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NATIONAL DISABILITY INSTITUTE

NOVEMBER 15, 2023

WEBINAR

BLENDING FUNDING FOR SELF-EMPLOYMENT

11:00 A.M. ET

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>> It is 2:00. We will start with Ciara. We will spotlight Danielle. So everyone else, I will spotlight you, once Ciara introduces you. I will start the recording and let the waiting room in once Ciara and Danielle are ready.

>> CIARA LADROMA: Ready.

[Recording in progress]

>> CIARA LADROMA: All right. Welcome in, everyone. We will wait just maybe a minute or two as others continue to join and get settled in.

In the meantime, if you want to pull up your chat, feel free to say hello and maybe drop where you are tuning in from today. I will go ahead and do the same right now.

Hello Valerie from Colorado.

Washington. North Carolina. South Carolina. We have Rhode Island representing strong today. Massachusetts. I love the reach of these webinars.

I'm so glad something like this can bring us all together.

And we have some from L.A., so we are coast-to-coast today.

Excellent. So I will go ahead and get started. As others join, we will welcome them in and hopefully they see this trend in the chat to say hello and where they are joining from. Welcome to the webinar titled "Blending Funding for Self-Employment."

Before I introduce you to the amazing entrepreneurs that we will be sharing space with today, I just want to do a couple of quick housekeeping slides. I will just give us a second to read this slide.

Okay, so the audio for today's meeting could be accessed by using computer audio or calling in by phone. If you selected computer audio, please make sure your speakers are turned on, or your headphones are plugged in. And to call in for audio, you can dial 301-715-8592.

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And if your question is not answered during the webinar, or if you are listening by phone, or if you are unable to use the chat box, please email aJones@ndi-inc.org.

Please note, this webinar is being recorded. And the materials will be available at www.Disabilitysmallbusiness.org on the Past Events page within two weeks.

All right. So let's get into it. Welcome to the "Blending Funding for Self-Employment." Webinar. Just really quick, everything presented and the content here today, this webinar is funded through a grant with the small business administration. All opinions, conclusions and/or recommendations expressed herein and do not necessarily reflect the views of the SBA.

We are almost to the fun part. I'm so excited to introduce you to the entrepreneurs that will be sharing their experience and answering questions that you might have and you can pop those in the chat, or wait until the end to join the conversation. We've got Rachael Rasnick of Rachel Rasnick Art and Michael Coyne of Red, White and Brew. We will do something different and honestly pretty fun today. Both Rachel and Michael have a presentation to share with us and we will get into our conversation afterwards.

I will stop sharing my screen for a second so I can pull up the first presentation, which will be Rachel.

One second. Thank you for your patience.

All right, Rachel, are you there?

>> RACHEL RASNICK: Yes.

>> CIARA LADROMA: We will get you spotlighted.

Perfect. All right. Everyone, please meet the genius and the creative artist behind Rachel Rasnick Art. Rachel, it's all yours.

>> RACHEL RASNICK: Okay, hi, my name is Rachel Rasnick. I'm the artist of Rachel Rasnick Art. And I live in Rhode Island. And I started painting 7 years ago. A program looking upwards in Middletown. And then one day I started my business, I'm not sure how long ago that was...

I started painting animals, landscapes, did I say people yet? People.

>> Turn the slide.

>> RACHEL RASNICK: I also do commission paintings. And with every, oh my gosh, with every print and with every thing of art that sells goes to special Olympics.

I donate a portion of my sales to special Olympics.

That was hard to get out.

I also teach painting classes.

Turn the slide.

>> Yep, next slide.

>> RACHEL RASNICK: And what I sell is my signed, print note cards and my original paintings. And I also make, no, that's not a note pad, that's a mouse pad.

>> And mugs.

>> RACHEL RASNICK: I said mugs already.

>> Turn the page.

>> RACHEL RASNICK: Turn the page. Why I started my business.

The picture on the right is my very first painting I've ever done.

And the reason why I started my business is because my art makes people happy. And I want to share it with everyone.

And a lot of people wanted my paintings, so I started making signed prints to keep up with my demand and make my art more affordable.

I found something that I was good at and that I loved to do.

I decided that I wanted painting to be my full-time job and make my own work schedule.

Turn the page.

[ Phone ringing ]

How the small business classes helped me. It gave me confidence to start my own business and showed me I can do anything. It also explained things in ways I could understand. It helped my business grow with many networking opportunities:

Small Business Saturday, SHOP RI, newspaper articles, studio 10 TV Show, Facebook live with Brendan Kirby, commission for Brian LaFauci, exhibiting in coffee shops and galleries throughout RI.

I was given a grant that I used toward art supplies, prints of my note cards, business cards and my website.

It also introduced me to new friends and businesses across the state.

The picture above is my paintings that Brian LaFauci commissioned me to do for One Sports, which I think is closed now.

>> It's a sports complex.

>> RACHEL RASNICK: And the feature beneath is me and Michael at his coffee shop. Which is now moved.

>> Turn the page.

>> RACHEL RASNICK: Turn the page.

How my business is funded and supported. My family has helped me with prompting my business, promoting my business.

It says, oh yeah. I use self-directed supports funded by the State to hire staff to assist me with my business.

I use some of my sales profits to put back into my business.

I received a few grants, RIDDC, and the Fogarty Foundation, to help me with purchasing business supplies.

The Outsider Collective organizes gallery shows that I participated in to sell my products.

The RIDDC paid some of the vendor trade show fees so I can participate.

Newspaper/TV shows helped promote my business, so I get new customers.

I am a part of the Cross Disability Coalition Speakers Bureau. And I get paid for presentations to talk about my business.

The picture above is me and my basement studio. And the one below is a picture of me in the newspaper for an old art show that I did.

Next page.

My advice to others is take the business class and complete it all the way through.

It will get tough at times, but you just have to keep going because it is worth it.

Ask for help if you need it.

Don't be afraid to reach out to places to sell your products and get your foot in the door.

Don't give up.

And do what you love and have fun.

>> Tell them this is your note cards and you have them in different shops.

>> RACHEL RASNICK: And this is a pack of my note cards. I have them in all different shops around the state. And when Michael opens his new shop, I'm going to start selling my stuff there, too.

>> Tell them the pictures.

>> RACHEL RASNICK: The picture is of me doing commission of paintings. And I'm getting help from my dog.

Turn the page.

You can get in touch with me with my phone number, 401-523-3018.

Or my actual cell is 401-523-0446.

And my website is www.Rachelrasnick.com.

And my Facebook is www.Facebook.com/RachelRasnickart. The last is my Instagram, www.Instagram.com/RachelRasnickart. If you want to follow me, you can on Facebook or at RachelRasnick.com.

>> CIARA LADROMA: Thank you, Rachel.

>> RACHEL RASNICK: Thank you. I think I'm done.

>> CIARA LADROMA: Are you done with the presentation? I want to make sure before I stop sharing.

>> RACHEL RASNICK: Sorry I messed up a few times.

>> CIARA LADROMA: I think you did great. You got some compliments in the chat that you are a very talented artist and your work shows that. Thank you so much for sharing about Rachel Rasnick Art. Can I go ahead and stop sharing the presentation?

>> RACHEL RASNICK: Yes, yes.

All right. Give me one second. All right, Michael. Are you ready?

>> MICHAEL COYNE: Yes, I am.

>> CIARA LADROMA: You're up.

>> MICHAEL COYNE: All right.

My name is Michael. I am the owner and co-owner of Red, White and Brew and the Budding Violet. Next slide, please.

I am a 28-year-old now, 27, whatever...

With autism.

I enjoy cooking and working with other people. I worked in a restaurant, well volunteered in a restaurant as a prep cook until I was 21. In 21 I aged out of the program and the business I worked at would not hire me to work.

I discovered that a lot of my friends could not get jobs either.

My friends have talents, skills and so do I. This is my story.

Next slide, please.

My mom and I came up with an idea. What if we opened a business.

My friends and family could help out. So we thought...

What kind of business do I want? What kind of business do my friends and neighbors want? And that is coffee. Next slide, please.

All right, about us. I now own the Red, White and Brew coffee shop where we sell coffee, teas, lattes, smoothies and pastries. I also own Budding Violet which is a vendor retail store which has entrepreneurs with or without disabilities selling their small business items and crafts. Next slide, please.

Our service in our old location.

So the picture on the left is the counter of the Red, White and Brew, which is where I work on. On the right is the Budding Violet which is the vendor retail.

Next slide, please.

Why is this business important to me?

I love that I get to work with my family every day.

I get to advocate for people with disabilities. I love having a job and being my own boss. I also love coffee.

Next slide, please.

Why is being a business owner important?

Being a business owner has given me self-worth.

I really feel part of the community and I love to give back. I am very happy working with the general public every day.

So the picture you see is, I got a community hero award from my town. Due to everything I've done with the coffee shop, communities, and changing the way people see disabilities.

Next slide, please.

How have the Rhode Island DDC business classes helped you? I learned how to develop the skills I needed to support my business to grow. I can now mentor and help others in becoming business owners. I have met some great people. Continue to receive technical assistance from business mentors and the Rhode Island DD Council.

And the top one is missing, so that one is the business class has really helped me be prepared to start my own business.

Next slide, please.

All right, what funding sources have helped you and your businesses?

My family provide their time to work and support the business and also some financial resources.

I use self-directed supports from the state to hire support staff to help me with different aspects of the business.

I received start-up grant from the Rhode Island developmental disabilities Council and Rhode Island foundation to purchase some equipment.

We got a grant from the Sherlock Center for an accessible door for our new business location and a grant from the Moran Foundation for the equipment.

Like with any new business that is just starting we invest money from sales back into the business to purchase other things we need.

Next slide, please.

What advice do I give to help others who want to start a business?

Have patience.

Hope.

Believe in your self.

Ask for business help.

Don't give up.

Next slide, please.

So this is a before and after. The one to the left is me sleeping on the floor at my old day program. And then the one on the right is me now.

>> Tell about the differences for a second. Life is so different.

>> MICHAEL COYNE: Yeah, my life has completely changed. Which I'm very happy about.

>> You barely talked.

>> MICHAEL COYNE: Yeah, I barely talked, I kept to myself. Very, not paying attention to a lot of things. I wouldn't be making eye contact with people. I would be sleeping on the floor. What else?

I didn't talk about my day. I got frustrated a lot.

But now, I'm always happy because I get to meet new people, see friends. I'm just part of the community now, which is very good.

>> It's a nice feeling, huh? Welcome, welcome!

>> MICHAEL COYNE: Next slide, please.

That is a picture of me and my mom in front of our truffle case. With the wall behind me, my general deployment wall which I get from police departments all around the state. All around the country, actually.

To congratulate me on my business.

Yep. Next slide.

Please.

Our contact information.

The website for the Red, White and Brew is www.Redwhitebrewri.com. And www.Buddingviolet.com.

Facebook is Red, White and Brew RI and Budding Violet. The emails for the Red, White and Brew and the Budding Violet is redwhitebrewri@gmail.com and thebuddingviolet@gmail.com. We would love to hear if you have any questions for me or any comments. All right.

>> CIARA LADROMA: Thanks so much, Michael. Are you good with me to stop sharing? And we will get into a conversation?

>> MICHAEL COYNE: Actually, yeah.

>> CIARA LADROMA: Rachel, and Michael, if you haven't checked out the chat yet, you should. There's some good stuff in there for you.

Let's talk. We've got questions. I've got questions.

Not a big order. But you both have such strong communities and networks. I really believe being a entrepreneur, you got to have that, you know? Whether you are working from home, or you have a brick and mortar. But what advice do you two have for other entrepreneurs who want to grow that community or even join a community, but they just don't know where to start?

Michael, do you want to go first?

>> MICHAEL COYNE: Rachel can go first.

Ladies first, right? Ladies first.

[ Laughter ]

>> RACHEL RASNICK: That's a loaded question.

>> Michael and Rachel are very lucky to have parents who are very supportive. And a community in Rhode Island that is very supportive of people with needs. So, we were lucky enough, Rachel was lucky enough when she went to her agency as an adult, and she started painting, they found this talent in her and hired an art teacher for her. And then one thing led to another and she started painting more and painting more. I'm not exactly sure where RIDDC came in with the agency but somehow Rachel was asked to go to the business classes.

My husband went with her and we learned how to run a business. It's something that we never ever expected.

>> RACHEL RASNICK: I didn't quite understand what they were talking about.

>> Rachel has her sister, her dad, me.

>> RACHEL RASNICK: Was that the one for enterprise building?

>> Yeah. And a whole bunch of community people that help her with her business. And it's really been incredible. So as far as seeking out it kind of just happened and one thing led to another and we are very lucky it did because it's brought us so many wonderful people in our lives. And Rachel has made so many friends. Her confidence has gone so high. She never could have talked in front of anybody before. She used to go under the table and hide.

>> RACHEL RASNICK: Hide in a box and fall asleep.

>> Michael, your turn.

>> MICHAEL COYNE: So if you guys want to meet more of our -- entrepreneurs, we have a Thursday business meeting through the Rhode Island disability coalition and the DD Council.

The DD Council has had tremendous support in this. I also have to say thank you to Sue Babin for all her time and support she has helped with us. She has become pretty big family to us.

>> I would agree.

>> CIARA LADROMA: So both of you strongly mentioned the RI DDC. You got to tell us about it. So tell us more. I may be familiar with it, and the Rhode Island crew is familiar with it, but we have people coast-to coast. Can one of you or both share your experience with RIDDC and how you got connected to such a resource?

>> MICHAEL COYNE: If the Rhode Island DDC, we went through Sue Babin. She is the one who helped me, helped Rachel, helped all of our --

>> She is the Council.

>> MICHAEL COYNE: She pretty much is the Council.

>> If it wasn't for Sue continuing to advocate for these guys, she bangs down doors and looks for opportunities and seeks funding, it wouldn't be possible. Just to give an example, we knew it wasn't working for Michael's day program. I knew life had to look better than him sleeping on the floor every day. I was his mom, I knew there was something untapped inside. How do we get there? By the grace of God, I went to a meeting on the state level. I think like a community forum, something like that. And at the time I was a state worker. And I happened to kind of connect with Sue Babin, she was the firecracker in the room. She was the one I knew was going to move the needle. We aligned and haven't looked back. We didn't own a business back then. When I say it's all on Sue's shoulders, that's true. We didn't even, we went through the business classes. I'm lucky enough now to be a mentor through those classes and an instructor. But Michael and I didn't even have a business plan. So to say that now it's built up to this eight or ten week program and we cover social media. We cover your business plan, finances, how can we grade some of this funding. How can you get yourself direct supports. What are some grants in the area. And that's how we really built dozens of Michael and Rachel's peers have come through that class. And to see the change of these guys, as human beings, is what draws me, I'm not a human service person. This isn't what I went to school for. And to see how -- I remember Rachel. I don't know if you remember me at that first class. I was like hello, hello.

And you didn't, you didn't want to talk with us. You didn't want to look at us. And now when I see all you guys, every Thursday at 3:00, it's amazing how work opportunities, employment, being part of the community, has really drawn out the best of them. And I'm lucky to know all these women. I'm lucky to know Karen and Rachel. Karen will tell you, if it wasn't for Sue Babin's persistence and all the doors she had open for these guys --

>> I never, Rachel didn't paint in high school. She took a couple art classes.

>> RACHEL RASNICK: I sucked at it.

>> She still goes to her program but she is doing art programs. I never expected her to have her own career. I thought, you know, we did the regular job training through transition academies where they have you stock shelves with things. And you know, supermarkets and bag groceries. None of it was for her.

And it just was, when this happened, it just was like a light went off. And it was just incredible.

The weekly classes that we do. The weekly meetings, keeps everybody in touch with each other. And even if Rachel doesn't understand the business part, they talk about what shows are coming up. They talk about, they bring visitors in who are more successful in their businesses from other places to talk to us. And it's just encouraging. It's supportive. And then we all get together. Sue started the Small Business Saturday and invited all of us as vendors. At least once a year, all these wonderful small businesses get together with 150 vendors from all over the state who don't have disabilities showing their wears. And it's just this camaraderie. They feel part of the community in such a way we never thought. And through all of this, Rachel was actually commissioned by our State Senator last winter to do his holiday card that he sent out to people. She met the Governor and he bought a piece of her artwork. It's been really exciting.

>> Can you all hear me?

>> Who is that?

>> SUE BABIN: I'm Sue Babin. Five years ago we didn't have self-employment going on here in Rhode Island. We took the initiative to get a project up and running. It's expanded significantly. We run eight classes. But it's the ongoing support we provide to people that really makes the program successful.

We have worked with over 150 entrepreneurs here in Rhode Island. So we have taken an opportunity, small business ownership which wasn't a viable option for people. And now it's visible throughout the state. What we have done here in Rhode Island can be replicated in any state. If people want to know how to do that, get in touch with me through Ciara. We are already working with the state of Maine who has implemented a curriculum and we are providing technical assistance to them. It's something that just about any state can do, if you believe in it. I'm really excited about having the opportunity to have our guys talk with you all today. And share their experiences. Rachel and Michael, who didn't even know each other. Look at the friendship you can see between these two folks right now. They did not know each other. And that's, you know, that's one of the benefits of being involved with our project. It's not just let me take the class and go home, no. It's the ongoing support. It's the networking. It's learning from one another. And helping to promote each other's businesses.

>> CIARA LADROMA: Sue, thank you so much. And the whole group. You all really took over that conversation. Thank you.

But it's all about community, right? Like you guys are all so close, you work together, you meet, you catch up.

But I think one of the things I'm hearing, is that if you want to do something new or different, you kind of have to put yourself in new spaces. And you have to ask for help.

You've all shared in your presentations how important it is to ask for help, but to also accept help. Those are two very different things. I would love if you two shared something along your entrepreneurial journey for something you asked help for?

>> Rachel could never run her business on her own.

>> RACHEL RASNICK: Nope.

>> She does all the paintings.

>> RACHEL RASNICK: My sister helps with my website. But she has been, she is busy now.

>> Her sister did all of her social media. Put her on Instagram, on Facebook, did her website. And also did the slide shows for all of these entrepreneurs. She helped out with the slide shows for those.

Mom runs the business because Rachel has difficulty with math and money skills.

So that's where mom comes in. Making the arrangements for which shows we are going to do and who is going to sell her artwork has to be done by mom. But she works in a gallery twice a month. She is an artist. She does that on her own now. She can sit in the gallery for three hours and watch it and look over it. So that's a growth that's been really incredible.

>> RACHEL RASNICK: Boring doing nothing.

>> When she needs it, she asks for help.

>> CIARA LADROMA: Michael, what about you? What is something you have asked help for?

>> MICHAEL COYNE: Grandmother, she takes care of our financials, which is good. Ask dad for help. He used to work for the Rhode Island Department of Health. He kind of helped us get our permits for that all done.

We ask for help when we need it.

We are actually waiting on our roster to get a piece in for our espresso machine.

>> We need help fixing that.

>> CIARA LADROMA: So Michael, in your presentation, you shared a picture of yourself at day program sleeping. And then you as an entrepreneur at your own coffee shop. And just, the difference in those pictures is outstanding. I don't know if you have checked the chat but you are inspiring everyone here. Both of you are. You are talking about how employment, and being out in your community has changed your lives.

I would love to just maybe hear more about that. Have you had traditional wage employment before you started your businesses?

>> MICHAEL COYNE: I haven't. I worked at a restaurant for three years. But I was volunteering through my school services program. So I wasn't getting paid at the time.

And then once I turned 21, I applied for that restaurant for four years and didn't get a single call-back.

We were all surprised, how is it so hard for people with disabilities to get jobs, compared to people who don't have disabilities.

My brother, he actually -- he is seven months older and two days. We never thought that I would be able to not get a job.

Which kind of sucked at the time. Until we decided to open the Brew.

>> Well, we weren't sure.

>> MICHAEL COYNE: We weren't sure. My brother was, to my surprise, was the biggest Debbie downer with it. He said you won't be able to do that. You never worked in the coffee field. You never worked in the food industry.

>> You never owned a business!

>> MICHAEL COYNE: Right. It was so funny. And my brother, to this day, is shocked with everything.

How successful we became.

>> How you jumped in, I mean, you run the register, explain it, I don't. I don't know how --

>> MICHAEL COYNE: So we go through Square, our register system. And I'm a whiz. I could do it with my eyes closed, that's how good I am at the register.

>> And we weren't sure, right? Here is a guy who was sleeping in his day program. We opened up, we had the register set up, I was like oh my goodness, fingers crossed. He took to it, he learned it. Square made it easy. We started with pictures to kind of help, this is the muffin, and then we just kept growing and adding on. And he loves it. I mean, we were working ten-hour days.

>> MICHAEL COYNE: 6:00 to 6:00.

>> He had a line out the door. People just wanted to come in and support him. It's been amazing. We are so lucky now. He kind of said it a little bit earlier. We are not currently open, we moved to bigger space. We are collaborating with other people. And it's so awesome to have a safe space for Michael and his peers to all hang out. Everybody is comfortable. We welcome everyone. It's such, it takes the word community and makes it a verb and it's really cool to see it and to see, it's Michael and Rachel, sure they are good friends. But there's tons. Like there's, they have helped support newer students that come through the classes and they help inspire those guys and it's kind of like a Pay it Forward. I never expected this to go like it has. But his life is so full now.

We went from come on, Michael. We are going to dinner. We would go to a restaurant, he would have his hood on.

>> MICHAEL COYNE: I would be listening to music.

>> Michael, what do you want? Like a miserable human. To, we now go out and people will come up to the table, are you Michael? Are you Michael from -- or he can't go into a grocery store. It's so nice to have these guys recognized for who they are. They are wonderful humans. Yes they have talents. We tapped into that. And to see the difference.

>> Yeah, and Rachel was doing, during her transitioning, between high school and adult services, you tried working in a preschool.

>> RACHEL RASNICK: That was fun.

>> But she had trouble with access and she never would have passed the math so she wouldn't be able to work in a preschool. Then tried working with a dog groomer, but you need to be license today be a dog groomer. So many things she tried. The stocking the shelves.

>> RACHEL RASNICK: The stuff I was doing was kind of disgusting.

>> She were giving her gross things to stock she didn't want to touch.

Just now that she is painting and selling her artwork and we are going to shows, people come to the shows and tell her, I needed your note cards. I needed more note cards so I came to the show just to get the note cards from you. So now they are recognized in places. And people are coming for them and for their talent. And for their products. And it's really exciting.

And you know, I don't know if Rachel always understands how incredible this is because sometimes as an artist you go through slumps and you don't want to paint.

>> RACHEL RASNICK: I go through a lot of those.

>> Then she goes to the shows and she sees how many people want her products and the orders on the website. She has her artwork in London, her artwork in Hawaii. She has her artwork all over the United States.

So it's really exciting. And that makes her motivated to do more.

>> RACHEL RASNICK: Who do I know who lives in London?

>> Some people bought the pictures and we sent them to London.

>> CIARA LADROMA: You are global, Rachel.

>> MICHAEL COYNE: So are we too. We have followers in Australia.

>> CIARA LADROMA: Yeah, everyone loves coffee. You also sell coffee and treats.

>> MICHAEL COYNE: Yeah.

>> CIARA LADROMA: You can really have something for everyone.

>> It's always a happy feeling in the coffee shop. We walk through the door and we are in a happy place.

>> CIARA LADROMA: Yes. Also

>> RACHEL RASNICK: I like to go in to get coffee and bust Michael up.

>> MICHAEL COYNE: We like to tease each other.

>> RACHEL RASNICK: He comes behind me and scares me.

>> CIARA LADROMA: That's such a great compliment to hear that the space you created is happy.

>> Yeah. And the parents, we have become very, it's just a wonderful community.

To watch our kids and see how they have grown in such a short. It's really only been four years.

>> Right, short.

>> RACHEL RASNICK: I've known Michael for four years?

>> That's right, exactly.

>> RACHEL RASNICK: Are you sure it hasn't been longer?

>> MICHAEL COYNE: It feels like longer, doesn't it, Rachel?

>> RACHEL RASNICK: Yep.

>> CIARA LADROMA: When it comes to partnering with other businesses and even with both of you, two-sided question. For Rachel, and Karen, how do you all go out and seek those partners to say, hey, can we be at this event? Hey, can we sell our items here? How do you do that?

>> As far as craft shows, applications come. There are some on Facebook, some at Instagram and we applied for some of those shows to be in. But as far as having her notecards sell in stores, I went shopping in a couple gift shops and I went oh! You don't have any cards in here.

You have got all these beautiful items. If people come in to buy gifts you don't have any cards. I said my daughter is on the autism spectrum. She is an artist, she has notecards how would you like to try a little rack of her cards in the shop? So we have done that at a dairy, an ice cream shop, cheese shop, a gift shop. In another town she has her art in Michael's shop. And they send her little checks and it's been wonderful.

That's all been like, I'm going into a -- I went into the fish market yesterday. I said you have nice items people buy for gifts but no cards for people to pick up a card and put it in with the gift basket. So that's happened a lot.

>> CIARA LADROMA: Yeah, so you just went in those spaces, saw a need and said hey.

>> Exactly. We provide them the rack. You were in a coffee shop. She has been in some coffee shops and exhibited and sold notecards. We are trying to spread the word.

>> CIARA LADROMA: Michael and Sheila, you are sort of on the receiving end with Budding Violet. How do you go about, horror maybe, what do you do when other businesses approach you and say, hey. Can we partner? What is that like on that other side of the perspective?

>> MICHAEL COYNE: We just make room on our shelves.

>> CIARA LADROMA: It's that simple.

>> MICHAEL COYNE: Pretty much.

>> We have been super lucky. Michael just opened the business. I don't know it was during the holidays so that helped catch on. He kind of went viral for a little bit. We have never had to reach out. We always had people come to us and say we heard about you. We always make room for the vendors that come through our classes. That's a given because you know, these guys don't have as many opportunities. So we always make sure there's room, and the products are wonderful, mind you. He has a disability. No. They make wonderful products. What is nice here is you just drop off the product, we put it on the shelf. So people are buying a product because it's a good product. Not necessarily because they are like, oh this is charity work, somebody with a disability made this. You can, you can put your bio out and sometimes that helps with sales.

But the products are phenomenal. Even our roaster, they approached us. When a local roaster said can we be a partner. Michael wants to go, he wants to go grab the bag. The guy comes walking in. It's a coffee and it says Michael's blend and it has our logo on it. He said do you want this. I said of course I want that. I want a lot of that. So we were really lucky. They are the most wonderful people in the world. So I think that's also, to be successful in your business, if you surround yourself with good people and a good product, people can feel that. You can feel that when you come in a store. They are excited, they are selling their things. That is contagious and people want to be a part of that. Go ahead you can show.

>> MICHAEL COYNE: So this is what we get from our roaster. It's a five pound bag.

>> It's going to be backwards. But that's the logo and it says Michael's Blend. If that's not a good marketing tool, that roaster was pretty smart. We were like oh yeah.

He will weigh them out and those are what we sell in the store.

>> CIARA LADROMA: Do you sell those online too?

>> MICHAEL COYNE: Yep.

>> CIARA LADROMA: Perfect. Did everyone hear that?

You can buy coffee and art.

>> If you need holiday cards, Rachel has holiday cards and nice prints and we send them free shipping. She has all of her little products we are making for the holidays and mugs. There's a lot of little gift items. We ship everything out.

>> CIARA LADROMA: Perfect.

>> It's a Buhl full product, right? I have one of Rachel's paintings. Rachel, the one I have, the elephant one.

>> RACHEL RASNICK: [ Indiscernible ] love.

>> Yeah, people come in and they love it. Oh where did you get that? She is a wonderful artist.

>> RACHEL RASNICK: Thank you.

>> You are welcome. You know that one is always my favorite.

>> MICHAEL COYNE: She is awesome at what she does.

>> RACHEL RASNICK: Thank you.

>> MICHAEL COYNE: You're welcome.

>> CIARA LADROMA: So with a lot of entrepreneurs, the passion is there, the product or service is there. But sometimes it's the funding, right? It's the funding that gets kind of stressful. It's maybe the biggest barrier. What advice do you all have to other entrepreneurs here, or even their support teams to kind of navigate the stress that comes from figuring out the funding part of the business?

>> I think one of the biggest barriers for people with disabilities and self-employment is, I know there's a lot of concern about losing benefits. That's a problem.

But if you are careful and, so just on our story, Karen could have a different story, I'm not sure. We take almost everything that we have earned through the store, we reinvest it and we get like bigger and better things. So when we first opened, our truffle case, we bought it secondhand online. Our Deli cases we went on Facebook marketplace, we got a lot of stuff like that. As we make money, now we have a brand new truffle case. We just continue to invest what we make so he has not had any worry of a loss of benefits, because he is not making -- we will get to a point we will have to make some decisions. But SSI, SSDI, the Medicaid piece, it's all written. And you have certain guidelines. As long as you meet with a benefits counselor and they go over your case specifically, they let you know exactly what you can make per month. Like I said, if we make $500 in a day, that's not $500. You know. Our products cost us, you know, $200. The lights and the rent, that costs another $100. So it's not like every time you go to a show, you have to worry, oh my God I just sold $200 worth, there go my benefits. We go over a lot of that, expenses. Your mileage. Your fee to go to that vendor show. All of that goes into your expense to be self-employed. So then that really draws down on what you made. And as far as what Michael is not making per dollar, because we do invest it right back in our business, it has come back ten fold for us in his personality and his behaviors and his life and his friendships. I can't put a dollar amount on that.

So that's our story. Karen, I don't know --

>> The same thing with Rachel. She started out, when she first started with that business grant, she started out on her business with $2,000.

>> RACHEL RASNICK: I didn't even know --

>> We bought paints and canvasses, and business cards. And as she makes money, and we bought a tent, we bought tables. She wanted new tablecloths this year. We bought new tablecloths because she didn't like the older ones x now we have nicer, more expensive paints that are quality paints. Better quality canvasses.

>> RACHEL RASNICK: I needed money online for brushes.

>> Things went right back into the business. But again, she is busy, she is happy. She is doing a job that she loves doing. And now she is starting to expand because she wants to do, she does some knitting. She wants to do some weaving.

>> RACHEL RASNICK: Pottery.

>> Now I have this money for her to take a class. So she can take a pottery class. It won't go into our funding because she doesn't have any more funding for that. But now she has made enough money we can invest in some courses she might want to take. We keep, it keeps reinventing, reinventing herself, growing, as a person, as an artist. Experimenting with new ideas she wants to do. And the money is there now to be able to do those things. Which is really nice.

>> CIARA LADROMA: You both pointed out, or shared two crucial things about entrepreneurship. And it is, the first one, you can start small. You can start with a secondhand item. You can start with a canvas that might not be the best, but you are still creating that same quality art. That second piece being you have to keep learning, because if you want to grow, growth comes with change. So you have to keep doing different things that allow you to continue to get bigger and better. I love that. Thank you very much. I have two more questions and then I will open it up to the group so they can ask you guys questions, because there's some in there.

First is, what is something that you two are excited about right now for your businesses? What are you looking forward to?

>> MICHAEL COYNE: Opening.

>> RACHEL RASNICK: I can't wait for that to happen also.

>> Small Business Saturday for me.

>> MICHAEL COYNE: Sadly I won't be there this year. Well volunteering, yes. But not as a vendor.

So you will still get to see me, Rachel.

>> Yay!

>> CIARA LADROMA: Perfect. What are a couple ways everyone watching this now and in the future in this recording how can they support your businesses?

>> MICHAEL COYNE: By going to our Facebook, our website, our Instagram. All those things.

>> Liking your website at RachelRasnickART.

>> Same thing with my website. Following me on Instagram.

>> MICHAEL COYNE: Our Facebook and Instagram doesn't look so well right now because we don't really have anybody who can do it very well. We are trying to get my brother to do it, he is too busy.

>> We are in the same boat.

>> RACHEL RASNICK: My sister used to do it but she is too busy, she lives in Boston.

>> She got a big promotion so she is busy with her new job. I got to figure out how to try to do that.

>> Karen, it's hard.

>> It's not even hard, I can take a little video and learn what Instagram is, and I can understand.

>> MICHAEL COYNE: So she enjoys the media part, just not the social.

[ Laughter ]

>> How do I get this picture on an iPhone...

>> Somebody coined -- no pun intended, some coined the phrase and called herself the mamager. So being the mamager, we are going to take it to the next step.

>> And where do you fit that in. That's another good point. Thanks for asking. You don't have to be good at everything all the time. And those seasons kind of come and go. Michael had support staff that was very good at his social media. I took that for granted because I didn't realize we are here at the office until 5:00 or 6:00 at night, building furniture and building displays. By the time I get home at 6:00, eat at 7:00 you think I feel like putting something happy out to the world? No, I'm like [ Griping noises ]

We have our Thursday classes, we meet as a group. Sometimes we cover things, not on point business plan piece, but cover social media. The woman that works with us, Deb, she taught us all, listen, you can just do it all on Sunday. And like prepare it for the week. Put it in the calendar, and then every day it will post for you.

Oh my God, that sounds wonderful.

I have no clean underwear, like I'm doing laundry all day, I'm trying to vacuum, I have the dog to wash. What? Now I got to go through my photos?

>> And I'm a full-time teacher, I work full-time also during the week. So you know, get home and pushing her to do what she needs to do. The social media part is a little tough.

>> MICHAEL COYNE: Rachel, I'm in the same boat. I'm in the same boat.

>> Rachel, smile.

>> Yeah, smile, yeah.

Smile, Rachel we are taking your picture. I don't want to smile. Okay, we will do this later.

>> RACHEL RASNICK: My mom is like, Rachel!

>> Karen, we are trying. I just don't want anyone to go to our social media and be like...

>> MICHAEL COYNE: Whaaat?

>> You can always reach out to us, we have email, we have our website. You can always ask questions. We don't know if we will always have the answers but we try.

>> She might, I won't.

>> If we don't have the answers we call Sue Babin.

>> Right.

>> CIARA LADROMA: Sue, no pressure. But you are very loved in this group.

>> Thanks for the support.

>> CIARA LADROMA: I just started sharing the screen, we have Rachel and Michael's information on there. If you haven't already, please click on their websites, follow them. One of the best ways and easiest way to support entrepreneurs is to follow their social media platforms and go to their websites. And both of them are great options for the holiday shopping that is right around the corner.

All right. I will open up the questions to anyone.

Let's see here.

Thanks, Molly for sharing the contact information for both of them in the chat.

Do we have any questions?

>> MOLLY SULLIVAN: This is Molly speaking. I just turned my camera on. Maybe I can spotlight myself. Hold on a second. There we go.

Yeah, it's been a very active group in the chat. Lots going on in the chat box. I have been responding to a lot of people's questions, a lot of people were asking for ideas for some funding. Some start-up funding ideas in their state. And I was sharing with folks some links to some resources that are kind of state-specific. One person asked a question in that, in the chat, and that was the resources that you all have been sharing. Rachel and Michael. Are those specific, all the resources you have been sharing? Are those specific to people who have a developmental disability or are any of them resources open to anybody?

>> I don't know.

>> I think the Rhode Island Disability Council is for people who have disabilities. But she has gotten grants from the Rhode Island foundation for the arts. Supporting artists in the whole state of Rhode Island.

>> SUE: Molly to answer your question, it's funded by the Department of State labor and training. Anyone who goes through our classes, and we originally started as a project that was specifically for people with disabilities. And we have expanded it to anybody in the state. With or without disabilities. they are integrated classes.

>> MOLLY SULLIVAN: Thanks, Sue. I think a lot of the resources you have been using are specific to Rhode Islands. For those in other states to take into account. The links in the chat that are state-specific, are not specific to having a Developmental Disability. I would check those out for the states you are in. There was one follow-up about some of the resources you shared. Someone asked a question. Michael, I think this might have been related to something on one of your slides. You mentioned you get self-directed support program. They asked what that is. Maybe take a minute to explain what that is? Or a short little explanation.

>> MICHAEL COYNE: So self-direct is you basically can control your own schedule for staff. Doing things for staff. You aren't a program doing what the program wants but something you want instead of something state-funded.

>> Rachel is also self-directed. With the funding we get from the state we kept her in a program. She goes three days a week.

She goes one day a week to a state funded program. Two days a week in an art program. The art program has mostly people with special needs but it's a nonprofit but not a state-run program.

We have been able to decide how to use Rachel's funding the way we want. She used to be in a program five days a week. Now that we are self-directed we choose what she wants to do, how long she wants to do it.

>> RACHEL RASNICK: The other program changed since COVID. So I stopped doing that one.

>> Right now that she is self-directed we decide. And it's much better.

>> SUE: Molly, there's a number of states across the country that have self-directed programs. The other thing interested is when Rachel and Michael hiring their own staff, they get to decide how much money they want to pay their staff per hour. We now have a mandate in Rhode Island the minimum rate of pay that people have to receive is $20 an hour. I think we are the highest in the country. So all of our support staff, whether they work in self-direction, or whether they work for a community agency, the minimum rate of pay is $20 an hour. Which is really awesome. And with self-directed, people can go up to $35 an hour for their staff. That's why they are both saying, with self-directed supports, they get to hire people that can help them to promote their business and help them to do things involved with the development of the business.

>> That's great.

>> Rachel works, she is a dog walker a couple days a week, so she has a side business. The staff person takes her to the dog, sits and watches her and she is safe with the dog and going into this person's house and taking the dog out and playing and takes her on her errands and all that stuff with her. So that's something she does on the other days. She is pretty busy.

>> MOLLY SULLIVAN: I wanted to mention, there was a question in the chat about reposting a link. One thing I want to share that is going to be good news is the amazing National Disability Institute who creates space for this webinar, they send an email with information about the webinar and they share all the links that were in the chat. So you will be getting information via email with those links. But I will also repost the link you can use to get to and instructions you can get to the different resources by state.

>> CIARA LADROMA: All right. We have one final question. From Brit in the chat. Does anyone have advice for people with disabilities who don't have family support? But want to start their own business?

>> Start small. If you have staff people that will work with you, ask them for help.

If you go to a program, tell them that you are interested in something. Advocate for yourself. And don't let people say you can't do that.

So if you want to knit, maybe they can get some yarn, maybe find somebody who wants to help you knit, if you want to paint rocks and sell your rocks. People sell those little Mandelas. Ask somebody, whether a staff person, somebody who helps you out. And start small.

>> MICHAEL COYNE: Also, follow your heart on whatever you want to do.

Like for us, it was working in the food industry, well, for me.

>> Not me.

>> MICHAEL COYNE: She is not one for that.

>> I'm not following my heart. So listen to him.

>> MICHAEL COYNE: I went through a vocational program in Massachusetts. Because I was in a program up there once. I did carpentry for one year. I was decent at it. But then I did culinary for a year. And I just stuck to it. When I got home, I just followed that dream of wanting to work in a restaurant. I wanted to work with a bakery. Whatever it is in your heart you want to do, follow it, advocate for it. Whether you are in a program or not. Just make sure that those people know that you want to do this. And it's not what they want you to do.

>> Right. And keep asking.

>> MICHAEL COYNE: Because I had a program that I went to, that had me doing stocking shelves. Had me doing like crazy things. Putting lamps together, actually.

>> Rachel did that too!

>> MICHAEL COYNE: Pretty cheap.

>> I also --

>> All the programs do the same thing.

It's like a carousel.

>> MICHAEL COYNE: They finally put me in a restaurant for food prep, which is the restaurant I applied to for four years and got nothing.

>> So just follow your heart and keep asking people. Don't ever give up on yourself. Ever, ever, ever. And one person will come along and be that right person.

>> MICHAEL COYNE: Exactly.

>> To help guide you.

>> And try new things. To Michael's point, he thought he wanted to be a carpenter.

>> MICHAEL COYNE: I wanted to work with wood.

>> And then he is like all right, I guess I will try this other program that's available to me.

>> MICHAEL COYNE: I just fell in love with it.

>> That ignited something else. Don't just stick to something you think you like, or what you are good at. Try different stuff. You might realize, take an art class, woodworking class. Libraries have opportunities, look for free resources in your area. You could probably connect with someone.

>> Yeah, and we have a lot of small businesses. We've got people who are doing photography and selling their photography. We have got somebody who is a beekeeper and he sells his own honey. Somebody who makes candles and sells his candles.

Find something you might be interested in and keep at it. Or try something new and keep at it. All you have to do is find the one person who is interested in whatever you are interested in. And they will be there to support you. And it starts growing.

>> CIARA LADROMA: Thank you for sharing.

Tova, it looks like your hand is up. Would you like to ask a question?

>> TOVA: I actually was just about trying to put this in the chat.

There's a suspicion that I have something on the autism spectrum but we don't know yet because I have a bunch of other disabilities. But I do want to say I got involved in "Take it to work". Lucky me after calling, do not ask how many ticket to work vendors I found somebody in another state. I'm in California. The woman I'm working with is actually out in Hawaii and I have a meeting with her soon. And I am looking into a self-employment goal myself. Not in the fields that our speakers are in, but I'm really glad I came to this, and want to share with others who are on this call who may have developmental disabilities or family members or support staff. Do not think self-employment is impossible. If you are working with somebody from "Ticket to work". Don't stay with someone who is pushing you down, not to do it.

You have to be working with someone. Whether regional center type people. Day programs, ticket to work. They have to be willing to work with the self-employment goal, otherwise you may find yourself in a big mess. So that's the first question you ask with ticket to work. You must ask do you work with self-employment goals or not. Because that led me into trouble several times and D.O.R., Department of Rehabilitation for me in California, didn't work out either. But we are just wading to see if I qualify for regional center. Thank you.

>> CIARA LADROMA: Thank you so much, Tova.

>> Thank you for listening to me.

>> CIARA LADROMA: Yeah, thank you. All right, group. So I am going to realize how fast time goes by. Let me, yep, I'm going to share some stuff about our National Disability Institute team and how you can continue to stay connected with them. This is just one webinar. This is just one presentation and products that they help create. If you are enjoying your time in the space, you have to continue following them because they are a hub of resources. Are you an aspiring entrepreneur or existing business owner with a disability wanting help to start. And it kind of looks like in the group chat we have plenty of people who can say yes to this question. So whether you are looking to start a business, build or grow your business, please visit someone please put this in the chat. Www.Disabilitysmallbusiness.org or email RChavez@ndi-inc.org.

Please visit streaming channel for content for disability-owned small businesses.

Disabilityowned.com

New partnership with Verizon small business partnership digital ready. The link will get dropped in the chat as well. As always, I love newsletters because it helps me stay in touch with my favorite businesses and organizations. Make NDI one of those businesses, you can join their mailing list by visiting their website. I love putting names to faces. So this is the incredible National Disability Institute team. We have some here today but the team is having some internet issues. So as the team is, we love helping them out whenever we can. We have Nikki, who is the director of the small business programs. Ruth, who is the one who will help you build, grow, think creatively about your business. Caroline, and we have Lexi, who is the brain behind these webinars, who is making sure this is able to run as smoothly as it has. So, Michael and Rachel, thank you so much for sharing your space.

>> RACHEL RASNICK: You're welcome.

>> Thank you so much.

>> CIARA LADROMA: Thank you for being here.

I'm going to move the slide back to the contact information, in case you all haven't gotten it yet.

If we haven't already emphasized how important community is, this is my last pitch on that. This is their direct email. Reach out to them. Say hey, I want to be an entrepreneur. Or hey, I'm thinking about starting a coffee shop too, Michael, please help.

You've got some experts here that are ready to help.

So again, thank you, everyone, for taking the time to be here. I hope you all have a wonderful week.