



DETAC SELF-EMPLOYMENT BRIEF

***Sue Babin, Special Projects Director, Rhode Island (RI) Developmental Disabilities Council (RIDDC) and Project Director, RI's Self-Employment Business Incubator:
The Spirit of Individual Enterprise for People with Disabilities***

&

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August 2022

Introduction

Self-employment is a critical component of any successful approach to employment supports for people with disabilities. In fact, we have already seen tremendous pockets of success while, on average, most systems treat entrepreneurship as a distant, unlikely possibility. From the [Center On Self-Employment](#) we know that in 2018 and 2019 only 1.7% of successful Vocational Rehabilitation (VR) closures for all VR agencies were among individuals exiting in self-employment.

Yet in other communities experiencing poverty, this approach has been recognized as a vital tool for economic development. Micro-enterprise centers, small business development centers, and the Senior Corps of Retired Executives (SCORE) all offer expert guidance in starting hyper local, hyper focused entrepreneurial ventures at a scale any individual, with the right supports and a vision for a business, can pursue.

What is lacking nationally is a combination of imagination and coordination because the resources exist. Federal Workforce Innovation and Opportunity Act (WIOA) policy encourages, even requires, cross agency collaboration of the sort that can weave together funded supports and resources for people with significant disabilities to be self-employed. Those resources, the methods of braiding them together, and a few examples of success are what we will explore in this brief.

Benefits of Self-Employment

Traditional “nine-to-five” jobs may not be the best option for some individuals with disabilities. Self-employment is an alternative for individuals who have an interest in small business ownership and improving their economic assets and financial futures!

- Over 10 million businesses in the US are run by just one person. For the general population, small business ownership is the largest market segment of growth employment options in the US. “During periods of unemployment, whether due to economic downturns, job loss or ongoing barriers to employment, self-employment is a viable means to provide income, assets and other elements of self-sufficiency for people



with disabilities because of the flexibility inherent in self-employment.” (National Office of Disability Employment Policy)

- Self-employment and the spirit of individual enterprise for people with disabilities represents opportunities for matching an individual’s dreams, interests, hobbies, and skills to potential economic assets, earning wages similar to others, and facilitating inclusion and community connections. Each person can attain their ideal conditions of employment and do what they love and have a passion for. Entrepreneurship is the freedom to work on business ideas however you want. It is the freedom to do things that have real meaning for the person and to pursue connections as they emerge. It is something people can control themselves, without anyone’s permission. Self-employment assists people to learn skills to make money at meaningful employment that they have a real interest and passion for. It offers the person the opportunity to go out there and sell a product/service, to make a living to build their financial security, and most importantly, be a part of local communities.

Comments from Business Owners about Why Self-Employment is Important:

Hearing firsthand from entrepreneurs themselves about their thoughts on the benefits of self-employment is very compelling. Here’s what some business owners would like to share:

I love being my own BOSS, meeting new people and spending my time working on something I really enjoy every day!

I decide my own flexible work schedule and hours instead of it set by someone else.

I learned skills for problem solving, communication, decision-making, and self-advocacy.

I met other great people with disabilities who also own their own businesses.

I have assistance through my personal support network and my Business Team who are there to help me with my business.

I can work at own pace...I don’t have to answer to someone else.

I applied for some many jobs and didn’t get them. I didn’t feel good about myself. Having my own business has changed all of that. I am so proud of myself. I am SOMEBODY now!

I love having my own business. It lets me do things I love to do like making people happy. I am excited every day to work in my business.

After I graduated from school no one would hire me. Creating jobs for others is my mission and I will never give up. You CAN make a difference in this world!

I am no longer “volunteering” my time at a job, but instead I have my own business making money and I have increased my income!

Having my own companies has not just given me a life of total independence being able to live on my own and pay my own bills, but also has made me feel my life is more meaningful and that I am



Family Comments

Perhaps the best testimony of the benefits and impact of self-employment on the lives of people with disabilities is from the perspectives of families who see their family member every day and how their personal lives have significantly improved!

"Self-employment has offered Jason a flexible schedule as well as the ability to curate and sell items that he has an interest in. He tried to get employment for many years with no luck. He has enhanced his verbal skills and safety skills by being out in the community on a daily basis and lastly, self-employment offers him financial freedom to live his very best life. Instead of concentrating on what he can't do, we concentrated on what he can do!" – Deb Wood, Mom of Jason Wood, Business Owner of We Be Jammin'

"For my son Jack, who is on the Autism Spectrum, being a self-employed, small business owner has provided him with autonomy, responsibility, increased social skills, strengthened communication skills, pride in his work, and community integration. Most importantly, Jack's self-esteem has grown by leaps and bounds. Because of self-employment, my son has blossomed into a confident, articulate, witty, business savvy, compassionate young man. He loves his job and looks forward to going to work every day; not many folks can honestly say that." – Karyn Carfagna, Mom of Jack Carfagna, Business Owner of Mr. C's Old Thyme Scents

"Michael has been self-employed for the last 3 years. It has helped him grow beyond anything we expected. Michael has become more sociable, confident, friendly, and more engaged with the community. He has built friendships that, prior to self-employment, were difficult for him to obtain. The benefits of being self-employed are an increase in self-reliance and a much more positive attitude towards his future. Michael embodies our slogan of "inclusion with every cup." – Sheila Coyne, Mom of Michael Coyne, Business Owner of Red, White & Brew Coffeeshop

"Self-Employment has helped my daughter Rachel in so many positive ways. She has gained a pride and self-confidence that she never had before. Having her own business has also made her become much more social than she ever was. She loves talking to people about her paintings and selling her art at craft shows. She also loves teaching others how to paint. Having her own business has given her a real pride and motivation to be successful. She loves bringing happiness and joy to people through her beautiful and colorful paintings." – Karen Rasnick, Mom of Rachel Rasnick, Business Owner of Rachel Rasnick Art

"Conventional employment was never a great fit for Katie. Self-Employment has been an absolutely perfect alternative for Katie. She is her own boss; she can set her own hours and schedule; she can work at her own pace and she loves her job! During the pandemic, Katie didn't miss a day of work as she worked in her studio every day. Katie loves making people happy with her greeting cards and the positive feedback she receives is certainly a boost for her self-esteem. She is living her best life ever!" – Claudia Lowe, Mom of Katie Lowe, Business Owner of Cheetah Greetings



Core Components of Support for Entrepreneurs

There are many places around the country that offer important support and resources for aspiring entrepreneurs. Most of this support includes educational classes on various aspects of business development. However, there are other key programmatic elements that are important for people with disabilities to be connected with in order to launch successful small businesses.

Entrepreneurial Education

The benefits of entrepreneurial education and the community impact that it has cannot be overstated. Small business ownership provides people with disabilities with opportunities for economic inclusion as valued business owners contributing to a state's economic development. Being a business owner builds self-advocacy and empowerment skills. The pride that people express in handing out their own business card and stating, "I own my own business and I'm the boss!" is obvious by their proud facial expressions and it validates their fulfillment of belonging in a community. Entrepreneurial education is a life-long process that can teach practical skills for people including communication skills, interpersonal skills, and public speaking; creative thinking; flexibility; problem-solving; team building; networking; financial literacy; money management; and leadership skills. All of these are beneficial for any person to be able to learn, whether they become business owners or not!

Business Development Classes

Information on business development topics can be found in any community through the [Small Business Administration](#) (SBA), [SCORE](#), or [Small Business Development Centers](#) (SBDC). Some states have other entrepreneurial entities, which are available to anyone in a community. Many of the business classes are either free or low cost. Information is typically available online to be downloaded. In some cases, these materials may be too technical or detailed and may need some modification.

Business development classes for people with disabilities should include a variety of basic information developed in various formats and simple terms using PowerPoint or something similar including colorful, attention-getting graphics and photos. Each class should walk the entrepreneur through a one-step-at-a-time process of understanding. Topics may include Steps to Starting a Business; Identifying Your Target Market; Creating an Effective "Elevator Pitch"; Determining the Right Business Structure; Marketing Strategies; Developing a Business Plan Roadmap; Using Social Media; Accounting and Finances to Track Sales and Expenses; Understanding Work Incentives and its Effect on Supplemental Security Income (SSI)/Social Security Disability Insurance (SSDI); and Available Business Support.

Other Critical Components

Entrepreneurial education and business classes are the foundation for assisting people with disabilities to learn some basic information to be able to start up a business. People with disabilities, like other entrepreneurs, need additional support after completion of a business series.



There are other key core components that are instrumental in helping an aspiring entrepreneur to guide their business to the path of success.

- **Enthusiastic people administering a self-employment initiative as well as positive staff providing support to entrepreneurs is an important factor for building success.** These people are typically very productive, inspiring, confident and they deliver quality. A positive and enthusiastic attitude is a critical component for the success of a self-employment project and for an individual and their business. Enthusiasm from leaders and staff sparks the curiosity of entrepreneurs and inspires them to want to learn about various aspects of business development to cultivate their passion and business idea. It is a key ingredient to making a business successfully work. Hiring family members who have had experience themselves with self-employment for their son/daughter brings a fresh perspective and typically very motivating experience for new entrepreneurs.
- **Peer mentors** who have their own businesses can encourage and assist people on an ongoing basis to provide support as well as share their knowledge from their own personal experiences. Hearing from a Peer who has already walked in their shoes can help to answer questions, educate the person about some business tips and lessons learned.
- **Staff mentors** who have experience with business development are important to help the person to identify their next steps and assist them to access support for their production needs, materials/supplies, and community connections. **Consistent staff** who are eager to assist each person to tackle problems and identify solutions with their business is essential. States that have **self-directed supports** available to people offer the best opportunity for entrepreneurs because they can directly hire their own staff to assist them with their business and choose creative people who have business experience, networking skills, etc.
- **One-on-one technical assistance from business advisors** on specific areas of business development (business planning, marketing, website and social media design, financial projections, etc.) is important to benefit from their knowledge and to help the entrepreneur to make good decisions. Industry experts can help the business owner to save money and provide the person with a competitive advantage which typically leads to business growth. They may be there to help throughout the lifecycle of a business or just for shorter timeframes on specific topic areas.
- **Ongoing entrepreneurs' forums and networking meetings** are important for people to learn about new trends, share ideas and insights, and receive valuable mentoring support. Networking connects people with peers who share their passions, interests and career goals. It also provides an atmosphere that is typically upbeat with people recognizing new opportunities and ultimately increase their chances of entrepreneurial growth and success.
- **Access to financial grant resources** are critical for all new business start-ups. If the business doesn't have sufficient funds and resources, it will struggle to be a viable business and make a profit. Money represents a significant barrier for many people with disabilities interested in starting a business. It is crucial to getting a business up and running. Access to small grants to assist people to purchase, supplies, materials, equipment, banners, business cards, etc. eliminates the barrier that people with limited funds have. Individuals who have completed classes and have a viable Business Plan can also receive some funding for their business through Vocational Rehabilitation.



- **Organize vendor marketplace events** or collaborate with other entities that already host inside/outside events for the new entrepreneurs to get out to sell their products and services. Providing the platforms for people to interact with the public to see their businesses and buy their products/services is an opportunity for people to meet other vendors/entrepreneurs, participate in an integrated community event, see firsthand how other vendors display their products, make money, which is always rewarding for people, and to learn how to be even better next time.
- Rhode Island hosts an annual statewide event, [Small Business Saturday SHOP RI](#), to showcase the unique talents of 150+ local entrepreneurs including 25 businesses owned by people with disabilities. The event is held the Saturday after Thanksgiving at a large hotel sold out every year with over 3500 people attending to support shopping small for the upcoming holidays.
- **Hire professional communications and public relations individuals** to help business owners to identify the right strategies for marketing their business, make networking connections in local communities, and to write website, social media and local newspaper stories to promote individual businesses
 - **Consider including people who do not have a disability** who are also interested in small business ownership to also participate in the business classes. The benefits can be really positive and assist with the goal of integrated and inclusive experiences for all people.
 - **Listening to feedback on ideas for improvements** from people with disabilities, their families and staff on other supports that can be beneficial, curriculum content that needs revision, other problems or barriers affecting business growth, etc., is essential for self-employment initiatives to be cutting edge and be able to showcase successful businesses.

Meet Bryan Baron, Rhode Island Business Owner: Double B Photography

I am 27 years old and own Double B Photography. I sell images of nature, landscapes, and wildlife. I have a developmental disability, a speech delay, and a movement disorder, but these challenges have not stopped me from doing what I love: taking pictures and being out in the community. I want others to see what I see through my eyes. I sell framed prints, photo mouse pads, coasters, note cards and more.



A community agency helped me with some situational assessments, but it was always jobs that other people just didn't want to do. I was never offered a paid position which actually was really a blessing in disguise. I would not have loved those jobs, and everyone's goal should be to love what you do.

At first photography was a hobby that I liked to do with my Dad. I was told by many people I have a good eye for photography. My Mom found out about some photography classes and then about the RIDDCC's Business Classes, which I was excited to join. I learned a lot about social media, and marketing and weekly zoom meetings for entrepreneurs keep me in the loop for additional resources. The ability to receive a grant was amazing, I was able to upgrade to a brand-new camera!

I like to share my story and talk about what I've been through so others can understand that people with disabilities can be business owners and do the things they LOVE. I sell my images at RI Farmers Markets and local craft shows, Small Business Saturday SHOP RI, the Red, White & Brew giftshop, and through Facebook. My advice to people who want to be a business owner is find something you are passionate about, join some business classes, don't get discouraged, and think positively that YOU CAN DO IT!

Learn more at <https://www.facebook.com/groups/524391751417627> or by email at brybaron@cox.net



Getting Started

To initiate an effort to support entrepreneurs who have disabilities you will need a starting point. Failing full system buy-in, structure a pilot in a place where you have found willing allies. This can be a county, a region, even a single office. Even a couple successes can start the ball rolling. Don't simply plan; start, even if imperfectly. If you find buy-in after a few successes, seek Certification for Supported Self-Employment Advisors or Specialists. [ACRE](#) has resources, as does [Griffin and Hammis and Associates](#).

As mentioned above, a key to entrepreneurship is flexible start-up funding. While state Medicaid and VR dollars can be crucial parts of the puzzle, having a flexible micro-loan or micro-grant program opens the doors for a diverse set of potential business owners who aren't independently capitalized. Micro-loans are powerful, but there are also a plethora of micro-grant resources in which recipients do not have to repay the funds. A great example of a micro-grant initiative can be found [here](#), though not all models constrain the amount at \$1000.

The success and reach of micro-loans and micro-grants is striking and can be explored through these resources from the [U.S. Chamber of Commerce](#) and the [U.S. Small Business Administration \(SBA\)](#).

As is best practice for any systems change effort, good training should always be paired with on-going support for implementation. So, don't just launch a business planning course. Connect with key members of the community who can provide technical assistance to entrepreneurs. Consider creating containers for ongoing support like entrepreneur forums and always keep in mind plain language and universal design for learning (UDL) guidelines for any curriculum.

A foundational value shared by all partners here is the one of inclusion. Self-employment, of a variety of kinds including supported self-employment, micro-enterprise, etc. should be an available and supported option for all people. Any good initiative will steer clear of entrance criteria that screen folks out based on skill, proficiency, disability label or any other demographic or readiness factor. The barometer for participation should be interest and acquisition of a business idea.

Addressing benefits analysis upfront will be critical for the success of entrepreneurs with disabilities who are receiving or eligible for social security benefits such as SSI and SSDI. The associated health benefits such Medicaid or Medicare often secure eligibility for critical in-home and in-community services through waivers. Provisions such as Plan to Achieve Self-Support (PASS) plans and 1619B ensure retention of critical coverage and are best accessed with the guidance of a certified Social Security Benefits Counselor through the [Work Incentives Planning and Assistance Program](#).

Rhode Island's Start Up Initiative

RI began this journey about eight years ago when a few families approached RIDDC staff asking about financial resources and support for their family member who had a disability. We approached the state developmental disabilities agency and they didn't have any financial grant supports available at that time. We approached VR and they said the person would need to take business planning classes and have at least a business plan to demonstrate that they had done some planning for their business.



Staff from the Council then researched available business classes through SBA, Small Business Development Centers (SBDC), SCORE, and the Center for Women and Enterprise (CWE). We found the content for various classes to be very important, but it was a bit complicated for people with disabilities. We approached SBA and CWE and asked about modifying their curriculums and to use their staff to teach the new materials which we developed in simpler formats easier for people to understand. They were very happy to collaborate with us on modifying curriculums and to work with us.

We researched what other states had done and were currently doing and learned from their successes and mistakes. Doug Crandell from Griffin Hammis and Georgia's "Advancing Employment" Technical Assistance Center was instrumental in providing us with contacts in others states and his own perspective on necessary components. We also talked with other aspiring entrepreneurs and their families and asked what types of support would be important as part of a small pilot initiative. We spoke with John and Mark Cronin from John's Crazy Socks from NY and Collette Divitto and her mom Rosemary Alfredo from Colletty's Cookies from MA who willingly shared their experiences with their start-ups, lessons learned, and necessary supports, such as marketing and networking, to assist a person to successfully launch a business.

We initiated a pilot project for three to five people to get started and began with four business classes. We also focused on learning from the entrepreneurs what other kinds of support would be helpful to them and how the class content could be more beneficial for them. Council support included staff time as well as some financial assistance to pay for the business class instructors.

We learned that there were many people with disabilities interested in this initiative and participating in the classes. We wrote a proposal for RI's Self-Employment Business Incubator Initiative for people with developmental disabilities and others. We submitted the proposal to the state Department of Labor and Training (DLT) and received approval. They were interested in proposals for targeted populations and people under-represented in RI's workforce. Without their support and funding, we would not have had the success we have seen in the last five years! They

"Unable to find a good job, creating his own business gave John meaningful work. It gives him a sense of purpose and responsibility. He constantly rises to the occasion, always coming up the learning curve, always doing more. Leading his own business has helped John grow as a person. Also the business has enabled us to offer people with differing abilities an opportunity to work and provides a supportive environment where they can grow and do their best work." – Mark Cronin, Dad of John Cronin, Business Owner of John's Crazy Socks

"Watching my daughter Collette start and run her own company has changed both of our lives. Collette has become more confident in herself and happier knowing she is playing a real role in her life in making a difference. It has also created a spark in her to want to help others, rather than needing the help herself, which has empowered her greatly to becoming a leader. That has been a beautiful thing to watch. As a parent, I can breathe finally. I don't have to worry as much what if something happens to me...or what would happen to her. – Rosemary Alfredo, Mom of Collette Divitto, Business Owner of Colletty's Cookies



continue to be interested in our work and pleased to assist entrepreneurs with disabilities in launching their businesses and improving their financial futures.

The DLT funding allowed us to hire Peer Mentors who are also small business owners and a valuable support to entrepreneurs, hire Family Staff Mentors who understand firsthand the needs of aspiring entrepreneurs and are amazing outspoken advocates; refine our training curriculum into a business development series of eight classes; hire a well-known public relations agency and gain statewide and some national visibility; develop and revise over time the core components listed above; and to work diligently on continuous quality improvement.

Partners

No successful disability initiative should happen in isolation of community partners. Ensure you have community and partner buy-in so they will refer people to you because they believe in self-employment. It is critical that they recognize the importance and see the value.

Key partners include:

- [Self-Advocacy Organizations](#)
- State Vocational Rehabilitation Agencies
- State Developmental Disabilities Agencies
- [Workforce Development Centers](#)
- Micro-Enterprise Centers
- [SCORE – Senior Corps of Retired Executives](#)
- SBA – Small Business Development Centers
- Chambers of Commerce
- Individuals with disabilities and their families
- Neighborhoods and Communities
- [State Councils on Developmental Disabilities](#)
- Advocacy Organizations
- Provider Agencies

Meet Michael Coyne, Rhode Island Business Owner: Red, White & Brew Coffeehouse and The Budding Violet Giftshop



I wanted a job and a paycheck. I wanted to be like everyone else with a job. I went on many job interviews but did not get a call back. I volunteered my time for over 4 years in a local restaurant. I did not want to just volunteer. I was getting very discouraged.

So, I decided to start my own café business, “Red, White & Brew”, with my Mom 3 years ago. I love coffee and I love people. I took the RIDDC Business Classes, received a mini-grant to buy equipment, and got ongoing support for my business idea. We sell coffee/teas, lattes, smoothies and pastries. We also have an adjoining retail gift shop, “The Budding Violet” which has entrepreneurs with and without disabilities selling their small business crafts and specialty products.

It is hard work sometimes. I like meeting customers and seeing them enjoy our products. I love spending my time working on something I really like every day!

I LOVE being a business owner, my own BOSS, and it’s great to get a paycheck! I advocate for people with disabilities, and I have hired people in my business. Being a business owner has given me a lot of self-worth, I feel part of the community and I love to give back! **Believe in yourself, don’t give up, and ask for business help!**

Learn more at:

www.redwhitebrewri.com or www.facebook.com/redwhitebrewri/
www.buddingviolet.com or www.facebook.com/BuddingViolet/



Funding Streams

Despite what the low outcomes nationally would indicate, there are a myriad of sources of funding available to support self-employment. Those include, but are not limited to:

- Rehabilitation Services Administration
 - [State Vocational Rehabilitation Programs](#)
 - [State Supported Employment Programs](#)
- Developmental Disabilities Waivers
 - [Self-direction supports](#)
- State Departments of Labor and Workforce Development Training Funds
- Foundations/Corporate Sponsors
- Social Security Benefits
 - [Impairment Related Work Expenses](#)
 - [Plans for Achieving Self-Sufficiency \(PASS Plans\)](#)
- Micro-Loans
- [ABLE Accounts](#)
- Individual Development Accounts
- Trust funds
 - Pooled Trusts and Special Needs Trusts
- [Department of Education](#)
 - Transition centers- start-ups run by the school.
 - Entrepreneurial education for high-school students.
- National organizations such as [Celebrate EDU](#)
- Federally funded initiatives with subcontracts for pilot projects and technical assistance

Lessons Learned

Ongoing support for entrepreneurs is really the most important area of learning how to assist small business owners to be successful, stay motivated and be flexible with their businesses. Over the past few years, we have been proactive in reaching out to other states and national experts to stay informed about new initiatives and to network with other states interested in exploring steps involved in starting self-employment initiatives. Some lessons we have learned include the following:



Research and use available community resources for small business development

Start small with a pilot project with a limited number of people

Establishing creative and flexible ongoing support for each entrepreneur to access will facilitate the continued success of a person's business

Family involvement with the person's business increases the chances for real success

Consistent staff support for entrepreneurs is critical

Self-directed supports for job development and ongoing support is the best staff option so people can hire individuals with business experience and networking connections to assist them with their business needs...

Work with community DD provider organizations to educate them on self-employment so they can invest in building expertise in their vocational and employment staff... and consider a formal commitment to ongoing training and technical assistance.

An active and diverse Business Team for each person is essential to help the person with all their business planning needs

Utilize diversified funding streams to organize and operate self-employment initiative

Important to research and learn about Self-Employment Best Practices in other States

Need to be flexible to adapt to changing environments/trends (e.g. COVID-19)

Varied marketing strategies are important for each business owner

Strong networking and visible PR help grow customer base for business owners and builds credibility, validity for Project continuation and educates general public

Continuous learning... "Entrepreneurs' Forum," other classes, etc. are necessary

Persistence and Flexibility with individual businesses is a must!

State and system level buy in is key

Demands on benefits planning grow exponentially with the initiative and should be anticipated from the start.

Regional and local champions from inside funding systems are helpful

Formalized training for supporting self-employment is key to scaling up, consider a formal commitment to ongoing training and technical assistance.

Ongoing support is critical after training and during and beyond start-up.

Individual entrepreneur fit with support staff and having access to self-direction to select staff can be an invaluable component of ensuring fit.

When agencies are used, they ought to have a substantial investment in self-employment specialists.



Meet Nancy Cano, Rhode Island Business Owner: Fancy Nancy's Creations



Hi my name is Nancy and I am excited that I just started my business, Fancy Nancy's Creations.

I make different styles of crafts, jewelry pieces (necklaces, earrings, and bracelets), acrylic paintings and perler bead key chains. Making arts and crafts with my hands is fun for me. I love art and I like to be independent. Having this business helps me to be able to do that. I also enjoy making people happy!

I just started to sell my items at local vendor shows and a local gift shop. Each piece is made by hand and with love. I am very detail oriented, and I make sure each one is a quality piece at a reasonable price. My business can help you to feel happy, look beautiful, or decorate your home.

I started this business because during and after COVID, I was not doing much at all and wasn't very happy. I like to be around people. I heard about the business classes, and it sounded interesting. I didn't know much about starting a business. I learned a lot of new things and loved hearing other people's ideas. I got a grant to buy some things I needed for my business.

My creations are made to make people happy. I enjoy making people smile so all my creations are all made with care and attention to detail. My paintings come in a variety of different sized canvases. I paint mostly animals and flowers using acrylic paint. My jewelry is made with silver and colorful beads.

I have my own business card, Facebook page, and I am doing things now that I never did before. I am very proud of myself! If I can do it.... YOU CAN TOO!



Learn more at <https://www.facebook.com/fancynancyscreations2022/> or by email: Irisguate14@yahoo.com

National Resources

To learn more about self-employment, check-out the following resources:

- Administration on Disabilities
 - [Disability Employment Technical Assistance Center](#)
- US Department of Labor
 - [Office of Disability Employment Policy](#)
- Small Business Administration
 - [Small Business Development Centers](#)
- [Micro-Enterprise Centers](#)
- [Center on Self-Employment](#)
- Business Incubator Programs
 - [RIDDC Self Employment Project](#)
- [Advancing Employment Center](#)
- [National Disability Institute](#)

