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Self‑Employed and Self‑Determined:

Using Supported Decision‑Making in Practice

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>> NIKKI POWIS: Hi, everyone! Welcome! If you joined us a couple of weeks ago for the first part, then, great, welcome back. If you didn't, then it is available in recording, where Jonathan does go in much deeper depth around Supported Decision‑Making, so you might want to get that, if you haven't seen it before this one.

But today, you know, really, we want to have a little bit of a recap from Jonathan, for those that maybe weren't here or need to hear it again. But we really want to illustrate the application of Supported Decision‑Making in practice. And so, we are just thrilled to have a couple of families here who have, through this process, had businesses started, and just super excited to hear from them, give you an opportunity to hear how they have navigated this world and also ask them some questions. So, we'll leave time, definitely, for that at the end.

But for now, yep, Jonathan, we're going to introduce Jonathan. He's actually the Senior Director for Law and Policy for the Burton Blatt Institute at Syracuse University and leading the efforts to really ensure that older adults and people with disabilities have access to the services and supports they need to lead independent and inclusive lives. Jonathan's led self‑determination projects all across the country. He's educated and trained tens of thousands of older adults, people with disabilities, families, and professionals across the country on SDM theory and practice. He's also written and co‑written over 60 publications, including the first textbook and first theory to practice guide book on the subject. So, we are honored to have you back, Jonathan, and to give us a recap and anything else to talk to us about Supported Decision‑Making. So, I'll turn it over to you.

>> JONATHAN MARTINIS: Thank you so much, Nikki. And hi, everyone! Thank you so much for joining today. I am excited to talk to you, as I was two weeks ago, about what I think is my favorite subject, what I think is the most important development for people with disabilities, particularly those who wish to be self‑employed, since the Americans with Disabilities Act.

What I want to talk to you about is Supported Decision‑Making. As Nikki pointed out, there is an entire hour‑long webinar with me, so if you have heard it before, great, I'll try not to repeat any jokes today. If you have not, and we say intrigues you, I do recommend you go check out the full recording.

So, let's talk about what Supported Decision‑Making is. Really, what it comes down to are choice. If you think about choice, everything in our life, every right we have, everything we do comes down to choice. The quote up on your screen says "I am my choices." We are all the sum total of the choices we make, including the choice to be here today, and good choice.

But think about it, the good choices, the bad choices, the smart and silly ones, they all add up to who we are. So, choice is what makes us who we are. And when we make choices, we are what social scientists call self‑determined. I'm not a big buzz word guy, but I do love this one, because self‑determined people ‑‑ people who exercise self‑determination ‑‑ make choices; they do things; they choose things, instead of having other people do things for them or make choices for them. And when that happens, when you are self‑determined, good things happen.

Study after study after study for 40 years says that people with disabilities who are self‑determined, who make more choices, have better lives. They're more likely to be healthy and more likely to be independent, more likely to be safe, by resisting abuse. And for the purposes of this webinar, they're more likely to work, more likely to earn more money, and more likely to be involved in managing their money. So, I always say that self‑determination is the key, the single biggest key to quality of life for people with disabilities, and that's why guardianship can be so dangerous.

As I told you last time, I have nothing against guardianship when it's appropriate. Lots of people need guardianship, including my Godson. And thank God for that he is in guardianship, because it helps him. But for people who don't need guardianship, it can be a very dangerous thing, because what we know is that the vast majority of guardianships take away every right the person has. Over 90% of guardianship takes away all of the rights of the person, whether or not the person can exercise those rights, whether or not the person wants to exercise those rights.

What happens more than 90% of the time are courts just take away all of the person's rights, and that's dangerous, because if I don't need my rights taken away, if I'm able to exercise my rights, and someone with the best of intentions, someone who has heard that it's their only option, asks the Court to put me in guardianship, and the Court does it, and takes away all my rights, bad things can happen. Because just like we know that self‑determination is the key to a good quality of life, we know the opposite is true, that when you lose self‑determination, your life gets worse.

We've known for almost 50 years that when people with disabilities lose self‑determination, they can feel worse, they can do worse, they can have less activity, they can feel inadequate; their ability to function can get worse.

I mean, think about it this way. If you're a bank, and a person under guardianship comes to you to ask for a loan, would you give a business loan to a person who didn't have the legal right to sign a contract? If you were a business, would you enter into a partnership agreement with a company that was led by a person under guardianship, who didn't have the right to make legal decisions? Would you want to work for someone who didn't have the legal right to sign a paycheck? Of course not. So, that means that guardianship is neither a good thing nor a bad thing. What it is is an important thing and should not be taken lightly. Because if a person doesn't need a guardianship, very bad things can happen to that person, including real impacts on their ability to work and make money.

So, what I'm saying today, and the important part of today is going to be listening to people who have actually made this a part of their lives. But what I'm saying and what I want you to remember is that guardianship can be fine, if a person truly needs it. But guardianship when it's not needed is not. We know it can get worse, it can have a negative impact on their physical well‑being. They can live longer, they can feel less well. We know when people have more self‑determination, they do better, they're more likely to work, more likely to be independent, more likely to be part of their communities. We know from national studies that among similarly situated people ‑‑ people who have the same abilities and limitations, or similar abilities and limitations ‑‑ we know that those who do not have guardians across the country are more likely to work than people who do have guardians; they're more likely to live independently than people who do have guardians; more likely to have friends and date and practice the religion of their choice, more likely to be respected and seen as parts of their community than people with similar abilities and limitations that do have guardians.

So, what I'm talking about today, and what you're going to hear people talk about their life experiences with is another way to work with people with disabilities, another way for people with disabilities to work, and that's called Supported Decision‑Making.

There is a quote up on your screen about what Supported Decision‑Making is. I always joke that I know this one by heart because I wrote it. It's in textbooks. It's in articles. And I hate it! So, read it if you want, take a screen shot if you want. I prefer if you ignore it, because I can tell you what Supported Decision‑Making is right now. It's getting help. It's getting help that you need from people you trust so you can understand your situations and make decisions that you have to make. In other words, it's what we all do every single day.

People with and without disabilities use supported decision‑making every day. We don't call it that, because who calls it that? But just think about the cliches we use about making decisions. We tell people to make an informed judgment. We tell people to get a second opinion. We tell people to not make a snap judgment or to go off half‑cocked. My dad's favorite saying was, "If you measure twice, you only have to cut once." They all mean the same thing: Get the help you need to do the things you have to do. Because when you get help, you're able to do things better. If there's something you don't understand, you're able to get what you need to understand it.

You want the best example? If you've ever asked a doctor to explain something to you in plain language, because they spoke jargon, or if you've ever gone to a friend for advice on a personal matter or a financial matter, as I've done, then you're using Supported Decision‑Making, because there was something you didn't know and there was something you wanted to know, and you went to someone who you thought could help you know it and do it.

So, ask this question. When we're thinking about guardianship, I want you to ask this question. If a person can manage a business or make financial decisions, when they get help, is a guardian necessary? If a person needs help to make decisions, but can when they get it, do they need a guardian to make decisions for them? And if the answer to that question is "no," and it should be no, because if the answer to that question was "yes," we'd all need guardians, because we all get help when we have business decisions to make. We have a Board of Directors sometimes to ask questions and get input from, and sometimes we just have friends we ask for advice and input. We all make financial and business decisions with help. Well, if that's the situation, do you need a guardian if you can do it when you get that help? So, I always ask people to ask one question before they decide someone needs a guardian: What else have you tried?

Have you tried something to empower that person to be able to make decisions? If you think a child or a friend of yours or a parent isn't able to make decisions, how do you know if you haven't tried something to empower that person? And I say that knowing that there are rare and emergency situations where you do know. A person in a coma certainly needs a guardian. But the vast majority of times, do you really know if a person can or can't do something unless you've given them a chance? And that's what Supported Decision‑Making does, and that's what you're going to hear from people who actually use it today. You're going to hear about how Supported Decision‑Making helps them understand their options, focus their attention, helps them make a pro and con list to narrow down their options, and helps them understand and make sure that the decisions they're making are the ones that they want to make. They're not just making a snap decision; they're making an informed decision, because that's what Supported Decision‑Making is.

And here's what I'm really excited to see is people having different ways of using it, because everyone uses Supported Decision‑Making, but we all use it differently. Some of us just talk to a friend. Some of us have what I call go‑to people. Like, I go to a certain friend with financial questions. I go to my sister, who is an educational professional, to ask about educational stuff for my children. I go to my other sister when we're making decisions with my mom as she's getting older, because my other sister is a gerontologist, a specialist in aging.

Some people like to have a team. Sometimes we call that a Supported Decision‑Making network. Sometimes we call it a circle of support, or even a microboard, when it gets very formal. The key here is that we get people together. We go to the people we need, and we get information from them. And I can't wait to hear how the people you're going to hear from today do it, what their methodologies are.

Because here's something else that we know, is that the studies are showing that when people do this, when they use Supported Decision‑Making, their lives get better. One study that I was part of in Virginia, where we worked with young adults with intellectual and developmental disabilities; we talked to them about Supported Decision‑Making, helped them form networks, and then said, "go work your networks, go live your life and make decisions," and we collected data. And here's what we found out ‑‑ they all had better lives. They all said they were more confident. They were more independent. They all said they were better at making decisions.

The people in their lives, their supporters, often their family members, would say that they were making better decisions. And this study happened in the middle of the pandemic, and the majority said they were doing more things and meeting more people because they were more self‑determined. It is not, as I like to say, rocket science. If we empower people, if we give people a chance, if we empower self‑determination, great things can happen. And what we know is opportunities for this are all around us.

If you are going to a doctor, you have no doubt heard the term "informed consent," where you get information so you can say, "Yes, I do want this treatment" or "No, I don't want that treatment." And that happens through talking with your doctor and talking with your other professionals and advisors. That's just Supported Decision‑Making. If you are receiving a Medicaid waiver and you've taken part in person‑centered planning, where you've worked with a counselor who tells you your options, tells you what you might want to do, providers you might consider, and you think about that and you choose your goals and objectives and you choose your supports and services based on that advice, that's just Supported Decision‑Making.

If you're in special education and you have an individualized educational program and take part in an IEP meeting where you're giving information to your professionals and receiving it from them and working with a team to make your IEP, that's just Supported Decision‑Making. And if you are getting job training, have a job coach or working with vocational rehabilitation, the informed choice process is all about Supported Decision‑Making. So, Supported Decision‑Making is not just an alternative to guardianship; it's a way to live life, to make sure that you are self‑determined and give you the best chance to live the best life. And now I can't wait to hear about the people here today, how they do it, and what it's done for their lives. Thank you all so much. I'll be happy to answer questions later.

>> NIKKI POWIS: Thank you so much, Jonathan. And reminder, please do put questions in the chat as you think of them, as you go along. We will get to them, and, hopefully, have some time at the end.

So, now, I am so excited to introduce Ciara Ladroma. I probably messed up her name. I just realized, I don't say it out loud very much. She is a Senior Associate at Griffin‑Hammis Associates and a fantastic partner with NDI. She has done so much facilitation for us and partnered with us on our Small Business Hub that's funded by the Small Business Administration.

Prior to working at Griffin‑Hammis, Ciara was the Director of the Seattle Women's Center, so a lot of background and history. She's also been a career coach, an employment specialist, and an impressive list of all the things that she's done. So, I am going to let Ciara take it and introduce the wonderful folks that we have to hear from. So, go ahead, Ciara.

>> CIARA LADROMA: Hey, there. This is Ciara speaking. Nikki, thank you so much. Less about me and more about the four people that I cannot wait to introduce you to. Let's go with just the order in boxes on my screen, and we've got Shawn and Sonia Rosier. They are the owners of Shawn Goes Bananas. More to come on that! I will let them speak about that.

And then, we've got Michael and Sheila Coyne of Red, White and Brew, as well as their partnered business called the Budding Violet. And I'm sorry, Sonia and Shawn are located in Florida, and Michael and Sheila are located in Rhode Island. So, we've got the east coast crew today.

So, let's get started! Let's get into it! The first question that I have for all of you is to just tell us about your business and what products or services you offer. Shawn and Sonia, do you want to go first?

>> SONIA ROSIER: Sure. Thank you for having us. Shawn Goes Bananas is a dessert food trailer coming online very soon, as the result of a wonderful team that we have. We are offering decadent banana pudding and other desserts. We also have a skinny version of it. In addition, we're going to offer a red velvet banana pudding cream cake, also a banana pudding poke cake, a red velvet cheesecake, just lots of different desserts, but our staple and our foundation will definitely be the banana cream pudding, that came about as a result of me having an allergy or allergic reaction to the actual banana itself. So, I worked for years coming up with a recipe, because I love the banana flavor. So, Shawn was helping us a few years ago kind of put things together for the event, and my husband said, "You know, I think we could make this into a business for Shawn." And we started strategizing about a name. And I was talking to one of his job coaches one day and she helped me kind of hash it out, and there was the birth of Shawn Goes Bananas.

>> CIARA LADROMA: That's beautiful. I will tell you that I just spoke with Shawn and Sonia ‑‑ when was that, last week or earlier this week? And since then, I have been thinking about banana pudding. You are in full blame of that, because I am here, where do I get it? How can I buy this? Should I make it? So, I cannot wait to visit and experience the banana pudding at Shawn Goes Bananas. Thank you so much.

So, Michael and Sheila, tell us about your business and then what products or services that you offer.

>> MICHAEL COYNE: Oh, God. So, me and my mom run Red, White and Brew and the Budding Violet. The Red, White and Brew is a coffee shop that we opened because I couldn't get work. And the Budding Violet ‑‑

>> SHEILA COYNE: Why did we choose coffeehouse? Why did we ‑‑

>> MICHAEL COYNE: Because everybody loves coffee.

>> SHEILA COYNE: And what do you love?

>> MICHAEL COYNE: Coffee.

>> SHEILA COYNE: Yeah. And then, what did we need?

>> MICHAEL COYNE: We needed beans and all that.

>> SHEILA COYNE: And we did all that. And then, we took a business class here in Rhode Island. It started out for people with disabilities, that wage employment wasn't for them, self‑employment, turning hobbies into work. So, a lot of Michael's peers, they go through the class, and then they'd make a wonderful handmade product and nowhere to sell it. So, Budding Violet became just part of the coffee shop, but like a separate part where his peers and other community members that, you know, would go to farmer's markets or whatnot and make handmade items to sell their products. So, it's really cool, local vendors that make products and sell them. So, that's how the whole store and ‑‑ Michael loves food service, kind of like Shawn, you know, he got into it. We knew that's where his heart was. So, we're like, let's give it a try.

>> CIARA LADROMA: Thank you. I know that self‑employment has changed all of your lives for so much of the better, right? But Michael, your story of what you were doing ‑‑ or maybe not doing ‑‑ before self‑employment, before opening your businesses. Can you share a little bit about that and why self‑employment and being an entrepreneur was THE choice?

>> MICHAEL COYNE: I really just slept basically almost all day. I wasn't talking much. I wouldn't be making eye contact. I had zero to no friends.

>> SHEILA COYNE: Well, you were in a ‑‑

>> MICHAEL COYNE: I was in a day program.

>> SHEILA COYNE: You were in a day program and they would take you to, like the library?

>> MICHAEL COYNE: Yep.

>> SHEILA COYNE: And go onto a computer that he really didn't know how to use it, using ‑‑ he didn't have an email, right? Like, this is how we're expecting people to find employment. It wasn't working, you know. It didn't ‑‑ but that's what they would do, and it checked a box that they were discovering, you know, what he liked and what he didn't like. But mind you, I had a full‑time job at the time. I didn't understand how the system worked.

I have another son who's less than a year older than Michael, who was working. So, we never really considered Michael wouldn't get employment, so we were not ready for this. So, for years, he tried to find employment. Got a few interviews ‑‑

>> MICHAEL COYNE: One.

>> SHEILA COYNE: I think you had two interviews.

>> MICHAEL COYNE: One, one.

>> SHEILA COYNE: No, because remember we had the other one, but they wanted you to work from 11:00 at night to some crazy ‑‑ we were like, no, that's not going to work.

>> MICHAEL COYNE: Yeah, that was, um...

>> SHEILA COYNE: Anyway, so it just didn't work, and we just got to the point where, I'm not going to lie, I was home sick. That's how this worked. I needed surgery, and it was just me and Michael, and I thought, "What do we do with this guy?" You know? He can't find work. It's so important to all of our lives, right? We come home, we talk to our family, our spouses, our friends. That's how we get into our community. I can't have this guy not have that.

So, we had a family meeting, and we told my husband and my other son, "Hey, we've got a good idea. We're going to open a business." And my husband and son went ‑‑

>> MICHAEL COYNE: Mainly Zach.

>> SHEILA COYNE: "What?"

>> MICHAEL COYNE: Mainly, my brother was ‑‑

>> SHEILA COYNE: Because we didn't own a business. I don't know if I could have even spelled "entrepreneur" at the time.

>> MICHAEL COYNE: My brother was the main one who shot us down.

>> SHEILA COYNE: Because he was concerned.

>> MICHAEL COYNE: He was.

>> SHEILA COYNE: We both had jobs, we worked for the state. We had our benefits that way. He was worried, and we were worried. But you know what, sometimes something's put on your heart ‑‑

>> MICHAEL COYNE: Three years.

>> SHEILA COYNE: Three years what?

>> MICHAEL COYNE: We're open.

>> SHEILA COYNE: Yeah, yeah! So, we did it. I was actually still on crutches from that surgery. Signed on a lease, and that was it! We didn't know, and here we are. And it's worked. He's become a phenomenal human. He's part of the world. He talks, and we'll be out in restaurants, and you know, people will come up to the table and they're like, "Hey, I know you!" What a world it's opened up.

And you know, to the gentleman that opened up this webinar, it just makes sense, right? Again, this isn't rocket science. Like, let's all treat each other with courtesies and give everyone a spot in the world and know we all belong and we flourish and we have things we talk about and we're connected, and it's worked.

We've seen self‑employment people flourish. Just, it's been phenomenal here in Rhode Island. We're so lucky.

>> CIARA LADROMA: Thank you so much. So, Shawn and Sonia, can you tell us about the self‑employment journey and why and how Shawn Goes Bananas happened?

>> SONIA ROSIER: Yeah. Actually, I wanted to clarify that Shawn is under Guardian Advocacy. I think my attorney's on the call as well. But here in Florida, I don't think Supported Decision‑Making is yet recognized, so we have Guardian Advocacy of Shawn. We have had that since he was 18 years old. He does retain the right to vote, but everything regarding Shawn Goes Bananas and anything regarding his life, his situation, he has been involved with making the decision.

Our entire team, from our CBTAC consultant, Monica, to our attorney, to his job coaches, everyone knows that Shawn has been involved, from the logo design to the trailer design.

But Shawn's story is very similar in some ways to Michael. He had three years of culinary at our local high school in a rural area south of Tallahassee, and I just didn't see any opportunities, you know, for him. So, we have a really good friend that owns ‑‑ if you guys are familiar with Small Cakes ‑‑ it's a franchise. But one of our friends owns two locations in Tallahassee. And so, two years before Shawn graduated, I approached him and I said, "You know, I don't think any opportunities are coming, but if they don't, then would you consider Shawn coming and working at Small Cakes?" So, he did, and he actually left there today a couple of hours ago, but he still goes in and he works there and he's done a really good job, and we've been able to really see him flourish.

And that was also one of the driving forces behind self‑employment. My niece had a tag on one of her emails that said, "If opportunity doesn't knock, build a door." But in our case, opportunity didn't knock, and we built a food trailer. And with the help of CBTAC, certified business technical consultant through VR, an awesome business consultant ‑‑ Monica, who's out of Iowa and Florida ‑‑ she's a snowbird, here with us during winter. But we were able to put together a really, really good business plan, and I think we went through the process in less time than most people take, because I was just so determined. So, we were able to receive support from VR, but my husband and I had already decided, you know, he had just retired. Regardless of what happens, we are going to fund this, we are going to do this.

And Shawn is so excited. We had a photo shoot last week, and you know, I'm hoping that what we see with Michael, you know, happens with Shawn. Because previously, before COVID, Shawn was very social, he loved to go. His job coaches, everybody knows that. And after COVID, it just, it really just kind of ‑‑ he went into a shell, almost regressed quite a bit.

So, one of my goals for Shawn Goes Bananas is to really reacclimate him to the community, reintroduce him to the community, and really give him that level of independence that I know that he's able to handle.

>> CIARA LADROMA: Shawn, I know that you are in the beginning parts of your business.

>> SHAWN ROSIER: Yes, ma'am.

>> CIARA LADROMA: And I just saw the pictures on your Facebook page!

>> SHAWN ROSIER: Yes, ma'am.

>> CIARA LADROMA: So, if you all want to check that out, you can pull up Facebook and search for Shawn Goes Bananas. Just heads up that it's very much in creation phase, but you can check out the logo and you can check out the amazing photo shoot that popped up I think this morning or last night, and I was just cheering for you from afar. I love the pictures.

>> SONIA ROSIER: We have an amazing team. Our attorney's been wonderful. And I think with him having a background and expertise in special needs planning ‑‑ he did our estate planning; he did Shawn's Guardian Advocacy. And the good thing he explained to me about that, you know, we can always go in and make changes if we want to return or restore. As that's the great thing about Guardian Advocacy, and that's what I hope for my son, is that we can restore some of those rights. But God forbid if he goes and signs a contract and he's on the hook for a $50,000 car. Those are things we wanted to prevent someone taking advantage of him. So, Guardian Advocacy is not quite full guardianship, but it still gives us that flexibility to revisit as we do annually. So, it really helps that we have an attorney that specializes, and it's been a comprehensive situation with him because he's handled the business, setting that up. Everything has just flowed, you know, just really, really smoothly.

>> CIARA LADROMA: That actually leads us into the next question that I have for all of you, is that circle of support that helped you get to self‑employment. So, Sonia and Shawn, you've mentioned the CBTAC, VR, your attorney. Who else was there?

>> SONIA ROSIER: Oh, my gosh.

>> CIARA LADROMA: Who stood behind you and beside you?

>> SONIA ROSIER: Who are still there? Who are still there right now. His job coaches, Future Pathways, they have been phenomenal. And it did help that they were his teachers previously to them starting Future Pathways, which helps adults with disabilities transition and with jobs and, you know, supported employment for the most part.

We also have Nero Consultant Solutions, who basically came in and put a very detailed task analysis together for Shawn: This is what you do when you walk through the door of the dessert food trip, this is how you wash your hands, this is how you put your apron on, this is how you layer the pudding. Very detail‑specific things, visual supports that really help him. Even at Small Cakes, he still uses visual supports from time to time.

But we have a wonderful circle, also someone who's doing social media for us who updated the Facebook page. I know nothing about social media, so we have someone who's helping us with that. But we just have a phenomenal team, and I'm so thankful. And we're just really blessed. And I really believe that our community, they're just waiting, you know. My professor, I met with her today and she said, "Let me know," she lives two blocks from me, "I need to know, when is this trailer coming online because we're ready to support it." So, I think our community's going to also be part of our circle of support.

>> CIARA LADROMA: Absolutely. And I'm so glad, Sonia, that you mentioned, although you are Guardian Advocacy set up, you two have been so creative in making sure that you're using the Supported Decision‑Making strategies to really prioritize Shawn, your choice, and what you really want to do with your business and your life. So, thank you so much for pointing that out.

So, Michael and Sheila, I have already met some of your biggest cheerleaders from Rhode Island. We've had a great time.

>> SHEILA COYNE: We're going to bring them up again, though, because ‑‑

>> MICHAEL COYNE: Yeah.

>> CIARA LADROMA: Tell us the circle of support.

>> SHEILA COYNE: Go ahead, talk about it.

>> MICHAEL COYNE: So, my circle of support is my mother, my father, my brother, my cousins, my grandparents, support staff, my ‑‑ Sue Babin.

>> SHEILA COYNE: He says Sue Babin, like everyone knows Sue Babin. She's such a powerhouse that he thinks she's like Oprah ‑‑

>> MICHAEL COYNE: I was saying that to Ciara.

>> SHEILA COYNE: Really, it's amazing the people that you've had. Who else? You've had support staff, you said.

>> MICHAEL COYNE: Claudia.

>> SHEILA COYNE: Claudia has helped. Just the community. We didn't expect just the support of the community. We opened right before COVID. If Michael had not made those connections with customers ‑‑

>> MICHAEL COYNE: We wouldn't be open today.

>> SHEILA COYNE: We wouldn't be open. We would not have made it, because we don't have a drive‑thru. I mean, you guys remember those early dark days, you know. People didn't want to come in. It was scary. I thought, oh, my goodness, here goes. Because I put my retirement money into this, so I was like, oh, goodness! In less than six months, that was an expensive try. So, but Michael had made friendships, so they were more than customers. It was more than community came in and supported him. That's how it worked.

But in Rhode Island, we're very lucky to have a very ‑‑ I call it robust ‑‑ I don't know because I don't know anything else, and I'm new to this whole disability thing. But for Supported Decision‑Making, you know, Rhode Island, we have had right on our general laws. You can go on and you can get the template. But we were doing Supported Decision‑Making before we realized it was a thing.

And you know, again, to ‑‑ I think his name is Jonathan's point ‑‑ we're all doing this, right? We're all ‑‑ his brother, we've supported in a million different ways, but we didn't sit down and call it anything. We didn't ‑‑ I asked, you know, my son Zachary since he was 5, "What do you want to be when you grow up?" We didn't call it person‑centered. It's just how we treat people.

So, in Rhode Island, we were lucky. We didn't do guardianship, but probably because I'm a hot mess and we just never got it. Because in high school, we didn't get other options. We didn't talk about ‑‑ you don't get pamphlets and say, you know, here.

In fact, there was a conversation that Michael had with me when we decided not to do guardianship, that he felt slighted. He felt like we didn't love him enough because his friends were having guardianship with their parents, and why wouldn't we do it for him? And that's hurtful because you don't know someone else's perspective. And I was like, "Honey, no, no, that's not it, we'll always support you, but we want you ‑‑ I'm not always going to be here. So, if we're not going to teach you small ways to make decisions now." And it comes up in small ways with these questions: How did you do it with your business? We didn't know ‑‑ I didn't know what's the difference between an LLC and an S‑corps and a C‑corps and a sole proprietor. How could I ‑‑ so, it wasn't like, Michael with a disability doesn't get to decide. We went and we sought professional advice, you know. That's just what we did.

I'm not really great with the books, you know, so ‑‑

>> MICHAEL COYNE: My grandmother.

>> SHEILA COYNE: His grandmother does that kind of thing, you know? And she'll be like, "Whoa, whoa, whoa, no more spending this week," you know, "We're getting low in the bank," or whatever. That's just what she's good at.

Michael, he's the customer service guy, right? Do you want me to charge of customer service?

>> MICHAEL COYNE: She hates talking to people. Me, on the other hand, they can't get me to shut up.

>> SHEILA COYNE: He loves it! So, that's what he does. Michael, that's what ‑‑ the register. It will take me 12 minutes to ring you out a coffee. I don't know how to do it.

>> MICHAEL COYNE: Me, minutes.

>> SHEILA COYNE: Seconds! He's just, he's good at technology. So, you know, while I think it's valuable that we're all making decisions and we're supporting one another, it's just the right way to treat humans, you know. So, I don't want people to get scared and what does it mean and is it a big thing? No, it's how you would want to be treated, and we were doing it.

But like I said, in Rhode Island ‑‑ and if anyone wanted to go on that website, it's clear on how do you do it, and you know, it just really dictates who's going to be on your team. Michael's very fortunate, has a full team. You know, sometimes you might have to be a little more thoughtful about that, you know. If you don't have a grandmother that does finances, you know, maybe it's a friend from church or, you know, someone you went to school with, that they help you with finances and somebody else helps you with different decisions. So, you know, it's important to build a good team, but it's what we're all ‑‑ with or without a disability, that's good information, and it's good advice.

>> CIARA LADROMA: It sounds like ‑‑

>> SONIA ROSIER: I think entrepreneurship is now, you know, post‑COVID, becoming almost just an accepted norm, you know. So many people are kind of branching out and doing their own thing, so why shouldn't our community, you know, individuals with disabilities, have that opportunity as well? And also, I think we need to do a better job of encouraging that via the VR counselors, that you know, maybe you ought to look into self‑employment or supported self‑employment, not just, like you talked about earlier, Sheila, that regular‑wage job just doesn't work for everyone.

We've just been very fortunate that our friend owned a cupcake place where Shawn could work at and basically fit his needs. It wasn't overstimulated for him. They were very supported of him. But God forbid he ended up in a different placement and people were not as accommodating. So, I think we need to do a better job at saying, you know what, self‑employment may be an option, let's explore this. And there are resources out there to support individuals that are, specifically clients of VR, you know, with supported self‑employment.

>> SHEILA COYNE: Absolutely. I agree.

>> SONIA ROSIER: Sorry, Ciara, I just wanted to say that.

>> CIARA LADROMA: I'm so glad you did! So glad you did. It's so great to share space with all four of you, because although you have different formal setups, you are clearly using similar strategies to make sure that Michael and Shawn, you are the boss. You're leading here, and you are making sure that, hey, I want this and not that, and I want life to look like this. And both of you, Sheila and Sonia, are saying, "Let's make it happen."

So, I would love to hear from both of you, if you could share how you use Supported Decision‑Making or Guardian Advocacy supports outside of your business, so just general life decisions. Let's go with Sonia and Shawn.

>> SONIA ROSIER: Hmm, well, that's very interesting that you ask that, because outside of the business, Shawn ‑‑ you see his shirt says "inclusion without limits." He's very active in FSU Best Buddies. And since the business has started to come online, I mentioned to him earlier today, I said, "You know, Shawn, they have a Palentine's event next Thursday for Best Buddies, don't you want to go?" "I don't want to go, mom. The music is too loud. I don't want to go." He has that right. I can't just insert and say, "You're going to go," because he has that right to make that decision. So, outside of the business, we'll allow him to make those decisions. Whatever it is he likes to do, as long as he's safe, as long as it's legal, absolutely, we support him in that.

And utilizing the Guardian Advocacy in a way that it's basically just our guideline, that we're not standing over him saying, you can't do this or you have to do this, really giving him that freedom to be independent. Because as Sheila mentioned earlier, you know, we're not going to be here always. I know we wanted to say "if" something happens, but let's be realistic, something is at some point going to happen to all of us. And I'm so thankful that our attorney, you know, that's something that I know we'll be talking about in estate planning as we continue on, when the business takes off. Okay, now, what happens to Shawn Goes Bananas when something happens? So, yeah, we're allowed to utilize Guardian Advocacy to assist Shawn and to support him in his decisions.

>> CIARA LADROMA: Beautiful. Thank you so much. Michael and Sheila, what about you two? With the Supported Decision‑Making setup, how do you two support each other in making decisions outside of business?

>> SHEILA COYNE: How do we do it? How do we? Everything from what are we having for dinner to ‑‑

>> MICHAEL COYNE: We just talk about it.

>> SHEILA COYNE: What sport are you going to do for Special Olympics, right? I mean ‑‑

>> MICHAEL COYNE: We just discuss it.

>> SHEILA COYNE: We've had family meetings with our kids since they were little, like any time there was any ‑‑ we never decided where to go on vacation without a family meeting. It's just what it always was. So, again, it feels funny now that we're putting, like, letters on it and calling it something, you know, because I don't even think Michael understands the 18 times a day we do it, you know. It's just, you know, today I pick out lunch, tomorrow you get to pick out lunch, you know.

We were super lucky that we don't ‑‑ it's kind of ‑‑ it's just us, you know? Like, we don't have a lot of push and pull. I don't have, like, eight other children, you know, and Michael gets left in the ‑‑ you know, Michael's very lucky. He gets to make a lot of decisions just because he's got those freedoms, you know. Even when your brother lived with us, it was no angst. We just ‑‑ we just bought a new car. Who got to decide? (Michael raising his hand)

It's just the way he and I are in it most of the time. So, what do you like, Michael? Get in the back. So, if we're with his dad, he's in the back seat. Well, guess what he said? "That back seat better be heated," you know. So, okay! All right, then that's what we put. So, it's just how we live, and it's really made for a much better experience for us.

Again, I'm not a professional and we didn't understand, when he was in high school and he had so many problems. And I don't think puberty helps these guys. And then there's, you know, there's rage, and he was bigger than me, and you know, life was scary for a bit. Life was scary. Michael couldn't live at home. He was in a group home. I didn't know what his future looked like. And I said, you know what, let's give this a try. I'm going to give all my time to this guy, and look. And it's not always beautiful! Believe me. Some days it's this. Some days it's this, you know. It's hard, right?

>> MICHAEL COYNE: And now they can't get me to be quiet.

>> SHEILA COYNE: I know! I know! But you know, it's just, we wouldn't have had any other option but self‑employment, you know. Even at our coffee shop. I'm not ‑‑ I don't want everyone to think, oh, every day is glitter and rainbows. It's not. There are some days where Michael's like, "I don't want to go." All right, well, listen, Supported Decision‑Making doesn't mean he gets to make decisions like, oh, today we're not opening, you know. We have to open. That's just the way it goes. You know, and he's cranky and we have to get through it. But he wouldn't have a lot of those leeways in regular‑wage employment, you know, for some of his bad days.

I have bad days, but sometimes we can better mask that or we can better manage them, or we can kind of talk ourselves through it. Michael would have a much more difficult time, so just being his own boss and being able to walk away and take a breath, you know. He hasn't always been treated kindly at the register. There's been a couple of times people were rude about his disability or made disparaging comments or, you know, don't anyone think that, make this choice, and it's the golden ticket, it's not. But it's been a better life for Michael. I couldn't picture him working ‑‑ and we don't have a lot of good opportunities in Rhode Island, you know.

He would either put carriages in a line into the stores, you know. We all do that. But other than that, you know. So, that's what happened, and we just make every decision just kind of together.

>> MICHAEL COYNE: Or go into like a restaurant and do food prep for a year, and then you think, oh, I'm going to apply for this job. Four years of applying for that one position, and I got nothing.

>> SHEILA COYNE: Yeah. You know, they didn't mind the year when he was in school services ‑‑

>> MICHAEL COYNE: Doing it for free.

>> SHEILA COYNE: Letting him work for free. Then when it was time ‑‑ and you know, Michael had the expectation that, you know, he did a good job and he was always there, and he was on time.

>> MICHAEL COYNE: Called in sick ‑‑

>> SHEILA COYNE: Right, that he would get ‑‑ and we didn't either. I didn't know people with disability ‑‑ like, I didn't know that's how life was. Call me naive. Call me, you know ‑‑ I just didn't understand that that's how that was. So, when I saw him being treated that way ‑‑ you know, right? Mama bear comes out. We're like, rawr!

>> CIARA LADROMA: So, Michael and Shawn, I know that you two have to make decisions about your business every day, multiple times a day, about the smallest things, and maybe some things that are big, kind of like construction or a movie.

>> MICHAEL COYNE: Yeah.

>> CIARA LADROMA: So, I would love to hear from y'all about ‑‑ and we can start with Sonia and Shawn ‑‑ how do you use your Guardian Advocacy to make business decisions about Shawn Goes Bananas?

>> SONIA ROSIER: Well, you know, I mentioned to Molly, when she asked me about doing this, I was like, I never thought about Shawn's Guardian Advocacy having an effect on him having supported self‑employment. The way we've used it mostly is, you know, the first time I saw it in action was a few weeks ago when I went to set up his bank account. And my attorney assured us, hey, take this operating agreement. If you look up, I'm listed as the manager, the registered agent. So, it made it so much easier, you know. There were no issues, no problems. So, Guardian Advocacy ‑‑ you know, I did have the documents, just in case the bank wanted to see them. And it's been the same with setting up other types of accounts and contracts as it pertains to the business. But it really hasn't affected it in that way.

I think if you're up front and say, this is what the situation is, you know, this is basically the authority I have, and they know that ‑‑ I look at it from this perspective ‑‑ if I have Guardian Advocacy of my son, I only have his best interests at heart, so, obviously, if I have an operating agreement, I'm not going to go in and mismanage his funds or mismanage his business, because I have ‑‑ I have always had his best interests at heart. Even being in the Guardian Advocacy for the last four years, I continue to have his best interests at heart. So, yeah, that's how the Guardian Advocacy kind of affects us with the business day to day.

And like I said, I never even really thought about it, but as I think Alex, our attorney would say, "Not a problem until it's a problem." But as of right now, it has not affected us in any way, having the Guardian Advocacy. We've just been able to do business as normal.

What I did want to say, just commenting on what Michael and Sheila said earlier about self‑employment. Shawn walked in today and gave ‑‑ who'd you give business cards to?

>> SHAWN ROSIER: To Sidney and ‑‑

>> SONIA ROSIER: Sidney and Mr. Brentley. "Here are my business cards"! I'm like, here you're at your job and talking about your business! But I love it that he took that initiative to do that. And I think it increases self‑determination, self‑advocacy, self‑efficacy, all of that. Self‑employment does that. And I think if we do this for 10‑15 years, you know, we shouldn't be afraid to change course and maybe we could do something different for his supported self‑employment. So, but that's how Guardian Advocacy has affected us in our day‑to‑day but like I said, it's not an issue until it becomes an issue. And I thank God for our team, because once it becomes an issue, like Sheila said, I'll go to who I need to go to, to advise me about that.

>> CIARA LADROMA: Thank you. I am so happy to hear that both of you have such supportive teams, both just in your families, but also professional help, because it's very important to point out that an entrepreneur ‑‑ any entrepreneur ‑‑ cannot do every part of their business. It's not healthy, and it's, honestly, not possible, at least in my opinion. And so, we need a team. So, thank you for sharing that.

Mike and Sheila, can you share how y'all use Supported Decision‑Making to make decisions about running your business?

>> MICHAEL COYNE: I always have to talk.

>> SHEILA COYNE: Talk about, like on anything, how do we decide ‑‑ like, what coffee to get? How many places did we go? How many coffees did we try?

>> MICHAEL COYNE: We went to enough to make you sick of coffee.

>> SHEILA COYNE: Right. Like, it's just ‑‑

>> MICHAEL COYNE: And that's me saying something, because I love coffee, so.

>> SHEILA COYNE: Yeah, it's ‑‑ but we don't ever go, "Okay, where's that contract? Today, Michael, it's your day."

>> MICHAEL COYNE: Nope.

>> SHEILA COYNE: You know. Like, I'm just trying to think of just some ‑‑ like, okay, as we're open, we decided to add smoothies, just as an example. We started with coffee and then we sat down, we're like, what would you like? If you went somewhere, what would you order? Let's work on that. He's like, "Mom, you like chocolate and peanut butter. Let's try to come up with something like that." So, we just, everything has been ‑‑ but same thing with our family, right? We'll have grandmother come over. How does she try? You know, it's not just us.

>> MICHAEL COYNE: It's our entire family.

>> SHEILA COYNE: Our business name was that way, remember? We had a family dinner one night. There was like 15 of us sitting around the kitchen and we just wanted around names, you know.

>> MICHAEL COYNE: Then we finally came up with Red, White and Brew. Plus, like, we're military. We're police, fire. Like, we're probably more American than anybody could ever ‑‑

>> SHEILA COYNE: Wow! I didn't see that coming. Yeah, we're ‑‑

>> MICHAEL COYNE: Just because of that name.

>> SHEILA COYNE: Go, America.

>> MICHAEL COYNE: Like, we're more of an American business. Like, our roasters, they're from, what, New Hampshire?

>> SHEILA COYNE: Yeah, so we try to do all like real local. We try and ‑‑ you know, the farm we use is a local farm for the milk. We try to be mindful of that. Our other store named Budding Violet ‑‑ my grandfather is Bud and my grandmother's Vi. So, it just became ‑‑ you know, so, we're always ‑‑

>> MICHAEL COYNE: Always thinking.

>> SHEILA COYNE: Mm‑hmm. And sometimes I have crazy ideas and he goes, "Oh, no, no, no, that's ‑‑" and sometimes he has a crazy idea and I go to him, "No, no, no, no, no." So, you know, just ‑‑

>> MICHAEL COYNE: No crazy ideas in this world.

>> SHEILA COYNE: No, no, we don't want those! We don't want those. Those are expensive.

>> CIARA LADROMA: I love that all of you have said, you know, we never really thought of this verbiage before because this is something that we've been doing, of what do you want to do? And let's make it happen. And so, that's great!

I know there are other teams or parents and caretakers joining us today, and they have a lot of questions of, if we do this, how do we really do the details, like formal legal documents, or Sonia, you mentioned before opening a bank account. How do we handle doing things, like signing agreements with the different structures that you have? So, Sonia and Shawn, you have the Guardian Advocacy. Michael and Sheila, you have the Supported Decision‑Making. I would love if you could just talk about what happens or what is the process when you have to sign those big agreements or those legal documents? Sonia and Shawn, would you mind going first?

>> SONIA ROSIER: Sure. I am so thankful for Alex Gill, who is our attorney, and he kind of guided us through that. His wife had a background working with individuals with autism. He has a background in special needs, working with families that have special needs. So, that was instrumental with us. He was able to establish our LLC, put all that together. I just wanted to make sure it was done correctly. I'm sure it was probably something I could have gone online and done, but I wanted to make sure it was someone who was familiar with our situation, because of the structure that is set up.

So, you know, mainly with the operating agreement that we have, that's the way I am able to sign documents. The only thing that Shawn has been signing so far is the authorizations that have come back, like for example, from voc rehab, when we do reimbursements from voc rehab. My CBTAC consultant is like, he can sign those. And I'm there with him. He's basically listed as a vendor with him. But with the bank account, he is listed on there, but I am basically in charge of the account, I am the manager on, like I said, on it, it's registered. But just making sure, he says, you know, last week we set our account up, next week we're going to work with the people on the point of sales system. They're going to design something specifically for you. So, just really keeping Shawn involved with every aspect of the business, but just making sure the operating agreement is our guiding document, if something comes up, as far as signing contracts and things like that.

>> CIARA LADROMA: You mentioned before, too, that it's just so much easier when you're just up front with it.

>> SONIA ROSIER: Yes.

>> CIARA LADROMA: So, you were at the bank. You explained, this is who we are, this is what our goal is, this is how we're set up.

>> SONIA ROSIER: I went with a folder like this. I'm like, here it is, I have Guardian Advocacy of him, my attorney said, give me this operating agreement. This is what the situation is. This is what the structure is. He immediately went and looked it up, found out I was the registered agent, listed as the manager. My title is Manager. And he said, "Oh, we're good! You have the authorization and the authority to open this account, to manage this account." So, you know, just being up front with individuals that you're going to contract with. I'm sure down the line there may be some issues, but there, again, it goes back to having that great team that we have, my CBTAC consultant, our attorney, with everyone that's been involved. This is their area of expertise. This is who I need to go to and ask about this before I make any type of move. I want to make sure I'm doing it correctly but getting the right advice from individuals that are familiar with it.

>> CIARA LADROMA: Thank you so much. Michael and Sheila, same to you. With the Supported Decision‑Making set up, how do you go about or how did you go about signing legal documents or agreements or even business insurance and things like that?

>> SHEILA COYNE: For us, we first went to an accountant to say, what kind of a structure do we even want? We have a corporation, so we're under Budding Violet Incorporated. So, everything falls under that.

As far as all the big contracts and documents, I sign. I couldn't get Michael to sit through two paragraphs. So, call it what you want, but we're not going to be foolish either, right? We have to be mindful. We didn't know if this was going to work. I certainly wouldn't want anything bad on Michael's, you know, either financial record or credit report, or did he even have credit, right? I mean, he didn't even have a job, so he couldn't have signed for any kind of business loan or anything like that anyway. So, all the big stuff I just automatically would sign for in the beginning.

As things ‑‑ and I don't know that he would even have been ready for that. And then, as things grew, like, we'd get a delivery. Remember, UPS. And like, some of the stuff he'd have to sign. And he's like "Mom, can I sign?" "Of course, you can. Let's start with that." And I think it's things like that, you know, get him ready. You can't take a kid who, you know, five weeks before was sleeping on the floor of a day program and then say, "Okay, here's your business contract." That's, you know, can't.

So, as we've grown, that's how it's worked. Now, also with our business, everything we've made, we've put back into the business. So, we've kept growing. We're now relocating. If you looked up our social media, you're going to be like, oh, my God, how do these people exist? Because it's a lot. It's a lot to keep up on. But we're moving into the bigger space. We're moving into the middle of the state. So, we haven't had to worry about, you know, profits or anything like that. We've upgraded equipment.

When we started, we had a lot of second‑hand things, you know. I got things on auctions. So, we've been lucky to kind of do that. But anything that is potentially could have a legal ramification, I take it, and we'll build up Michael's, you know, his knowledge. Because I have no knowledge base in it as well, but I can, you know, take the hit a little bit easier than Michael could. And as I learn from people, I can teach Michael, and then we'll set him up for, you know, bigger decisions, but right now, we're making smoothies, right?

>> CIARA LADROMA: Perfect! So, again, for the families and teams and different groups tuning in today, or even in the future, because this is recorded and will be available, one of the questions I know will happen is, where do we start? Like, we have this idea now. Now, who would you two, or who would you four suggest are maybe the top three people to reach out to or to seek advice from? Because you all have such great teams, right? But how did you get there? Who did you reach out to first? Sonia and Shawn, let's go with you.

>> SONIA ROSIER: Yeah. I'll be really brief on that. It's an interesting story. I worked full time for the Center for Autism at Florida State. And I was researching for a presentation. So, I ordered this book from Disability Rights Florida. And when I opened the cover, a couple of holidays or Christmases ago, there was an article in there about Griffin Hamas. And that's how I found out about Griffin Hamas. So, they were my first point of contact, talking about self‑employment and what they did and all of that. I would definitely suggest Griffin‑Hammis, for sure. They put me in touch with the most phenomenal consultant, Monica dole. I'll just say her name out loud. She probably doesn't want me to, but they're going to come a calling. She was the second person I reached out to. And thirdly, definitely our attorney. Those would be my top three people.

You know, you have a team in terms of Shawn's job coaches, all of them. We asked for input from them, from Nero Consultant Solutions, Sylvia Gill, all of the people I trusted. But I would say those were the first three go‑tos ‑‑ Griffin‑Hammis, who can provide you with so much information on self‑employment, and Russell Sickles, who can use his persuasion to take me on a client, because initially when I called, she was like, let me hear your spiel. You know, I was kind of prepared to tell you no, but I'm going to tell you yes. I said, yes! I had my little two‑minute elevator speech, and hey, you know, she's become my sister from another mother at this point. We're so close, we're like two peas in a pod. But I would definitely recommend seeking out legal help, if you need it.

Then, we also have an accountant that's come on board as well, because as Sheila said, that's not my area of strong suit, so hiring somebody who it is, and allow them to work with you. And I think when you're honest up front and say, this is the situation, this is what we're trying to do, people are willing to really work with you and help you. But those would be my top three.

>> CIARA LADROMA: Perfect. Thank you. I love that you mentioned being realistic about what you can do, what you're great at, and then finding help and the pieces that you aren't good at in order to continue running your business. I love that! Thank you.

So, Michael and Sheila, same question to you. Who would you say are the top three? Or what is your advice in finding the team members in order to really start.

>> SHEILA COYNE: You want me to go again?

>> MICHAEL COYNE: Yes!

>> SHEILA COYNE: So, I don't know how it is in any other state. Again, I'm just kind of learning. For us, the Rhode Island Developmental Disabilities Council was our starting point, because that's where we met Sue Babin. That's who started the self‑employment classes. That's what Michael went through. We went through eight classes of, you know, are you sure you want to own a business? Marketing. Target market, social media, business plan. God, we sit through these every quarter. You'd think I ‑‑ elevator pitch, you know. And then we help. So, now I'm a consultant on that team. Michael's one of the instructors on that team, and we help other individuals with disabilities who say, "Listen, I am not finding a job. I love wordworking," or "I make the best lemonade," or you know, "My greeting cards, they're out of this world."

So, I don't know how it is in every state, but I can say, if you have a DD Council, I know they can find us in Rhode Island, and we can help with that, because it's not ‑‑ again, it's not that complicated, but that's where we started. And then, in Rhode Island, we also have free help, like we have Center for Women in Enterprise and places like that where entrepreneurs can get free help. That was helpful for us in the very beginning.

But often, it's other parents, you know. It's not so much that I need business advice, but sometimes I just need advice to get through one more day, you know. It's hard, you know. Sometimes it's hiring. I don't have all the answers. So, I just think if you have a good network of other people that know your struggle.

You know, I have Sue Babin as a friend. We also have Claudia Lowe who teaches the classes with us. If I didn't have those two women in my life, we wouldn't be sitting here as a success story for Michael, you know. So, I think those are important. And you know, if there's anyone on this call that I can be that for someone, you know. Because I feel as we all learn and we share with the next family or the next individual, you know. I hope in ten years we look back on this and go, "Oh, my God, we were so far," you know. And self‑employment and people just working that have disabilities isn't a story, you know. That's what I would like to see. And that's our advice.

Oh, and Doug Crandall from Griffin‑Hammis, right? You know. Again, but we didn't ‑‑ we wouldn't have made those connections without our DD Council. I wouldn't know about any of those resources.

>> CIARA LADROMA: I think it's so beautiful that all of you shared just how invested these team members became almost immediately in your success, right? It started with a phone call or an email, and then it was, these are our friends, these are our people who belong in our circle, who get us through the day, whether it's just, I'm having a bad day and I need to talk through this, or here's a really big business decision and I need professional guidance. That's wonderful. All right.

So, a couple questions left for all of you. What is one piece of advice that you would have for that aspiring entrepreneur, plus their team, who wants to pursue owning a business but maybe is just a little hesitant in order to do so? What is one piece of advice, Michael, that you would have?

>> MICHAEL COYNE: Just keep at it, follow your dreams.

>> CIARA LADROMA: Simple.

>> MICHAEL COYNE: Yeah.

>> CIARA LADROMA: That's it, honestly. Perfect. Shawn, what about you?

>> SONIA ROSIER: What would you say, to tell people about their business? Tell them to keep going?

>> SHAWN ROSIER: To keep going.

>> SONIA ROSIER: To persevere, maybe? Yeah, that's what I would definitely share with them, to persevere. When I first approached our VR counselor, when I learned about CBTAC through Griffin‑Hammis, she was discouraging, I'll be frank. She was like, no. And Russell was like, give me 15 minutes with her so I can convince her to be more comfortable with the process. So, I would just say persevere and continue.

Because even after our CBTAC and the business plan, there was still a lag, like, is this going to happen? What's going on? But just continue to persevere and don't give up. That's the thing I would say to anyone, always follow your gut. If this is a passion that you have, step out and just try, you know? There's no harm ‑‑ the harm is in not trying. So, I would say step out and try.

And there are a lot of people who will support you, like the Disabilities Council, Disability Rights Florida. So, just reach out. And if you have a great VR contact, I would say start there. If you're a client of VR, that's a great place to start. And if you have a VR counselor that responds to you and that is, you know, supportive of you, then you're very fortunate. I would say use that to your advantage. But just continue to persevere.

If this is a dream of yours, reach out to someone. Feel free ‑‑ I am more than happy ‑‑ I want ‑‑ my goal for Shawn Goes Bananas is to be a model in Northwest Florida for what can be and what is possible. So, I am more than happy to share our story and to share our resources and what has worked for us here in Florida.

>> CIARA LADROMA: Thank you so much for that.

>> SONIA ROSIER: Sure.

>> CIARA LADROMA: Michael and Sheila, what about you? What is one piece of advice that you would have? I guess we've already talked about that. Keep going! So, I'm just going to keep going and ask you the same question.

>> SHEILA COYNE: I guess it wasn't that inspiring, huh? We can try it again.

>> CIARA LADROMA: I'm just so glad that y'all mentioned all of the teams, again, that has helped you get to where you are today, because they're the champions, too, right? So, Sue and Monica and everyone else that you had brought up.

So, there is a lot of action happening in the chat. If you haven't taken a look yet. And so, I personally have one more question for all of you. For Shawn and Sonia, what is one way that everyone here can support Shawn Goes Bananas?

>> SONIA ROSIER: Oh, well, we're hoping to get up and going in the next couple of weeks. We're waiting for our trailer to come in with the wrap. That's the last stage. And just go to our Facebook page. As Ciara mentioned earlier, it's still very skeletal. It is very new. And I'm almost afraid to admit, I can't even tell you about the Instagram because the person we hired to do it, she has access to that and I don't have access to that, but I think we're @ShawnGoes Bananas at Instagram. And ShawnGoesBananas.com. It says "new website coming soon," so I'm sure our website person who handles our marketing materials ‑‑ Tanya Cropper ‑‑ she's going to get that up and going. She has all of the narrative, she has all the pictures. But that's one thing people can do to support it.

My goal is, at some point, that we can actually be shipping nationwide, you know? I hate to mention Magnolia Bakery out of New York, but my God, I want to be like them, be able to ship my banana cream pudding nationwide, overnight, so that people can enjoy it, you know, when it's fresh. But that's the one thing they can do right now, go to our Facebook page and like us and follow us, and hopefully, you will be hearing in the next couple weeks about all of the wonderful things that we have going.

>> CIARA LADROMA: Perfect! Thank you. Michael and Sheila, how can we support Red, White and Brew and Budding Violet?

>> MICHAEL COYNE: By going to our Facebook, which is RedWhiteBrewRI, and our Instagram is redwhitebrewforyou.

>> SHEILA COYNE: And you're going to go to those and go, ooh, it doesn't seem like they're doing a lot. But like I said, we've been in the middle ‑‑

>> MICHAEL COYNE: She doesn't like posting. She's not big on social media.

>> SHEILA COYNE: I'm trying.

>> MICHAEL COYNE: She likes the media part, just not the social.

>> SHEILA COYNE: Today will be my first day. If I can get five of you to go and like the page, I'm going to post. Today will be my first day.

>> MICHAEL COYNE: All right.

>> SHEILA COYNE: But same way. Once we're up and running, you know, we'll have coffee that we can ship, we'll have T‑shirts. They're going to be super cool. But it will be fun. But we're just in that, like ‑‑ we, hopefully ‑‑ within two weeks, we hope to have all of our final inspections done and the doors open. So, that's our ‑‑ maybe three weeks, because then we've got to order the food and get the place stocked, but we're at the very end of this process, so we're excited to open. You're excited to open more than I am.

>> MICHAEL COYNE: Yeah.

>> SHEILA COYNE: You miss work.

>> MICHAEL COYNE: Yes, I missed it very much.

>> CIARA LADROMA: I bet. Okay. Thank you for so much, just, expertise and knowledge and sharing your journey.

I would love to shift us into the Q&A portion. And so, I just need to take a quick look at the questions here, but I think Molly Sullivan, my colleague, is going to help out.

>> MOLLY SULLIVAN: Yes.

>> CIARA LADROMA: All right, Moll. Welcome.

>> MOLLY SULLIVAN: Hi. Hi, everyone, I'm Molly, colleagues with Ciara at Griffin‑Hammis. And I just have to just really quickly say, it has been such a joy to listen to the four of you share your experiences. Thank you so, so, so much. I just ‑‑ I want to go run out and start a business right now! I'm so inspired by you all. Although there aren't enough hours in the day for that, so I'm not going to do it, but, there are a few more, I might.

So, there are some questions. I do want to share this just fantastic comment that Jenny left earlier. You may not have seen it. And so, she planted this wonderful idea, which is that she wants Michael and Shawn to co‑create a YouTube channel on how to work with others to start a business. Isn't that great? You are inspiring. What you're doing is fantastic, so. Yeah. Very great.

So, there are a couple questions. I want to pop to those. The first one I've got is, are either of you receiving Social Security benefits, and what impact has there been on the benefits? And then, I would just add on to the end of that, if it's okay, are you working with anybody to help you understand the effect of your business on your benefits, if you do have them? And how about let's start with Shawn and Sonia first, if that's okay.

>> SONIA ROSIER: Well, Molly, isn't that an appropriate question for you? Because Molly Sullivan with Griffin‑Hammis has been my go‑to for Social Security. Yes, Shawn does receive SSI. And the main thing is that we're hoping that ‑‑ I care nothing about the benefit, I just really want him to be able to keep his Medicaid. So, Molly with Griffin‑Hammis, who is phenomenal, kind of guided us through the Pass program of Social Security. Both we were able to discuss. I went in and had a meeting with Social Security. So, once we submit that Shawn does have his business up and going, he will ‑‑ Molly can explain it much better than I, but basically, his assets with the business will be excluded. But yes, we do receive SSI benefits. Yes.

>> MOLLY SULLIVAN: And I'll just add that there are lots of benefit planners out there in your state. So, I can even drop a link in the chat box, if folks are wondering how to get connected to one, yeah. Yeah. And Sheila and Michael, have you connected with anyone, or maybe benefits aren't a part of the picture?

>> SHEILA COYNE: Same thing. Michael does get SSI. We do have benefit counselors here in Rhode Island. I am not going to lie, it's a very confusing system. I love hearing from Sonia that she's connected with someone who's proficient in the language, and I could use more of that. But for us, because we have taken all of anything we make and we've put it right back into the business, Michael has kept tips and things like that, but he has his SSI, and that's what we ‑‑ I feel like you're, like, right over my shoulder.

>> MICHAEL COYNE: Sorry, my back is hurting.

>> SHEILA COYNE: But it's the same thing. We've got to really become, and over the next year, as we've grown and he's going to be working more hours, mindful. Because I'm the same way. I need, you know, his benefit package of it ‑‑ the SSI, you know, we're going to have to report it, and it will end up ‑‑ he'll ‑‑ you know, I envision him making more than that little $500 that he gets every month to buy socks and underwear with, you know what I'm saying? So, he does have that, but I haven't found an easy way ‑‑ and COVID then made it more difficult, you know. Offices were closed. So, I will tell individuals and families, that's a tough part, but I think once we nail it down and we nail down those details, the rules are pretty clear. I just need those written out for us.

But benefits counselor, for sure, because you never want to be in a position that, you know, he couldn't go without a lot of the supports that he receives, so we'll always have to be one eye on that, how much he's making, his salary, you know, and make sure that it goes to the business. And so far, that's just what we've done. We've grown our business.

>> MOLLY SULLIVAN: Fantastic. I would just ‑‑ the only thing I would add is just going into that topic, just little bits at a time. It can tend to be a little overwhelming to take that one on all at once.

>> SHEILA COYNE: It is. It is. And I know some moms that have like an app, you know, that they can, like, put in, this is how much my son or daughter has earned, and it's so easy. And then other people, you've got to mail pages and pages. We've got to do better. It's on my list. But we've got to do better at making it easier. If I'm not understanding it, Michael can't figure this out. You know, how can we make this an easier process ‑‑ employment, wages, reporting ‑‑ to make this sustainable. It's hard.

>> MOLLY SULLIVAN: Yeah. So, before I go on to the next question, I'll just clarify, because I think someone is asking in the chat box. Sonia mentioned two work incentives, and I'll just clarify what those are. Property To self‑support, PASS, and Path to Achieve Self‑support, PESS. So, the other question that I think we have time for is, can you speak to what you did around bootstrapping, sort of your experience and your process for getting started, assuming you didn't have like a big chunk of money just sitting in front of you ready to start a business with? Were there things you did to get up and running on the financial side of it? And just for the sake of consistency, Sonia and Shawn, would you mind going first?

>> SONIA ROSIER: Yeah. We were very fortunate. My husband had just retired from the State of Florida after 37 years, so we had a little bit of money that we had put aside, even before we knew about VR and the CBTAC program, so that has really helped us a lot. But my advice would be, just as I'm doing it right now, just a little bit at a time, kind of purchasing a few things at a time. And as the business gets up and going even more, we'll know what we need at that time. So, that's kind of where we are.

We were very fortunate in that respect, but I'd say it's just like an elephant, eat it one bite at a time and just get what you need when you need it and just focus on the main thing, you know, initially, I would say.

>> MOLLY SULLIVAN: Great. Great advice. Sheila and Michael.

>> SHEILA COYNE: Yep. So, we kind of did the same. I retired. I took some of that money. But we went right into brick and mortar, you know. I don't think that that's always the best idea or if that's what everyone else is doing. Take what you're doing ‑‑ is it a hobby? Could it potentially be a job? Don't be afraid to buy equipment secondhand. A lot of our stuff, like I said, we got on auction. Of course, I wanted the nice, shiny $5,000 new deli case, but you know what, we got one for much less. I mean, we just got a bunch of cabinets and counter space to do some of our shipping center. I paid $1 on an auction, you know. Now, it took me a whole day ‑‑ my whole family ‑‑ pulling those off the wall. I mean it was dreadful ‑‑

>> MICHAEL COYNE: And we only took one set.

>> SHEILA COYNE: I know, we only ‑‑ but you know, there are ways to be creative with your money. Like I said, I still consult for the DD Council, and I help with the classes. I take that money, if we need it, and expand, you know, into more things for us to sell. Same thing, we did it in just small, little increments. What I did spend on, because we're going to be a coffeehouse, I took out a $20,000 equipment loan, and we got all brand‑new coffee equipment, you know. I felt like that was important. That's where the money went. And you know, we've been very lucky that we paid that off.

So, again, make your list of priorities and go small, and then just continue to ‑‑

>> MICHAEL COYNE: Expand.

>> SHEILA COYNE: Yeah, roll your money into it.

>> MOLLY SULLIVAN: Well, thank you. I think that's probably it for the questions in the chat, Ciara. I'll kick it back to you.

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

>> MOLLY SULLIVAN: Yeah.

>> CIARA LADROMA: So, I just want to make sure that in the last five minutes together that if anyone has questions for the group here, as well as Jonathan, this would be a great time to talk about that, and you can just put them in the chat. And it looks like the NDI team has brought up the contact information for Jonathan, Shawn and Sonia, and Michael and Sheila.

I support all of you from afar, all the way from Iowa. I cannot wait to visit Shawn Goes Bananas and find your food trailer, wherever you may be parked, as well as walk into Red, White and Brew and buy all the coffee. I personally don't need the coffee, but I will support it, and I hear you also have pastries. So, I will do that.

If you haven't already checked out Facebook pages and pulled up different platforms and websites, please do so. The easiest way to support entrepreneurs is to just follow, share, and tell everyone about them. Their contact information is here. So, if you are wanting to reach out and build your own communities with people who just get it, and these people who are inspiring you, the best way is to just say, "Hey, I'd love to chat." So, feel free to send them all an email. And I'm going to kick it to the NDI team. Shawn, Sonia, Michael, and Sheila, thank you so much for your time today.

>> MICHAEL COYNE: Thank you for having us.

>> SONIA ROSIER: Thank you.

>> NIKKI POWIS: Okay, yeah, thank you so, so much. That was amazing. I was just kind of browsing the Facebook page, and one of the things that the coffee shop ‑‑ you know, it always amazes me how you do those little sort of pictures at the top of the coffee, you know, whether it's feathers or, you know, and you've got those. I need a lesson. They look gorgeous. And I do drink coffee, so when you start shipping it, I'm going to be ordering some.

And as for the banana pudding, I live in a very small town in Tennessee, and we have the National Banana Pudding Festival here. And I finally went there. I had been living here for a few years, and I finally went and checked it out. And they have all kinds of amazing banana pudding. So, I'm waiting for you to be able to ship yours or come and join the competition every year. It's every summer. You should check it out. It's yummy. I love banana pudding. Anyway!

Do we have another slide that's got some information? Jonathan, I think ‑‑ who's running the slides? Okay. So, upcoming events. We are going to be celebrating with an upcoming webinar "Beyond Our Disabilities: Celebrating Black Disabled Entrepreneurs," and that is Wednesday, February 28th. So, look for that. Sign up.

We also are doing an ExIm Webinar Series, and that is to really learn, if you're taking your business and looking at export, globally, selling outside of the United States, so kind of how to really get into that and expand with that. So, that's also coming up March through May.

If you're not already signed up for our newsletter or to get information, Lexi just popped in the chat how to register for upcoming events. Also, I expect somewhere they're going to put in the Small Business Hub website. There you go. Lexi just put that in there as well. That's how you can sign up, too, for our newsletter, the mailing list link is directly there.

You know, National Disability Institute, through our Small Business Hub, we are here to help and support you in any way we can. You know, we do partner with a lot of other folks as well, as was mentioned. You know, Molly and her amazing gift on how to navigate the Social Security system. And Ciara and all the work that she has done as well.

But get a hold of us, if you want to. Here are some other links. We will be sending out an email to everybody that's registered, so you'll get all these links, so don't worry if you're not picking them up from the chat right now. You'll get it in an email.

We have a streaming television channel, so you can go visit that. We're also partnering with Verizon. And if you use our individualized link, so that we get credit, that you've signed up through knowing us, that would be amazing. And they have $10,000 grants for small businesses. They also have a lot of learning and education and coaching and different things. But thank you all so much for joining us today. Thank you to our wonderful panel. Thanks, Ciara, for doing just an amazing job facilitating that, and to Jonathan and all of his expertise. And of course, to our team who's behind the scenes making this happen, and Molly for the Q&A piece. So, it takes a village, right? Whether it's self‑determination or running a webinar, it takes a team. And here is our team. So, thank you so much and hope you can join us again on another webinar.

(Session concluded at 5:31 p.m. ET)

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