without disabilities start similar types of businesses, Arnold's findings indicate that people with disabilities start smaller businesses (51% of surveyed businesses had start-up funds of less than \$10,000) and primarily fund these businesses with personal savings, credit cards, family member contributions, and retirement funds. Business owners also reported high levels of satisfaction with their businesses and thought they were successful.

For more information regarding research about self-employment on people with disabilities contact Nancy Arnold at [nancy@ruralinstitute.umt.edu](mailto:nancy@ruralinstitute.umt.edu) or visit the RTC:Rural website at <http://rtc.ruralinstitute.umt.edu/>.

### ***Disability and Entrepreneurship, Innovative Programs and Emerging Models***

Patti Lind, Director of The Abilities Fund, discussed the limited access to capital for people with disabilities. Lind reported that 90% of the entrepreneurs working with The Abilities Fund lack the financial assets, collateral, or financial literacy required to access conventional lending sources. Innovative programs through micro-enterprise development organizations (e.g., The Abilities Fund, Brooklyn Economic Development Corporation, or Lane MicroBusiness), state Vocational Rehabilitation (VR) agencies, and government agencies (e.g., Department of Veterans Affairs (DVA), Rehabilitation Services Administration (RSA), Department of Labor (DOL), and Social Security Administration (SSA)) are beginning to address barriers, but

generally few programs target people with disabilities and programs have been slow to recognize the need.

For additional information about The Abilities Fund, contact Patti Lind at [prlind@abilitiesfund.org](mailto:prlind@abilitiesfund.org) or visit The Abilities Fund website at [www.abilitiesfund.org](http://www.abilitiesfund.org).

### ***Challenges and Opportunities of Microlending and Capital Access***

Jason Friedman, Manager for Training and Education, Association for Enterprise Opportunity, presented on the scope of microlending in the United States. Microlending typically is earmarked for businesses with fewer than five employees that require limited capital investment (e.g., <\$35,000). Microlending organizations provide entrepreneurial training, technical assistance, financial education, and microloans to economically disadvantaged groups such as the working poor, public assistance recipients, immigrants, and displaced workers. A few microlending organizations assist people with disabilities.

Microlending is challenged on both the supply and demand sides. On the demand side, people with disabilities may be averse to debt financing and may be unaware that microlenders exist. On the supply side, microloan organizations have not targeted people with disabilities because they have little experience in marketing to and serving people with disabilities. Also, borrowers with disabilities typically have a compromised cash flow and few assets to use as collateral. This results in increased risks for microloan organizations.

For more information about microlending organizations visit the Association for Enterprise Opportunity's website at [www.assoceo.org](http://www.assoceo.org)

## **Participant Discussion and Recommendations for Action**

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The first two breakout sessions enhanced understanding of the status of capital access for people with disabilities. In the last breakout session and the final full-group session, participants responded to preliminary group discussions, developed recommendations, and proposed future action steps. The following narrative synthesizes participant dialogue from these four sessions into topic areas that illuminate barriers, facilitators and recommendations.

### **Business Development and Support Assistance**

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#### *Participant Discussion Points*

- There are several sources of business development support and assistance available: Small Business Administration (SBA) programs; VR agencies; other federal, state and local programs and agencies; microenterprise organizations; banks; credit card companies; universities and colleges; adult education classes; books; magazines; the web; software; asset accumulation programs; lawyers; accountants; and individuals who write business plans.
- There is no consistent method for delivering services to everyone who needs them. Some geographic areas are served by multiple organizations, but many of these target specific groups or sectors. Unfortunately, almost all organizations tend to overlook people with disabilities as a potential market.
- Many state VR policies require obtaining business development assistance from a Small Business Development Center (SBDC) or having the business plan reviewed by an SBDC. However, in most cases, the two agencies have not developed an interagency agreement. Unfortunately, most SBDCs don't focus on business start-ups, which could benefit both the VR agency and its clients.
- Participants discussed the importance of mentor support in the business development process and once the business has opened. A few participants had experience in this area and reported that mentors provided very helpful coaching and business plan review assistance.

#### *Recommendations*

- Integrate business development services, programs, and agencies into a coherent system.

- Inventory existing business development services to identify service providers, services provided, gaps, types of funding available, and methods for supporting a business owner with a disability.
- Identify supply-side services as possible sources of funding (e.g., banks, credit unions American Express, Office Depot).
- Identify existing mentor networks.
- Develop new mentor networks.

## **Rehabilitation Services Administration/Vocational Rehabilitation**

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### *Participant Discussion Points*

VR is the main source of employment assistance for people with severe disabilities. Therefore, throughout the Summit the VR system and its implementation of self-employment policies and procedures were discussed extensively.

- The 1998 Reauthorization of the Rehabilitation Act of 1973 reinforced the importance of self-employment by specifically listing it as an allowable Vocational Rehabilitation employment outcome. The Act also included guidance on allowable self-employment expenses and services. Prior to 1998, self-employment was an allowable option mentioned in the Code of Federal Regulations, but RSA did not consider it competitive employment and it was not offered as an option by many VR state agencies.
- People with disabilities who qualify for VR services have several advantages over people without disabilities or people with disabilities who do not qualify for services. For qualified individuals, the VR agency will fund business development activities, evaluate the business's potential, and fund initial stocks and equipment allowed by the state's policy and procedures.
- Based on their experience with VR agencies, participants observed the following.
  - VR focuses primarily on wage employment.
  - Many consumers use VR funds to attend college, however, few of them gain solid employment.
  - RSA does not have a national self-employment policy.

- Each state agency has its own policy and method for approaching self-employment, which makes it a confusing and inconsistent system (e.g., order of selection, different interpretation of parts of the Act).
- Self-employment policies of many states are unclear.
- VR policies and procedures often are not administered consistently across districts within a state.
- Counselor responsibilities often are unclear. Some disregard state policy and client choice by not facilitating self-employment.
- Most VR counselors do not have the expertise to facilitate a self-employment case.
- In general, VR counseling and business development are mutually exclusive.
- If a VR client is perceived as “difficult”, many counselors will not give credence to either the individual or the individual’s business idea.
- VR agencies often are unclear on when to close a case or to phase out of the process.
- If self-employment policies or procedures are unclear, VR clients may “work the system” by continued requests for financial assistance.
- Some VR state agencies have state or agency rules limiting business structure (e.g., no non-profits).
- Some VR state agencies have state or agency limits on purchasing used equipment for clients’ business start-ups.
- Many VR agencies require that the client be able to run all aspects of the business, which precludes hiring staff or family members to do some tasks.
- An RSA representative, a state VR director, and two VR district managers discussed the limitations they or their agencies experience when assisting a person become self-employed.
  - The VR system is highly regulated and steeped in policy. It is governed by federal legislation and codes, as well as state policy and codes.
  - The VR system operates within boundaries. Some individuals perceive these as barriers while others operate creatively within them.

- Each year a VR agency's impact on employment is evaluated using RSA standards and performance indicators: (1) change in employment outcomes from the previous year, (2) percent of persons receiving services who are competitively employed, (3) percent of individuals with a significant disability who achieve competitive employment outcomes, (4) ratio of hourly wage to state hourly wage, (5) ratio of self-support at application and at closure, and (6) ratio of minority to non-minority service rate.

Two of these are not conducive to self-employment. First, some business owners want to retain benefits. Consequently, their businesses are set-up so they don't earn an hourly wage comparable to the state's prevailing wage. Second, it can take as long as three to five years for a business to become self-sustaining or show any level of profitability (even though it is meeting expenses). During this time the case can't be closed and the agency can't count it as a successful outcome. For states that are in order of selection, keeping a case open creates another problem. Order of selection means a new client can't enter until another person's case is closed. Also, if a case is closed prematurely the client cannot re-enter the system.

- Staff turnover makes it difficult to maintain internal self-employment capacity.
- The overarching issue is VR's need for a major overhaul to efficiently and effectively work on self-employment cases. Federal policy determines the role and expectations of the VR counselor and changing that policy would take "something just short of a miracle." Change will not come from people inside VR but from those outside the system (e.g., people in business and industry). The best approach is to make business development services available to everyone, including people in rural areas.
- VR counselors are the central figures in the process and many of them deserve praise. How do we educate those counselors? How do we make resources available to them? How do we inform counselors about the resources that are available?
- Participants discussed some methods that have been effective for VR agencies assisting individuals starting businesses.
  - Utah VR. For a plan requiring over \$3,000, Utah VR requires SBDC training (e.g., NxLevel or equivalent) and endorsement of the plan. At the state level, VR and the SBDCs have identified their roles and responsibilities, and agreed upon expectations, but there is no formal agreement between the agencies. As a result of this communication, SBDCs conduct realistic evaluations of VR client business plans.
  - Michigan VR. The VR agency deposited \$750,000 in a fund separate from case dollars. This money is used only for self-employment closures. It motivates counselors to pursue self-employment because the funds don't come from their budgets.

- Washington VR. Washington state VR has a renewed interest in self-employment as a viable option and is putting resources into program development and assisting people through business development training and the self-employment process.
- Oregon General VR. Oregon state VR is working to increase self-employment closure rates to match the state's average. It is revising its technical assistance guidelines to include feasibility studies prior to business plan development. However, not all counselors are trained to assist with a self-employment outcome. Lane MicroBusiness provides technical assistance to the agency and provides business development assistance to its clients.
- Pennsylvania VR. One local VR office hired a counselor knowledgeable about the area's business development resources. The office supervisor works with Small Business Development Centers and other business developers to decide if a business is viable. Pennsylvania VR has distributed flyers to area banks advertising VR's ability to fund a business. Also, funds for business startup are kept separate from case dollars.
- Iowa VR. The Iowa self-employment program is in its 11th year. Its program operates on a unique combination of funding. The Iowa Finance Authority provides an appropriation that enables VR to also leverage Title I federal funds. Services to VR clients are provided by a third party contractor with self-employment expertise (The Abilities Fund). Services include training, technical assistance, and matched financial assistance. Counselors are trained on an annual basis and utilize both technical and financial assistance for clients pursuing sustainable self-employment.
- Other discussions focused on the relationship between VR and business developers.
  - Business developers and VR have developed some relationships, but this is the exception rather than the rule. Few business developers are aware of opportunities available through VR collaborations (e.g., training on disability issues).
  - Few VR agencies have developed a relationship with the banking community.
  - Staff turnover at both VR and microdevelopment organizations makes it a challenge to develop ongoing linkages. To overcome this, it is important to identify methods for assuring quality and consistency, and to develop and share accumulated bodies of knowledge.
  - VR agencies and clients could benefit by working with microdevelopers. For example, a microdeveloper might help develop a feasible business and also augment VR start-up funds.

- VR business funding also was discussed. Participants perceived VR as one of many possible business funding sources for people with disabilities. The entire community (e.g., lending and business development) should work with VR on making prudent funding decisions. In addition to start-up funding, money should be available for post start-up short term capitalization needs.
- The RSA 2000 Technical Assistance Circular explains that VR agencies can guarantee loans rather than award VR case dollars. Few state agencies have explored this option. Most are not equipped to act as guarantors and have not worked with lending institutions. Some agencies are constrained by state laws that prohibit lending by state agencies.

### ***Recommendations***

- Participants recommended the following role for Vocational Rehabilitation agencies in the self-employment process.
  - VR counselors should have a fundamental understanding of the business development process.
  - VR counselors don't need to be business developers. They should be brokers or facilitators who guide people through the self-employment process.
  - All counselors of a VR agency should have the same understanding of their state's self-employment policies and practices.
- Participants recommended working with, among others, the Council of State Administrators of Vocational Rehabilitation (CSAVR) and the microenterprise industry (e.g., Association for Economic Opportunity) to develop a national policy. They recommended the following as key components of a national Vocational Rehabilitation self-employment policy:
  - It should describe a national framework from RSA down to local VR offices.
  - It should be flexible and provide guidance on how to implement self-employment.
  - It should be clear and cogent.
  - It should emphasize presenting entrepreneurship to clients as an employment option.
  - It should promote training for VR agencies and counselors.
  - It should emphasize counselor facilitation of business development.
  - It should promote client use of business development assistance.
  - It should emphasize using VR funds to leverage additional funding for a business.
- RSA should develop a national self-employment framework for a cohesive VR system that more efficiently and effectively assists individuals.
- RSA should modify VR performance standards so self-employment does not detract from an agency's annual evaluation scores.

- RSA should change the 90-day period for achieving a 26 outcome. Recommendations for when to assign a status 26 should be identified (e.g., when the business start-up has stabilized, or after a one-year period).
- Self-employment requires conducting long-term follow-up of services provided.
- RSA should identify, educate, and support a self-employment advocate within the federal office.
- Every VR agency should publicly commit to self employment as an option.
- Every state should set a goal that eight percent of its caseload will be self-employed by 2010 or 2015 and should allocate funds to achieve the eight percent goal.
- Every state VR agency should identify, educate, and support a self-employment advocate.
- VR agencies should develop benchmarks identifying closure criteria for self-employment cases.
- VR should provide equity investment instead of funding an entire business. VR should promote using agency funds to leverage additional capital.
- VR agencies should develop banking relationships at the state level.
- VR agencies should be involved in state and local economic development efforts.
- Prior to working with business developers or referring a client to them, VR agencies should establish strong relationships with the business development community and verify developers' expertise, experience, and track records.
- VR agencies should educate VR counselors about:
  - their agency's self-employment policy and procedures.
  - their role in helping a person become self-employed.
  - how to facilitate developing a business plan.
  - all available business development options.
- Develop education materials for and educate business developers about:
  - disability issues and assisting a person with a disability.
  - working with VR agencies and counselors.

- All college and/or university counselor education programs should include self-employment pre-service training. This may necessitate a change in Council on Rehabilitation Education (CORE) requirements. A state agency's human resources department or its Regional Rehabilitation Counselor Education Program should conduct post-service training. Distance education activities could be conducted using the National Virtual Training Internet (NVTI).

## **Small Business Administration**

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### ***Participant Discussion Points***

- SBA provides counseling and assistance to protect the interests of *small* businesses (e.g., 500 employees for manufacturing and \$6.0 million in receipts for non-manufacturing).
- The SBA has a Microenterprise Program that provides funding to intermediary lenders (microlenders) and other critical programs.
- SBA did not participate in the Summit, but its experience would have contributed to understanding how their programs apply to business owners with disabilities.
- SBDCs are one of the most recognized SBA programs. Several participants expressed their dissatisfaction with SBDC services or remarked that their local SBDC did not work with start-up businesses. Other participants explained that each SBDC has its own priority, which very often is decided by its local community and each SBDC responds to local priorities established as part of its funding. Others commented that their local SBDC does not want to, get paid to, or have the experience to work with people with disabilities.
- SBA's 8(a) program helps eligible small disadvantaged business concerns access the federal procurement market. Currently, people with disabilities don't qualify categorically for the 8(a) program because disability is not a minority status or does not cause a business hardship.

### ***Recommendations***

- The Small Business Administration microlending program is valuable and should be continued.
- The Small Business Administration should recognize people with disabilities as a minority.

## Social Security Administration

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### *Participant Discussion Points*

- Many people with disabilities receive SSI or SSDI cash benefits from the Social Security Administration. To help them obtain benefits and make informed choices about work, the SSA developed the Benefits Planning, Assistance, and Outreach (BPAO) Program. BPAO Benefits Specialists assist with work incentives planning; conduct outreach to inform people of and assist them with obtaining benefits from federal or state work incentives programs; and work with federal, state, private, and nonprofit agencies that serve SSI/SSDI recipients. One of the main benefits of receiving cash SSI/SSDI is eligibility for either Medicare or Medicaid health benefits – a benefit most people want to maintain.
- It is impossible to generalize across a population as diverse as people with disabilities. Some people do not want to lose their benefits. Others want to be off benefits as soon as possible. For a prospective business owner, understanding the effects of work activity and earnings on disability benefits is an essential component of benefits planning. Unfortunately, there aren't many people who understand disability benefits and how to consider them when opening and operating a business. One must understand laws and agencies' policies (e.g., taxes and the IRS, planning for retaining or phasing out benefits, business structure). BPAO Benefits Specialists do not have formal training in business development.
- A Plan for Achieving Self Support (PASS) might be one avenue for funding a business. Currently, there are just 1,400 approved PASS plans in the nation. They are difficult to write; few people know how to develop them; and dealing with the Social Security Administration can be intimidating.

### *Recommendations*

- Increase funding for BPAO counselors to increase their knowledge of self-employment issues related to Social Security benefits.
- Information about the BPAO program should be more widely disseminated and understandable.
- Benefits planning must become a key component of the business development process.
- Social Security Administration should clarify the status of benefits within the trial work period.

## **The Department of Veterans Affairs**

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### *Participant Discussion Points*

- The Department of Veterans Affairs Vocational Rehabilitation and Employment Services (VAVRE) began to focus on self-employment as an option a few years ago. Historically self-employment had not been an option for disabled veterans working with VAVRE. It has been challenging to introduce self-employment to VAVRE counselors because, like other rehabilitation counselors, they are not business professionals. To assist them, VAVRE developed self-employment Standards of Practice (SOP) for VA field offices and counselors. The offices were reluctant to implement self-employment before the SOP because they lacked guidance, but now the SOP sets the course. VA also developed a complementary SOP training. Counselors report that the visual training is effective and that the SOP helps them facilitate self-employment outcomes.

## **Workforce Investment**

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### *Participant Discussion Points*

- To meet the needs of employers and job seekers, the Workforce Investment Act (WIA) of 1998 created a “one-stop” employment system.
- Title IV links the VR agencies to the state and local workforce development systems. WIA focuses on employment in existing businesses, rather than on self-employment.

### *Recommendations*

- Identify the role of one-stops in self-employment for people with disabilities.
- State workforce investment boards should develop state standards, and identify and develop methods for one-stops assisting the people with disabilities to become self-employed.
- State workforce investment boards should set a goal that eight percent of the cases of people with disabilities will be self-employed by 2010 to 2015.

## **Rehabilitation Services Administration/Centers for Independent Living**

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### ***Participant Discussion Points***

- Centers for Independent Living (CILs) have successfully facilitated grassroots change. With John Lancaster as the Executive Director of the National Council on Independent Living (NCIL), there is more dialog, outreach, and connectivity between the CILs and other constituencies. However, Centers for Independent Living generally are not entrepreneurial.
- Business owners with disabilities might benefit from membership in an association. Such an association could lobby and represent their self-employment interests at various levels

### ***Recommendations***

- Explore the feasibility of developing an association for business owners with disabilities and recruiting Centers for Independent Living as its support mechanism.

## **United States Department of Agriculture**

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### ***Participant Discussion Points***

- The United States Department of Agriculture (USDA) has several economic development programs. The Rural Business Opportunities Grant Program works with private sector and community-based organizations to create or preserve jobs in rural areas by providing financial assistance and business planning.

## **Microdevelopment/Microenterprise Organizations**

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### ***Participant Discussion Points***

- Microdevelopment organizations assist microentrepreneurs with developing and growing businesses. Services vary across programs, but typically include technical assistance, training, and access to credit products.
- The microdevelopment industry is fairly young and is in transition. Evaluation of various products, outcomes, and practices, as well as development of financial strategies to support the variety of valuable services, are shaping microdevelopment service delivery.

- Valuable services such as technical assistance and training are underfunded.
- Microdevelopment organizations are looking for opportunities to diversify and expand their client base. Extending services to people with disabilities may provide a new source of revenue.
- Participants noted that there is an inherent tension between wanting or needing to serve more people (e.g., provide group rather than individual training) and serving the disability market, which requires more specialization or customization (e.g., individualized training or technical assistance).

### ***Recommendations***

- Educate microdevelopment organizations about the market of people with disabilities.
- Train microdevelopment organizations to work with people with disabilities.
- Microdevelopment organizations that have the ability to work with people with disabilities should market their services to them.
- The Corporation for Enterprise Development, an organization partly focused on asset building strategies for low income populations, should incorporate information about serving people with disabilities into its forums.

## **Lending Sources**

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### ***Participant Discussion Points***

#### **Banks**

- Generally, banks are not a good resource for start-up financing. A qualified borrower needs to have adequate collateral and demonstrate the ability to make loan payments.
- Minimal profit potential from small loans makes it difficult for banks to finance microbusinesses. The fact that microbusinesses are typically high-risk makes financing them even less appealing.
- People with disabilities are in a high-risk category and generally need small loans to capitalize their businesses. The rate of return on small loans is minimal because they require as much administration as larger loans, which makes them less desirable to banks.

## **Credit Unions**

- A credit union is a not-for-profit business comprised of people united by a common bond (e.g., federal or state employees) who pool their money to make loans and offer credit cards and other financial services. Credit unions are democratic—each member votes to elect a board of directors. After paying interest on savings, paying all bills, and setting money aside for emergencies and other uses, the credit union returns residual monies to its members directly as refunds or indirectly in the form of higher rates on interest-bearing accounts, lower fees or loan interest rates on loans, or as services.
- Because their mission is different from banks, credit unions may be more receptive to assisting people with disabilities with funding businesses.

## **Small Business Divisions of Large Banks, Businesses, and Financial Firms that offer Lending and Business Development Services**

- The small business division of organizations that offer lending and business development services (e.g., Microsoft, Bank of America, American Express, Sears) do not market to people with disabilities.

## **Non-traditional Lending Sources**

- Many people use alternative sources such as credit cards and payday lenders to start a business.
- Individuals using these resources tend to undercapitalize their businesses during start-up.
- Access to immediate funding may discourage the development of a comprehensive business plan.
- Telework Loan Programs lend to individuals for computers and adaptive equipment for home-based employment.

## ***Recommendations***

- Explore the development of a national lending program specifically for people with disabilities.
- Provide loans through local intermediaries (such as microloan organizations).
- Develop educational materials and conduct programs for credit unions about people with disabilities, showing them as an overlooked customer base that can be served profitably.

- Develop educational materials and conduct programs for banks showing that serving customers with disabilities may be profitable.
- Explore the possibility of banks receiving financial incentives to expand investments and serve people with disabilities through the Community Development Financial Institutions (CDFI) Bank Enterprise Award Program.
- VR and microloan development organizations should consider funding purchase orders and similar types of loans.
- Explore the banking relationship between the American Association for People with Disabilities and the Digital Federal Credit Union as a possible lender for business capitalization.
- Introduce the small business division of organizations that offer lending and business development services (e.g., Microsoft, Bank of America, American Express, Sears) to market to people with disabilities. They can serve as critical mass for attracting other corporate sectors.
- Expand the Telework Loan Programs to fully-fund self-employment ventures.

## **Individual Development Accounts and Loans**

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### *Participant Discussion Points*

- Federal programs for accumulating assets, such as the Individual Development Account (IDA), are a good option for people with disabilities. IDAs encourage savings by matching deposits to buy a first home, pay for education, or start a small business. Developing an IDA prior to applying for a loan provides a source of collateral. IDAs cannot be used to finance existing debt.
- The EITC is a refundable federal tax credit for low-income eligible taxpayers who work. To qualify, a taxpayer must meet certain rules and file a tax return. If the taxpayer qualifies and claims the credit, he or she could pay less federal tax, no tax, or even get a tax refund.
- For individuals with Medicaid, there is the possibility of accumulating assets and the loss of coverage as a result of exceeding allowable limits.

- A partnership between the Corporation for Enterprise Development and the Federal Reserve System focuses on asset building. Currently, the partnership is conducting a series of public—private national forums to develop long-term solutions to poverty.

### ***Recommendations***

- Use World Institute on Disabilities (WID) training and materials to inform the asset building community about benefits programs for people with disabilities. WID builds bridges between disability and asset-building communities by teaching asset building organizations about disability benefits, the importance of benefits for people with disabilities, and how to fit all the pieces together.
- Develop legislation that allows accumulation of assets for Social Security recipients.
- Develop asset building programs for high school-age youth with disabilities.

## **Credit Reporting/Scoring**

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### ***Participant Discussion Points***

- The current system of credit reporting affects an individual’s ability to access capital. It is problematic for many people with disabilities because credit reports often are inaccurate and do not accurately portray a person’s whole situation. For example, credit reports do not record that nonpayment of bills is due to medical problems, but do report if a person seeks credit assistance.
- Microdevelopment organizations’ loan portfolios are deemed too small for the three primary credit reporting organizations to track. Unfortunately this precludes typically “unbankable” individuals building a good credit history.

### ***Recommendations***

- Microlending organizations should continue to pursue the opportunity to report to the three major credit reporting organizations.
- Encourage national credit scoring systems to develop non-traditional rating strategies.
- Encourage lending sources to consider the impact of disability on credit scores.

## Disability

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### *Participant Discussion Points*

- Several employment initiatives exist to help people with disabilities become employed. However most focus on “mass production” and larger employers. These initiatives cannot provide the individual attention required for assisting a person with a disability to become self-employed.
- Disability agencies are disconnected. Disability professionals primarily use disability services/resources to fund entrepreneurs without considering mainstream resources. Moving towards more mainstream services would help reduce barriers faced by people with disabilities. Disability-specific funding could supplement (rather than supplant) resources available to entrepreneurs.
- There are misconceptions and concerns about people with disabilities, such as whether they already receive too much money and too many services, or whether the U.S. government has created a society of dependent individuals.
- Professionals’ language often is a barrier. Referring to “loans for people with disabilities” singles out people with disabilities as needy and is counterintuitive to the idea of the “entrepreneurial spirit.” Reference should be made to a “business owner” or “entrepreneur” instead.

### *Recommendations*

- Market disability in a way that emphasizes diversity.
- Identify and work with businesses and programs from the entire field of entrepreneurship so they perceive people with disabilities as customers.

## Data Collection and Research

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Summit participants identified the following data collection and research priorities that may contribute to the field of self-employment for people with disabilities.

### *Recommendations*

- Create a database of organizations that assist people with disabilities to become self-employed.

- Count or estimate the number of people with disabilities who are potential entrepreneurs and market to that group as potential customers of business development programs.
- Conduct an economic cost-benefit analysis that compares business start-up costs and success versus costs associated with living on social supports such as Social Security.
- Conduct research on self-employment inputs, process, and outcomes.
- Conduct research on successful business owners with disabilities to identify factors that contribute to their success.
- Conduct research on failed businesses owned by people with disabilities to determine why they failed.
- Conduct research on the types and levels of technical assistance used by people with disabilities who successfully start and sustain profitable businesses.
- Conduct research on how the amount of funds and sources of capital contribute to the development of a sustainable business owned by a person with a disability.
- Conduct research to determine why people drop out of the self-employment process.
- Develop a national self-employment information repository and dissemination center focused on business owners with a disability.
- Analyze government policies to understand how changes in eligibility requirements (e.g., more stringent to less stringent) impact participation in self-employment.

## **Education Programs for Entrepreneurs and Business Developers**

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### *Participant Discussion Points*

- Several business development organizations have created their own entrepreneurship education program for budding entrepreneurs or use one developed by others. While generic entrepreneurship training applies to people with disabilities, some unique issues (e.g., assessing and accommodating the disability) should be included in educational programs.
- Training exists for business developers (e.g., developed by CFED). With few exceptions, most do not address entrepreneurs with disabilities.

## *Recommendations*

- Include information about people with disabilities and disability benefits programs in all entrepreneurship education training programs.
- Mainstream business developer training programs incorporate information about entrepreneurs with disabilities.

## **Business Capitalization Strategies**

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### *Participant Discussion Points*

There are opposing opinions about whether people with disabilities should secure a loan to start a business. One opinion is that many people with disabilities live in tenuous circumstances and should be given funds to start a business without having to borrow. For people who cannot assume risk (e.g., those with no income or assets), borrowing is problematic. If the business does not provide a livable wage, loan payments are a built-in expense that degrades the business's feasibility and profit. Proponents of the no-borrowing philosophy recommend that funding such as VR, PASS, IRWE, or family contributions should be more readily available to people who cannot assume risk.

The opposing opinion is that despite tenuous circumstances, a business owner should invest in his or her own business even if it means borrowing. Investing in one's business promotes commitment to it. While borrowing is risky for any microentrepreneur, financial investment in a business ensures a personal investment—key to the philosophy of microenterprise and microfinance organizations. Proponents of the borrowing philosophy think that it is unwise to “give” money without the individual's additional personal fiscal investment.

An alternative approach combines both perspectives. For example, VR monies are now given up-front with the expectation that results will follow. Using a combined approach, the client would personally commit to business start-up by contributing his or her own money or by securing a loan, and the VR agency could provide down-stream funds as a reward for meeting realistic business benchmarks.

## Partnerships and Collaboration

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### *Participant Discussion Points*

- More is accomplished when agencies and organizations identify their respective interests and collaborate to achieve them. The following collaborations were identified by participants.
  - The Abilities Fund, the Research and Training Center on Disability in Rural Communities, and Association for Enterprise Opportunity collaborated on the Summit.
  - The Colorado Alliance for Microenterprise Initiatives (CAMI) has worked with Colorado VR and collaborated on training.
  - Microlenders and VR agencies in nine states partner with the Abilities Fund through its Capital Access Program.
  - Western Washington University's Small Business Development Center and Washington State Division of Vocational Rehabilitation collaborate to deliver self-employment services.

### *Recommendations*

- Work with the Horatio Alger Association to extend its scholarship and financial aid programs to people with disabilities.
- Work with the Council on Foundations to identify members interested in focusing on entrepreneurship for people with disabilities.
- Develop partnerships and interagency collaborations between:
  - Rehabilitation counselor programs at colleges and universities, and business developers to promote the development of a self-employment certification program for rehabilitation professionals.
  - The Council of the State Administrators of Vocational Rehabilitation and the Association for Economic Opportunity.
  - Disability agencies/organizations and banking industry self-employment representatives.
  - Federal, state, and local government agencies.

- Provide incentives for collaboration among local, state, and federally-funded agencies.
- Partner with Workforce Investment Act One-Stops to facilitate self-employment at the state and local level.
- Conduct training on policies, procedures, and expectations to facilitate partnerships between VR and business developers.

## **Non – Vocational Rehabilitation Clients**

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### *Participant Discussion Points*

- Not all individuals with disabilities work with VR. How do they become informed about the various programs available to them? Thinking beyond VR is important because many people don't qualify for VR services and several states have federally-imposed limits on whom VR can serve (e.g., order of selection).
- If we concentrate solely on VR, the needs of a large number of people are unmet.

### *Recommendations*

- Inventory foundations and banks that conduct small business activities and work with them to incorporate disability into their programs.
- Increase federal and state entry points for entrepreneurship activities and make them available to all people with disabilities.

## **Youth**

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### *Participant Discussion Points*

- A recent review of youth entrepreneurship programs revealed that just one program--the Ohio State Consortium of Entrepreneurship Information--is developing and incorporating curriculum standards into its training for youth with disabilities.
- Self-employment rarely is considered an employment option for youth, especially by Individualized Education Program teams working with youth with disabilities.

- There are a growing number of microenterprise programs focused on youth. However, few of them include or focus on youth with disabilities.
- It is very difficult for transition-aged youth (ages 17-22) to access capital because they lack credit and financial literacy.

### ***Recommendations***

- Educate schools that self-employment is a viable option for all students.
- Inform all youth, with or without disabilities, that owning a business is a viable option.
- Encourage integration of business concepts into high school curricula (e.g., math problems might compute the cost of manufacturing an item or determine a break-even point or a product's profit margin).
- Educate schools about disability and benefits programs.
- Include a module on self-employment for people with disabilities in CFED's Rural Entrepreneurship through Action Learning (REAL) curriculum.

## **Summit Wrap-Up**

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At the conclusion of the Summit, participants reconvened to share recommendations and discuss plans to enhance capital access for individuals with disabilities. Participants acknowledged that the discussion topics and recommendations were wide-ranging and that a plan was needed to govern future conversation and direction. Participants suggested forming a group with a broad agenda to advance the discussion and recommendations.

Stakeholders and potential collaborators were listed (see Appendix A) and many Summit participants convened a coalition meeting immediately after the Summit.

## Coalition Planning Meeting

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A large group of Summit participants met to discuss next steps to further the capital access agenda. The coalition planning meeting identified steering committee members, initiated a communication plan, decided to call the coalition the Self-Employment Leadership Force (SELF), and proposed continued activities. Additional discussion focused on the coalition's major functions, its immediate goals, and ways to fund coalition activities.

Tentatively, steering committee members include:

- Patti Lind, The Abilities Fund
- Nancy Arnold, Research and Training Center on Disability in Rural Communities
- Tari Susan Hartman Squire, EIN SOF Communications
- Randy Brown, Corporation for Owner Operated Projects
- Terry Pacheco, American Council for the Blind
- Karl Kraync, Utah Division of Rehabilitation Services
- Kim Cordingly, Job Accommodation Network
- Marjorie Schulman, Brooklyn Economic Development Corporation
- Sean Winkler-Rios, Lane Microbusiness
- Holleen Lawrence, Business Owner

The group decided that teleconferences and listserves would best meet SELF's communication needs. Terry Pacheco volunteered the American Council for the Blind as listserve host for the group.

As part of the coalition planning meeting, Aaron Bishop, Disability Policy Consultant to Senator Enizi (R., WY) emphasized the need for materials describing self-employment and capital access for people with disabilities. In particular, fact sheets and brief reports can help push the self-employment agenda on Capitol Hill.

Randy Brown suggested that SELF's first agenda item should be a budget that projects funding needs to support priority activities. A budget will help to identify and secure funding streams.

Recommendations for the SELF include:

- Identify methods to support this effort.
- Organize the Summit Recommendations and identify how to address each.
- Write fact sheets, newsletters, and articles to make a wide audience aware of the need for access to capital.
- Develop a business plan.

- Explore the possibility of the American Association of People with Disabilities (AAPD) acting as an umbrella organization to SELF. AAPD already has a protocol and standards for membership.
- Develop a media/communication plan.
- Hold an annual meeting that provides opportunity to meet with senators and representatives.
- Develop a funding proposal for the next annual meeting, which should galvanize stakeholders.

## Appendix A: Stakeholders and Potential Collaborators

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ADA & IT Technical Assistance Centers  
American Association of People with Disabilities (AAPD)  
American Association of Community Colleges  
Aspen Foundation  
Association for Economic Opportunity (AEO)  
Association of Programs for Independent Living (APRIL)  
Boston Mayor's Office on Disability  
Business Roundtable  
Business Leadership Network  
Casey Family Services  
Centers for Medicare and Medicaid Services (CMS)  
Committee for Purchase from People who are Blind or Severely Disabled  
Consortium for Citizens with Disabilities (CCD)  
Council on Foundations  
Disability Funders Network  
eBay Foundation  
Federal Reserve Bank  
Kauffman Foundation  
Long Island National Business and Disability Council  
Mott Foundation  
National Multiple Sclerosis Society  
National Association for County, Community and Economic Development (NACCED)  
National Association of Development Organizations (NADO)  
National Foster Parent Association (NFPA)  
National Association of Rehabilitation Research and Training Centers (NARRTC)  
National Council on Independent Living (NCIL)  
National Federation of Community Development Credit Unions (NFCDCU)  
National Rural Economic Developers Association (NREDA)  
National Association of Federal Credit Unions (NAFCU)  
National Credit Union Administration (NCUA)  
National Coalition for Economic Development (NCED)  
National Foundation for Teaching Entrepreneurship  
National Alliance of Blind Students  
National Cooperative Bank  
National Community Capital Association (NCCA)  
National Federation of Independent Businesses (NFIB)  
National Business Incubation Association  
NISH:Creating Employment Opportunities for People with Severe Disabilities  
Ouesta Corporation  
Rehabilitation Services Administration (RSA)  
Richmond Federal (Contact: Dan Tador)  
Rural Entrepreneurship through Action Learning (REAL) programs

Small Business Administration (SBA)  
Social Security Administration (SSA)  
United States Department of Agriculture (USDA)  
United States Department of Commerce  
United States Department of Housing and Urban Development (HUD)  
United States Internal Revenue Service (IRS)  
United States Department of Justice  
United States Department of Labor (DOL)  
US Chamber of Commerce  
Youth to Work Coalition

**Others Not Individually Specified:**

Associations for young women  
Banks  
Business schools that emphasize small business issues  
Clients and colleagues of Fortune 500 companies  
Insurance companies  
Long term care insurance disability providers  
National retail associations  
Successful business owners with disabilities  
Workers Compensation systems  
Youth associations

## **Appendix B: Participant Contact List from the 2005 Capital Access Summit Conference**

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