

# ON BECOMING A BUSINESS OWNER

Revolutionary Common Sense from Kathie Snow, [www.disabilityisnatural.com](http://www.disabilityisnatural.com)

*Cary Griffin is breaking new ground in self-employment of people with disabilities. He generously shared his time and wisdom to help us learn more about turning dreams into realities in this interview. Cary is Senior Partner at Griffin-Hammis Associates and maintains a strong relationship with the Rural Institute at the University of Montana.*

## *WHAT ARE THE BIGGEST BARRIERS FACING PEOPLE WITH DISABILITIES IN EMPLOYMENT?*

The biggest barrier is old attitudes. A lot of people still don't believe individuals with disabilities *can work*, and they especially don't believe a person with a disability could own his or her own business. Perceptions and attitudes—not a person's disability label—are essentially the greatest barriers to successful employment or self-employment of folks with disabilities.

Only about 12-15 percent of the people we work with in self-employment are people with *developmental* disabilities, because we can't get to them! Some are "managed" by an agency run by professionals who don't believe individuals with disabilities can own their own businesses. There are some folks with significant developmental disabilities who are extremely isolated; we can't find them and they have no idea self-employment is even an option. Too many people with disabilities are basically "owned" by the system.

My associates and I have been involved in helping more than 200

people with disabilities start their own businesses, and the one thing they've said over and over is, "You didn't say no! You gave me hope." Now, some people did walk out the door with a plan that was different from what they came in with, but they never heard us say, "No, there's no way that will work—there's no way you could run your own business." It's important to understand that sometimes we *do* talk people out of a particular self-employment idea if it isn't going to work because the market's not there, the supports aren't available, or the person needs more

***"The biggest barrier to employment is old attitudes."***

work experience. The most successful self-employed people are those who have had experience working for someone else first. And this is true for people who *don't* have disabilities who start their own businesses! So if a person doesn't have previous work experience, we help provide or create that opportunity.

One way we help people achieve self-employment is through a technique from the Third World called "import substitution." You look at what people in a community need—what they're buying or using—that is brought in from another place, then you find a way to provide it locally. Our society has done this intuitively for years, but now we do it on purpose.

For example, there's a young lady who lives in Bethel, Alaska. Bethel is a pretty isolated community, so food is regularly flown in from Anchorage. One of the most popular foods is fry bread, which is not made locally, but which is a favorite of the native population. So my colleague Dave Hammis helped

"Mary" start her own business to make fry bread in Bethel. It's a fresher, better product than what was being flown in. Mary's customers are happy—they get what they want and need—and Mary has become a business owner.

This process involves more than looking at what products or services are needed in a community and then just sticking a person in one of those jobs. We don't say, "Well, this community needs snow cones, so we'll have you sell snow cones." This is what has traditionally happened, for example, when people with disabilities have been put to work in janitorial positions. It's like, "Well, society always needs janitors,

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so we'll make this person become a janitor!" People have been put in jobs they don't like just because a job is available. We have to look not only at what a community needs, job-wise, but also at what the person with a disability *really wants to do and what he'll be successful doing.*

In businesses that are run by people who *don't* have disabilities, family support is a key component to success. When family members realize the same can and should be true for their loved ones who have disabilities, great things can happen. And as funding becomes more portable, especially after the Olmstead decision, we'll be seeing more people moving into self-employment.

### *WHO IS A GOOD CANDIDATE FOR SELF-EMPLOYMENT?*

I'd like to say "anybody." But I need to qualify that: anyone is a candidate if you can match their gifts, talents, and interests with what's needed in the marketplace. There have been times when we have been unable to create the types of support a person needs, for example, so helping them find a regular wage job is the way to go at that time. Ultimately, however, there's no reason any person with a disability can't be self-employed.

One thing that's helping is moving away from the whole idea of "job sampling." Traditionally, professionals have believed they must spend a great deal of time taking a person with a disability around town to sample what types of jobs they could do. But we've learned that information already exists through a person's work history and/or by figuring out what she's interested in. If a person is 20 years old and her work history includes a lemonade stand when she was a kid and three different jobs as a teenager, we don't need to involve her in job sampling! People *without* disabilities don't get involved in "job sampling"! By looking at a person's life experience and getting to know her, we can help her figure out what kind of job she really wants and what she'll be successful doing.

### *IS SELF-EMPLOYMENT THE SAME AS ENTREPRENEURSHIP?*

No. Some professionals who are trying to move towards self-employment for people with disabilities get involved in entrepreneurship which includes the

big trap of "personality testing." We know that many people with developmental disabilities don't do well on standardized testing, so when a person doesn't do well on a personality test, we say they don't have "entrepreneurial" abilities. Moreover, these tests are frequently used to screen people *out*, instead of being used to accurately determine their capabilities and support needs.

Also, the entrepreneurial model is like the traditional U.S. economic development model of "bigger is better," as in someone wanting to attract a giant like IBM to the community. In reality, more than 60 percent of all jobs in the United States have been created not by big business, but by very small businesses of 1-5 people. We need to recognize the simple

truth: "This person just wants to make money so he can live. He doesn't want to be Bill Gates or work eighty hours a week." In

other words, he doesn't want many of the trappings associated with entrepreneurship. The person may not know how to do accounting, or may not even know the difference between a one dollar bill and a five dollar bill. But these aren't necessarily barriers to a person becoming self-employed. With the right supports, self-employment can be achieved. And every business—whether it's Microsoft or a lemonade stand—has to have supports to be successful.

### *WHAT ARE BUSINESS SUPPORTS?*

They can be anything: help with sales, marketing, accounting, paying taxes, and anything else it takes to successfully operate a business. And a business owner who has a disability can *buy* business supports the way other businesses do, like when a small business hires an accounting firm to handle the books. Supports can also be found in a business partner, an employee, or from friends and family. This is the way things are done in the "regular" business world!

Unfortunately, when we talk about people with developmental disabilities, we get into that "independence" trap. We believe if a person isn't "independent" he can't be self-employed. As a professional in this field, for example, I could always find something about a person with a disability that would deem him "unable to achieve self-employment." I could always figure out ways to keep him as a client who is dependent on me. Or I could give up helping him

**"Family support is a key component to success."**

because I can't easily find a job he could do. We have to find ways to circumvent these issues.

Here's an example. We worked with a young man ("Fred") who wanted to run a small engine repair shop in a very small town. There was already a small engine repair shop in town and the owner didn't want any more employees, so we couldn't help Fred get a job there. Now, here's a little background—Fred was a fellow who had one-on-one support in a sheltered workshop and he was considered "too severe" to have a real job. He loved taking engines apart and putting them back together, but after six years in the workshop, he still didn't know how to repair them.

We worked on an opportunity that has enabled Fred to become self-employed. He has a bench and his own work area in the existing small engine repair shop. His job is to take engines apart and clean them before someone else does the actual repairs. It's not unlike a hair salon where all the operators rent space and they're self-employed. So Fred has a "business within a business" as a sole proprietor. He pays 20 percent of his gross income back to the host company for the business supports he receives.

Here's another example. "Steve" owns a copy machine that's located inside a health club. He loves the Denver Broncos, and the health club is a place where he can wear his Broncos shirt every day and be around "athletes." Now, the typical place for a commercial copy machine is obviously in a Kinko's or an office supply store. But for Steve, locating his "copy center" in the health club is what works.

There are many ways to remove the barriers to self-employment. One way that works is to look at what "exploitable" skills people have and what they want to do. Consider this: I have a college degree that I "bought" through tuition, book costs, and so forth. I have "exchanged" my college degree for the money I'm earning today. What I learned in college is an "exploitable" skill. We often don't look at the "exploitable" skills and abilities of people with developmental disabilities. But when a person owns a product (like Steve's copy machine) or has exploitable skills (like Fred's ability to dismantle and clean small engines), the potential for self-employment can be realized.

*ISN'T BUSINESS OWNERSHIP RISKY?*

Yeah, and so is wage employment [laughter]! Actually, the U.S. Department of Commerce estimates that 79 percent of all small businesses succeed. For years, there's been a belief that the majority of small businesses fail, but the research that led to that belief was inaccurate. The Department of Commerce had studied small businesses, and noticed that many were no longer in existence after a few years. Actually, the businesses were alive and well, but they had changed names, added partners, or experienced some other change that made it *look* like the business had died. Today's methods of research are more accurate, and we know that more than three out of four small businesses succeed!

**"Unfortunately, when we talk about people with disabilities, we get hung up on that 'independence' trap."**

Self-employment is not very risky. An investment between \$3,000-\$10,000 can make it happen, and

sometimes it takes a lot less than that. People with disabilities can access funding through incentives and funding from Social Security, Vocational Rehabilitation services, Workforce Investment Act programs, and a variety of other sources.

Creating supports for someone in self-employment can sometimes be more difficult than creating supports in a regular job. But that shouldn't prevent us from doing whatever it takes to help people achieve self-employment. The rewards for the person with a disability—earning his/her own money, interdependence, dignity, freedom, self-esteem, and more—are worth it!

*CAN A TEENAGER OR YOUNG ADULT OWN A BUSINESS?*

Absolutely! We need to be aware of the rules and regulations regarding the number of hours a teenager can work, the types of equipment they can be around, and so forth, but these aren't barriers to successful self-employment.

Let me tell you about one teenager ("Robert"). For several years, Robert has had his own business delivering bakery items. Help from Vocational-Rehabilitation and a PASS (Plan to Achieve Self-Sufficiency) paid for his van. A family member serves as a driver and provides different job supports. Robert has expanded his business by having a refreshment cart placed in

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a company that employs about 100 people. Robert stocks the cart every day with bagels, coffee, and other goodies. Once Robert graduates from high school, he'll expand his business even further. We just helped a young man in Kansas start his own popcorn business. He and his dad bought a pre-owned popcorn franchise for about \$5,000 (which is less than half the cost of a new franchise). The popcorn stand is set up at a mall in town on weekends and "Ben" and his dad take in about \$1,000 each weekend.

##### *WHAT EVALUATIONS ARE USED TO DETERMINE IF SOMEONE CAN BE A SUCCESSFUL BUSINESS OWNER?*

Basically, we look at a person's "vocational profile" using a person-centered approach. What kind of things energize this person? What skills does he or she bring to the world of work? And most importantly, what does he or she want to do? Historically, professionals have frequently "misdiagnosed" what someone wants to do. Let's say "Joan" tries to shake hands with everyone she comes across. Someone thinks, "Okay, we'll get Joan a job as a greeter at Wal-Mart." When the truth is that Joan likes to shake hands with people because she's seeking human contact. She actually has no desire to be a greeter at Wal-Mart, but because no one has really gotten to know Joan, people have incorrectly assessed her employment desires. In this case, we'd help Joan start up a retail business where she would be surrounded by people—regular customers she could get to know—and have real human contact instead of just being a greeter at Wal-Mart! We have to look deeper into people's wants and needs.

If "Bob" spends all weekend watching football games on TV, we would need to figure out what this really means. Would a job in a sporting goods store be appropriate because Bob has always wanted to be an athlete and being around athletes in a store would turn him on? We won't know until we really get to know Bob.

If, when spring time comes, "Patty" spends all her time digging in the yard, becoming self-employed as a greenhouse owner might be what she would really like to do for a living. Many people with disabilities

already know exactly what they want to do. VR sent "Henry" to violin repair school, because he knew what his dream job was. But no one helped Henry start his own violin repair business, so that's what we're doing now.

##### *IS A BUSINESS PLAN NEEDED?*

A business plan can be very helpful. In general, a business plan has numerous components, and some plans can be as brief as five or ten pages, while very sophisticated plans can be as long one hundred pages or more.

There are many benefits to writing a business plan. In some cases, it helps convince people you're serious. In other cases, it helps a person figure out how to make the business work: how to advertise, how to find customers, how much money is needed to pay the bills, and so forth. What's included in a good business plan should be similar to the information in a good personal futures plan. The plan should also address how the person's income will affect his SSI/SSDI and Medicaid/Medicare benefits. It's important to spend time on these issues.

Keep in mind, however, that over 80 percent of businesses *do not* create a business plan when starting up. So having one is not mandatory, but it *is* important to identify financial needs. How much money

**"Today, we know that more than three out of four small businesses succeed!"**

do you need to buy raw materials? How much should you sell your services for? A

business plan can help "sell" the potential business to VR and other organizations who can help fund the start-up costs. In addition, a person with a PASS plan can use PASS funds to pay for the costs of writing a business plan. People sometimes mistakenly believe that a Small Business Development Center will write a business plan for you, but they don't do this.

Writing a business plan isn't hard—just about anyone can learn how to do it by studying the many examples available on the Internet. Check out the Small Business Administration web site ([www.sba.gov](http://www.sba.gov)) or do a Yahoo search for business plans. There are literally millions on the web. They may not necessarily include specific information about microenterprise or how a person's income might affect his SSI and other benefits, but they'll still be helpful to anyone

who wants to learn more. Some people think if you can't (or don't) write a business plan, then you have no business trying to become self-employed. That's where we come in—to help people with disabilities write a business plan that will lead to successful self-employment. We also “train the trainer” and help other professionals learn how to write effective business plans.

*HOW CAN A PERSON WHO RECEIVES SSI OR SSDI OWN A BUSINESS AND KEEP HIS/HER BENEFITS?*

If a person is receiving SSDI [Social Security Disability Income], the easiest thing to do is to write a PASS Plan. We have about fifty examples of this on one of our web sites ([www.passplan.org](http://www.passplan.org)). These include strategies for helping people achieve regular wage employment, furthering their education, self-employment, and more.

But back to SSDI—you write a PASS plan, which enables you to shelter your SSDI income for business start-up. These funds then go into a savings account until you have the amount you need. Once you're on the PASS plan, you apply for SSI, which you're automatically eligible for because you don't have any income (since your SSDI money is going into a PASS account). When you're eligible for SSI, you're also eligible for Medicaid, which is much better than Medicare.

If a person is only eligible for SSI (has never been eligible for SSDI) it can become a little more complicated, but it's still doable. With SSI, one of the problems is that you have no income to shelter and you can't have more than \$2,000 in liquid assets. You can have a car or a house, but most people don't because they've never been able to save enough to buy a car or a house.

Anyway, if you receive SSI, you can have a bank account in the name of your business. Social Security considers these funds as “property essential for self-support” and you can have unlimited cash in a business account! We have some folks who have \$8,000-\$10,000 in their business accounts. So an individual can buy a car with funds from the business account and use the car in the business. Unlike wages earned from a traditional job, income can be plowed back into the business.

When a person is receiving SSI, anything that's considered wages reduces the amount of the monthly SSI check. But that doesn't have to be a barrier to self-employment. A person's income from self-employment may cause his SSI cash benefits to be reduced, but he's still eligible for Medicaid, and that's usually the most important thing. In addition to the PASS plan, a person can use VR funds, the family can help with funding, and other sources of funding can be located, too.

Here's one more example to consider. Let's say a person with a disability runs a business for five years and is able to save \$20,000 from the profits. He can sell the business, use the 20K to help buy a house, and then start another business or go to work for someone else. I have a dream of helping a person with a disability become the owner of a bed and breakfast. *It will be perfect!* The person will be self-employed and will also have a wonderful place to live!

*Like the bee, we should make our industry our amusement.*

Oliver Goldsmith

*WHAT'S THE ROLE OF THE FAMILY, THE SPECIAL ED STAFF, VR STAFF, AND OTHER PROFESSIONALS?*

As I mentioned before, well over 50 percent of American businesses receive some level of support from the family: cash, help with developing the business, working in the business, and in many other ways. So the role of the family is critical.

Let's look at this big picture for a moment—a picture that starts at conception! Before a child is born, parents dream of their child becoming a doctor, teacher, astronaut, or whatever. Then when a child is diagnosed with a disability, that dream seems to die and parents have no clue what the future holds. At some point, the child enters the service system, and is handed off to the next level of disability system bureaucracy as he grows. By the time he's an adult, he goes on a waiting list for a sheltered workshop where he'll earn less than minimum wage and live a life of isolation and poverty.

The attitude of parents about their children with disabilities and the actions they take from the time the child is very young can make a *huge difference* in the person's life. For example, many parents routinely think about the futures of their children who *don't*

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have disabilities. Many parents begin putting money away for college when their children are very young. When the kids are teenagers, they start looking at financial assistance for college or other post-secondary education. Unfortunately, many parents don't do the same things for children who have disabilities. *But doing so would make such a difference!* If parents began saving money for a child's education, the funds can be used for college or for launching a self-employment career. Parents must dream with and for their kids with disabilities, just like they do for their kids who don't have disabilities. So, parents, if you're saving money for your children's education, are you also saving some for your child with a disability to pay for education or future business? If not, *get busy!*

The system does terrible things to parents and families. Traditional special ed services, for example, take away parental responsibility for helping a high schooler enter the job market or move on to post-secondary education. Some parents feel they're not capable of helping their kids with disabilities the way they'd help their kids without disabilities. Other parents might not want to take the responsibility; they're worn out! But the fact is, their involvement can make the difference between success and failure. Teenagers with disabilities need to get real jobs *the same way other kids do*. They need to move towards post-secondary education the way their brothers and sisters do. Allowing teenagers and young adults to become dependent on the adult service system just doesn't work. *The system doesn't work!* When we move beyond the system—when we make it irrelevant—it will finally change.

Special educators have a very important role to play. They should work to ensure students with disabilities graduate to real jobs of their choosing and/or ensure students have the ability to move into post-secondary education. The lives of teenagers with disabilities ought to be more like the lives of teens without disabilities.

By the time I graduated from high school—and I was a fairly typical teen—I had already worked at three or four jobs where I earned a real salary! I never

worked for free, and it's time we stopped asking teens with disabilities to work for free under the guise of "job sampling" or some other nonsense!

Regarding VR: right now over 5,000 new businesses are being started by people with disabilities with help from VR. We need to recognize VR isn't just a pocketbook with cash, however. Many counselors are real experts at helping people start their own businesses. Remember, too, that VR is not an entitlement program. The adult service system and VR services are

*"The attitudes and actions of parents can make a huge difference in a person's life."*

based on eligibility. With VR, in particular, the eligibility is based on a VR counselor's determination that he can help a person with a disability. If the counselor decides he is unable to help the person, he doesn't have to provide any services. Now, if a person is not getting the help she needs from VR, she should go to the Client Assistance Program in her state for assistance in getting VR to be responsive to her needs. If that still doesn't work, she shouldn't waste any more time with VR, but should move on and find other folks to help in her employment goals.

### *TELL ME ABOUT SOME OF THE BUSINESSES PEOPLE HAVE STARTED WITH YOUR HELP.*

First, let me say that we've helped people with all types of disabilities. Some people think self-employment is only for people with physical disabilities—that folks with cognitive or behavioral labels can't be self-employed. But that's just not true. "Mike" has what some people consider "severe" autism, and professionals had considered him "unemployable." But Mike runs a greenhouse that's located on a farm. He gets support from the two brothers who own the farm, and he pays them for this support by renting space and providing wholesale produce for their farm stand.

We've helped start almost 100 business in Montana and Wyoming, primarily because funding has been available in those states through grants we wrote. We've helped start another 100 businesses in states all across the country. So during the past six years, we've helped start over 200 businesses run by people with disabilities. This list of new businesses is pretty extensive and includes: custom embroidery, vending machines, taxidermy, popcorn sales, food

sales at county fairs, food stands in a variety of locations, hunting guides, owning a greenhouse, woodworking, wood carving, house cleaning, home inspection, secretarial services, pet fish sales, art supplies, web page design, photography, taxi service, glass installation, vehicle detailing, upholstery, accounting, making and selling gourmet dog biscuits, making burial urns, greeting cards, doll making, and more. It's an exciting time!

*WHAT ABOUT THE ROLE OF JOB COACHES?*

In self-employment, the role of a job coach is to support the host business and coworkers—in other words, to assist the other employees in learning how to support the person with a disability, as well as to provide certain high-level technical skills that others in the business may not have. The job coach is *not* there to be a babysitter, and he should make every effort to get the hell out of there as soon as possible!

The best kind of job coach is a person who provides the most natural types of support. Let's say a person with a disability starts a business with the help of a business partner. That business partner is essentially the person's job coach. He can provide a variety of different types of assistance to ensure the business is successful. This is the natural state of affairs in the business world, but people outside of the disability system don't use the term "job coach." Several people who could be labeled as job coaches work for me. They help me learn new things or they do things for me that I'm not good at doing! In our private consulting service, my business partner is not my job coach, but he does things I don't know how to do.

A job coach can be used to help a person with a disability learn how to do certain things, and there's a certain amount of professional skill needed to do this. One size doesn't fit all! I know ways to teach people via systematic instruction. But it's also important for me to teach the coworkers of the person with a disability these skills. If I'm the only one who knows what to do, I'm making a person with a disability dependent on me and that's what we don't want to do!

I've never met a person with a disability who forever needs one-on-one job support from a job

**"I've never met a person with a disability who forever needs one-on-one job support from a job coach."**

coach. Again, we need to look at the real world: I buy a good part of my support from coworkers, and that makes my business survive. There's no reason self-employed people with disabilities shouldn't do the same thing: buy the support they need in the form of hiring other people, purchasing services from another business (accountants, for example), or finding whatever methods will enable them to get the particular assistance they need. The issue of job coaches is tied to natural supports. Now, natural supports doesn't necessarily mean "free." In some cases, they are. The most "natural" natural supports come from the fam-

ily: encouragement, guidance, being there for you, and stuff like that. Natural supports are the same

things for people with disabilities as for people without disabilities.

A natural support could mean that you have: a home from which to operate your business, a phone to do business with, transportation, accounting services, someone to sell your product for you, a talent agent if you're a performer, a sales rep if you make things, a marketing firm to help promote your product, or anything else. Again, self-employed people with disabilities need the same things other self-employed people need!

*CAN PEOPLE REALLY MAKE ENOUGH MONEY TO SURVIVE?*

Yeah, absolutely! I wish all people were making more (don't we all?). Right now, many businesses are in their infancy and the recent economic downturn and the natural cycle of boom and bust affect people with disabilities just like everyone else. So we're always helping folks discover new ways of finding customers, developing new products and services, and doing other things to sustain and enhance these businesses. Even so, the income of self-employed people with disabilities is higher than what's being made in sheltered workshops and traditional supported employment!

The average income we're seeing for folks in self-employment is about \$8.30 per hour, and lots of these people are in Montana and Wyoming. You probably didn't know that Montana has one of the lowest per capita incomes in the country—we're neck and neck

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with Mississippi and Puerto Rico! The average wage for people without disabilities in Montana is about \$7.00/hour. So the \$8.30/hour for self-employed people with disabilities is pretty impressive. And with an average work week of thirty hours, folks are doing all right. Recent statistics from VR reveal that the national average income of a person with a disability in a sheltered workshop is only \$55 per week.

### *IS SELF-EMPLOYMENT POSSIBLE IN RURAL AREAS?*

You bet! In fact, for the general population, more self-employed people live in rural areas than urban areas. And one of my coworkers, Roger Shelley, has a great saying: “In rural areas, there might not be a lot of jobs, but there sure is a lot of work that needs to get done!” So if you can figure out how to sell your labor and your talents, you’ve created a business!

### *HOW DOES ONE GET STARTED IN SELF-EMPLOYMENT?*

It’s easy: all you need to begin is an idea! Then you need to talk to someone who understands and supports your desire and drive to become self-employed. This might be a family member, a VR counselor, or someone else. Next, you and your supporters need to begin considering if there’s a market for what you want to do.

There are so many different ways to achieve self-employment! In many public schools, for example, there are business or entrepreneurial classes and clubs for students. Why aren’t students with developmental disabilities involved in these activities? Wouldn’t it be great if the club or class assisted with figuring out how a student with a disability could start a business? Perhaps a couple of students starting a business together is the true spirit of inclusion.

There are others in schools who can make a difference. Why isn’t the guidance counselor putting students with disabilities on the road to self-employment? And what about occupational therapists? Where’s the “occupation” in occupational therapy? Look at Carla Wilhite—an OT at Easter Seals in Denver. She takes the “occupation” in occupational therapy seriously by helping people with disabilities figure out how their skills can lead to self-employment!

There are other examples of OTs focusing on real employment.

Small Business Development Centers, which I mentioned before, are

under the Small Business Administration (SBA) and since they’re part of the federal government, they must be accessible to people with disabilities. Many are understaffed, but they’re certainly a resource worth looking at for help in starting a business.

People can look at what’s available from their local banks through their Community Reinvestment programs. Then there are Community Development Block Grants that can be used for economic development. Just the other day, I learned that a sheltered workshop had received a block grant of \$50,000 which would be used to pay for a new roof. *I couldn’t believe it!* Someone could have used that amount of money to help start five or ten new businesses! I’ve often wondered why Developmental Disabilities Councils [there’s one in every state] aren’t funding grants to Small Business Development Centers to get people out of sheltered workshops and into self-employment.

We need to be more creative! When we do, people with disabilities will move from being impoverished and isolated “clients” to successful business owners (and employers) in their communities!

**Whenever you see a successful business, someone once made a courageous decision.**

Peter Drucker

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