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>> LEXI JONES: Welcome. We're going to give it just a minute or two to let folks come on in and then we'll get started.   
 (Pause)   
 Thank you, everyone, for joining for today's webinar, LISC financing programs for diverse and emerging suppliers. Next slide, please.   
 Perfect.   
 So we'll go over a few housekeeping slides before we get started. The audio for today's meeting can be accessed by computer audio or calling in by phone.   
 To call in for audio, dial 301‑715‑8592. The meeting code is 82989473458. The ASL interpreter will have a spotlight throughout the presentation. For the best viewing experience please navigate to speaker view using the options at the top right of your screen.   
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 Please note this webinar is being recorded and the materials will be available at www.disabilitysmallbusiness.org on the past events page within one to two weeks.   
 And with that again thank you for joining us for LISC financing programs for diverse and emerging suppliers.

>> YVONNE DURBIN: Great. Thank you so much for having us. We're excited to tell you a little bit more about LISC and about our programs. So my name is Yvonne Durbin. I'm the Director of The Capital Innovation Lab at LISC. I have been with LISC for three and a half years now. And I sit on our strategic investments team. And basically my team exists in order to provide financing solutions to small businesses that aren't being met by traditional loan products or equity investments that already exist in the market. We are trying to create new programs and products that fill gaps for diverse small businesses.   
 I'm joined today by my colleague Charlene Franke. She is off camera but will be in the chat monitoring in case you guys have any questions. She can flag them for me or answer them along the way.   
 So a little bit more about LISC to begin with. It stands for Local Initiatives Support Corporation and we are a CDFI. That means that we are a non‑profit, and we operate nationally across the United States. And our mandate is really to serve historically underserved and underrepresented communities across the country. And we have 38 offices now. So we have local presence in a lot of cities across the country. We run some very hyper local programs in those places. And those local offices are supported by national teams such as the one that I lead, and we kind of work across the community and economic development ecosystems. We do everything from affordable housing, to childcare focused work and health care focused work and education and small business lending and our innovative small business investment programs.   
 So that's just a little bit about us. I'm going to dive in to talking about two different supplier diversity programs that we run right now. So I'm going to start with our growth capital program that is a partnership that we run with JPMorgan Chase. This is an industry agnostic initiative that allows us to fund business to business focused, small businesses, that are trying to win more contracts and opportunities with the Fortune 1000 corporations of the world. We have a pool of around $15,000 we are able to support diverse businesses through providing types of capital that works a little bit differently to traditional debt, and allows us to fund really those barriers to growth and expansion.

So we are running this program for the next few years. So there is not a major rush on it. And we do pair our capital with technical assistance helping small businesses to kind of get capital ready if they are not ready at the outset. I'm going to spend a lot of time on this text heavy slide talking about what we are doing and eligibility requirements and everything like that.   
 This program is designed for businesses that are nearing or at a million dollars in annual revenue or above. You do still have to be small by the Small Business Administration standards. That's different depending on the industry that you are in.   
 We have those requirements in place because what we are trying to focus on here are those businesses that are just not quite there yet to being able to work with somebody like JPMorgan Chase. It doesn't have to be JP Morgan. It could be any large corporate player. We work with folks who have corporate contracts.   
 Now we focus on funding those items that are really hard to finance via the traditional loan products. We will fund things like cybersecurity certifications and upgrades. Insurance premium increases, these are the types of items that are often listed in RFPs that are expensive to put in place before you have actually won the contract.   
 But making much more attractive to secure those opportunities. We can fund general growth and expansion plans, technology upgrades. Maybe you need a better inventory management or CRM to operate at that next level. We can fund anything that's kind of one time and finite in nature. And it allows you to get to the next level of your growth. We try to be flexible as what we can be in what we fund. If it is a good fit for a traditional loan, we would probably rather stay away from it because we have this special pool of capital that we are able to deploy.

Why is it special? So we are able to fund requests ranging from 25 to 250,000 dollars. What that means is that if you have a request for us that's 200,000 and it is insurance upgrades and tech overhaul and marketing needs we will fully fund to that budget. We will give you some time to put the money to work with no payments and then you will pay us back. And our term ranges usually from between two and five years but we will scale it to your individual business needs. You will pay us back in monthly installments until we are paid in full. What's more is we design our paperwork to be flexible such that if we need to make changes, say instead it taking six months to pay you back, it is going to take nine months instead we can make those changes.   
 We see ourselves as a stand‑in for a friend or family investor for folks who may not have that wealthy network to tap into. There is not a lot of capital out there, no interest with these kinds of flexible terms. We are focused on these specific types of use cases that are historically difficult to fund. And so this is really what we are doing here in a nutshell. And I want to dive a little bit deeper into how this differs from a traditional loan product. As I mentioned at the beginning LISC does have a small business lending team. We might work with them if a business needs permanent working capital and they need to purchase large machinery, commercial real estate, kind of those more classic loan use cases whereas we are taking on things that don't quite fit into that box.

Underwriting looks a little bit different from that traditional lending as well. All the businesses that we work with are asked to submit pro forma projections to us so that we can get to know where you think you are going in your plans for the future. It allows us to make investments in businesses that potentially have had a couple of hard years in the past. We know that folks are still recovering from COVID. If you have a strong path into the future, we likely can still work with you as opposed to a traditional lender who may have to rely on those historicals more.   
 We don't pull credit for our investments. We run a clear which shows us sort of bankruptcies tax liens. It is not a credit pull. We are not looking at that number.   
 These are uncollateralized and they are no personal guarantees attached to them. It's designed to feel like equity but not take an equity stake in your business. This flexibility and the kind of difference in underwriting versus traditional also sets the program apart from what is out in the market.   
 So I want to talk next about our second supplier diversity program. And then I will talk after that about how you get started and how you work with us. So in addition to our industry agnostic program that I just spoke about we have a health care sector specific program. And this is in partnership with Abbott. And when I mentioned the funders, they are wonderful partners for us, but it does not mean that you need to work with them in any way or have any intention of working with them in the future. These folks work with us to grow the pool they are fishing in. They are looking to uplift small businesses and diverse businesses generally through these programs that LISC runs. It is not that you are needing to work with Abbott.   
 Through the health care specific program we have some slightly different eligibility requirements. So we are able to work with businesses down to around $250,000 in annual revenue. Often a little bit smaller than the ones we are looking at in our industry agnostic program. But you do have to have or be pursuing contracts in the health care industry   
 So that can be very broad. It can be pharmaceuticals, hospital systems and it isn't that you need to be a health care company yourself. You just have to be serving health care clients. If you are a marketing consultant, for example, who seeks to work more with Pfizer that's a good fit for this program. So we try to be flexible when it comes to that as well. And we have three prongs to this program. So the middle tier here working in the same way as the growth capital, they just described in our larger industry agnostic initiative.   
 So we have a 5 million dollar pool there and we are able to provide those same no interest investments in businesses that have those upfront growth costs and needs that we are able to address. We have small business loans. So we do permanent working capital or commercial real estate, and we often can pair that ‑‑ if you have a working capital need and a technology need we can put our growth capital and our loan capital together to fulfill all of the capital needs that particular business has. And our small business loans are offset by loan loss reserve pool. That enables us to have very, very competitive interest rates in this program supporting specifically health care sector businesses.   
 So those are the two capital resources that we have available here. The third prong to the program is a technical assistance offering. So LISC has a number of partners that we have sourced specifically for the type of businesses that are coming through this program and who are seeking further contracts in the health care sector. So we will pair prospective businesses with our technical assistance providers who will often work with you for three months or longer on the specific problems that you are facing as a business. And so that might be helping you fix up your financial statements or taxes. It might be working through your business plan projections, growth initiatives, getting you set up with the right mentors to understand what your next steps should be as a business. And that technical assistance we will sometimes do before providing capital and sometimes simultaneously. So when you come in the door at LISC we will assess where you are, what your current needs are and kind of what you ‑‑ we think the path should be with us.   
 If you are not quite ready for capital, perhaps you are not large enough in terms of our revenue requirements, or there are some concerns we have with your financial situation, or business plan, we might send you to our tactical assistance provider to help you get to a place where we are able to fund you. Sometimes we will work in tandem. So this program, it is actually a 37 and a half million dollar initiative. So we have capital from Abbott and capital off of LISC's balance sheet that we put together to manage this program.   
 The last thing I will say about it is that whereas our industry agnostic initiative for slightly larger companies is going to go on for a few more years. At this point we do expect the health care sector program to expire at the end of 2024. We will see if that changes. For now, if this is the program that you are the most interested in, would love to talk to you sooner rather than later. Because we are going to be finishing up deploying our capital here this year.   
 So how do you do this with us? There are two links. We will share this deck out to everyone. For both of our programs, you fill out a request for information. And it tells us a little bit about your business. It tells us where you are based, what certifications you might have, and it asks you kind of what your sizing is, how many years you have been in business so that we can determine very baseline eligibility.   
 We then set up an introductory phone call with you where for 30 minutes we get to know you, your business and your needs. And we tell you a little bit more about our products and offerings. This is only a couple of programs that list offers and we do have those 38 offices. We don't expect you to have memorized everything on our website. We are there to listen and figure out what we might have that could work for you.   
 So we'll do that kind of triage and get to know you and your needs a little bit. If we think we have a potential program fit for you, we will ask you to submit an initial set of documents for us to begin our underwriting and review.   
 So we always start with tax returns, current and last year's income statement and balance sheet. A debt schedule, and projections for the next couple of years. We also want to understand how much funding you are looking for and what it is for.   
 So those are really our basic asks at the very beginning. And once we get those documents through, we will be able to review them, get you assigned to an underwriter who you will work with all the way through our process.   
 So we don't consider this application necessarily because it is not like you submit one thing to us and then we give you an answer. Instead this is an ongoing process where we are going to work with you, we are going to request more documents and we can understand what we don't understand. We are going to work with you to figure out what the terms should be and how much funding we can provide and also be able to tell if for some reason we can't fund now what we would need to see in order to have you come back through to us in the future. It is really a partnership. Throughout you are going to hear from us all the time, not just be waiting to get feedback at the very end.   
 So once we determine that we have a program fit and we are able to move you through our underwriting, we do go to a committee for approval, and then we provide you with a letter agreement for you to sign and for us to countersign which indicates that we can disperse funds and start working together.   
 So this process is the same between the two programs. We do have two different forms for you to begin talking to us with. If there is one or the other that is resonating a lot better with you, that's definitely where you should start. But there are a lot of the same people working on it in the back end. So we will make sure that you land in the right place.   
 So I want to talk a little bit about kind of a case study for you. Just so you can get to know what types of companies are working with us in these programs.   
 So we have here U.S. Translation Company. And David is somebody who actually came through a webinar that we did just like this. It was LBAN, the Latino Business Administration Network. I might have gotten it a little bit wrong. This is how we meet great people who end up working with us. He provides translation and interpretation services out of Salt Lake City, Utah and employs 11 people. In order to work with the larger partners that he was looking to work with to grow his business he needed these specific cybersecurity certifications and compliance upgrades and some CRM upgrades that makes him faster and agile and work with the big players who are in the market.

So we were able to provide him with 178,000 dollars in order for him to meet the compliance requirements set forth in a couple of new contracts that he had. So he was able to finalize the contract he had with Maximus New York and Toyota which is bringing him up in his annual revenue fairly significantly.   
 So we're really excited to have folks like that in our program and I will say that we try to do our best to make introductions between the small businesses that we invest in and with our funders so that we are building out this network. And people can get connected. Pretty quickly here for you guys, on the last slide I have contact information for myself, and Charlene. Feel free to shoot us an e‑mail if you have specific questions about your business, and how things work, what's going on. But otherwise if you fill out one of our forms, you'll end up talking to somebody from our team anyway in your 30‑minute intro call. But otherwise I'm happy to dig in a little bit more, if folks have questions about what we are doing and how we do it.   
 So I would like to ‑‑ I think that's our next slide ‑‑ head there to the question slide. And please let me know if there is anything on your mind.

>> Thank you so much. That was some great information. But there is quite a lot there. We do have some questions. The first one is when you are talking about the growth, are people looking at federal contracts or corporate contracts or both? Where does that sort of fall?

>> YVONNE DURBIN: Good question. Our primary focus is around corporate contracts but we often work with people who have both and we do sometimes fund businesses that have exclusively federal contracts because while we are focused on this B to B space. We recognize that if you meet the requirements of government contracts which are often hefty, you'll be able to work with the corporate partners as well later on.   
 So sort of a nonanswer. But it is everything.

>> CAROLINE BOLAS: Thank you. And then another question went back to the eligibility for the health care one, could you just give a bit more information who counts as underrepresented or underserved?

>> YVONNE DURBIN: It is a good question. So our primary kind of focus university programs has generally been minority owned businesses, women owned businesses, LGBTQ owned and veteran owned businesses. We however in our current legal and operating environment have expanded our programs to also be able to include emerging businesses, too.   
 And so essentially what happens is we as a non‑profit need to make sure that we are meeting our mission with each of our investments. So we look wholistically at the businesses who come through our door to see that they meet that charitable purpose that we have. People can do that in a number of different ways. They face some kind of personal barriers to having grown or started their business over time. That might be ‑‑ if you are a disabled owned business or women owned business that you face personal issues, you know, with starting up what you are trying to do or with access to capital. Access to capital is also a huge one for us and that's why CDFIs existed from the beginning of time to provide financing to those who are not as easily banked in the traditional banking space. That's something we look at. We look at the environment, whether you are helping support, you know, change towards more green practices in your industry. We look at whether you might be lessening the burden on government. We look at low income census tract or hub zone or employing a majority of low income people. So we kind of try to take in a really wholistic approach on the who can come through our programs and really say now that the baseline is two years in business. 250K in annual revenue and facing some barriers to be able to grow.

>> CAROLINE BOLAS: Excellent. Does it help or necessary to be certified if you are saying that you are say a women owned business or veteran owned, do you want to see that certification or are you not needing that?

>> YVONNE DURBIN: We don't need that. A number of the corporations that might like to work with the businesses do like to see that for how they count their numbers. But for us it is not a requirement.   
 And we ‑‑ I will add, we can often provide funding for getting those certifications. So if that's something that you are looking to do and you are not sure, like where all the hoops that you need to jump through and you want to hire somebody to help you do it, we have provided that type of funding to help work through those very arduous certification processes.

>> CAROLINE BOLAS: We just have a clarifying question from David. So businesses with less than two years do not qualify?

>> YVONNE DURBIN: That's right. We look for two years of operating history. And so we can sometimes slide that a little bit if you are nearly there and you are able to provide us a lot of backup financials. And you have been doing solid revenue for like 18 months let's say. But we really need to see some historical track record and just aren't set up to work with startups.

>> CAROLINE BOLAS: Excellent. Thank you. We got some more coming. Keep putting them in the chat box. What's the typical timeline in terms of securing the funds?

>> YVONNE DURBIN: That's a good question. So generally say six to eight weeks to approval. From when you submit that first set of documents to us. We will have that conversation. And then we will ask to you send through that first set of underwriting documentation for us. Once we have that ‑‑ those documents, that's when our clock starts. So we know sometimes for businesses it feels like it is longer because they are pulling the information together, and maybe they send us half of what we need. Our clock starts when we have everything. And then it really depends on like the complexity of your business, and what you are trying to do. How difficult it is.   
 Because we'll have some back and forth we might need to ask for more information to get comfortable. But from there we are generally saying six to eight weeks until we have an approval from our committee. And then a couple more weeks until you have funds in your account after ‑‑ because it takes some time to sign the papers and get the bank accounts all connected and everything like that.

>> CAROLINE BOLAS: Excellent. Thank you. And then you may not be surprised by this question, but if somebody is deaf or blind and needs accommodations, are you able to provide that?

>> YVONNE DURBIN: It is a good question. We are striving through these new partnerships to figure out how we should do that. And we would love to work with you, if you need an accommodation and we'll find you the right people to make that happen. I can't say that we have done a ton of it yet. But it is why we are here. And we want this program to be available to the folks in this space. So please reach out and we'll make it happen.

>> CAROLINE BOLAS: You can always reach back out to NDI if you have any questions, if we can support you.

>> YVONNE DURBIN: Yes.

>> CAROLINE BOLAS: And then you talked a bit about technical assistance. Say somebody approaches you and they are not quite a fit at the moment, what kind of support do you offer to help them get there or can you recommend other programs if somebody isn't going to qualify?

>> YVONNE DURBIN: Yes. So we have a number of different tools at our disposal. The first occurs with our underwriters, like Charlene who is with me here today who spends a lot of time with the business owners and financials. We go through with a fine‑tooth comb and kick the tires and point out things that we need fixed and go through with business owners and get their documentation to a place where we can underwrite it or somebody else can underwrite it. If we from there find that we still can't necessarily move forward, like we are recommending that you get a new accountant, for example, because everything is just not right, we will do our best to find you a referral. If you are in one of our local, the cities that we have a local office in, we will get you connected to the local office. And if we have partners where you are located, we will get you a reference so that you can find the right resources externally and then hopefully come back to us. As I mentioned in the health care sector program we do have that specific technical assistance component where we are pairing you with somebody who is going to work with you for three months. And so they are going to really spend even more time through a different lens, right, because they are not prime to underwrite you. They are just trying to help you get situated. So a lot of times those people will work directly with our businesses, too and really help them get to a place where they are ready to go. But we will do our best to make the connections that we can.

>> CAROLINE BOLAS: Excellent. Thank you. And you talked about trying to network the ‑‑ with small businesses so they can support and maybe even get services from each other. Just how many sort of small businesses have you served in these programs?

>> YVONNE DURBIN: Good question. I think we are in the 50 to 60 range now. We launched these programs in midyear in 2022. So we are moving pretty quickly. I expect us to kind of work with 40 more businesses throughout this year.   
 And so we attend a lot of conferences as I'm sure you can imagine. So we will go to the National Minority Supplier Development Council, for example, last year we were able to host a little happy hour event there, invite our investees so they can meet each other and the funders. Through our industry agnostic program, too, we will do these meet the business sessions. We will group businesses together. The last one we did was construction focused and tell the funders in that program, maybe if you want to meet construction businesses that we already vetted come to this event so we can kind of do that. Intros, a little bit of matchmaking, can't promise anything but we try.

>> CAROLINE BOLAS: Sounds great. And then someone has asked how many applications are received versus those who accept?

>> YVONNE DURBIN: It is a good question, because a lot of people kind of fall out of the process at various stages. So our underwriting is kind of a rigorous process and we do ask for a lot of documents. Both upfront and then throughout our process.   
 And so I would say versus the people that we decline, there are way more kind of start and then never provide us everything we need to get to an answer. So with that in mind if we talk to a hundred businesses we probably find eight or nine of them. We have folks who fall out of the process on their own. They are not ready to do it, not sure what they want to use the capital for and they come back to us a year later. We do sometimes have to decline people through our underwriting process. We can be very future looking and focused, if we do have somebody who has got a track record of losing money year over year with not a clear path to change that, and they are carrying a lot of debt already on their balance sheet, probably not going to want to partner with that business unless something changes. At the end of the day we are flexible here but we do hope to get most of our money back. So we want to be with people who believe in their growth plan.

So some people will end up being declined there. Our declines they are not like a one line decline e‑mail. It is more of a conversation about what are the things that we would need to see changed in order for us to work together in the future. And we might tell you you can come back in six months. And so pretty much open door and we hope that we're very transparent about when and why we can't make certain investments.

>> CAROLINE BOLAS: We do have one participant that is saying they will be reaching out to you. They must be excited about what they are hearing. Before we get that last question, what role does credit history play in accessing capital? Some businesses max out their credit for growth and are denied from traditional banks when most needed.

>> YVONNE DURBIN: There are two parts to that question. When it comes to a personal credit history, it is going to be a different part of the conversation to maxing out your credit lines.   
 So in the first part, first, we don't look at credit. So we are not going to know what your score is or that number. We are going to ask you about bankruptcies, tax liens or payments that you are behind on. We can't work with anybody who has got an open bankruptcy case or tax lien, but we can absolutely work with folks who have cleared them a couple of years ago, for example.   
 So we do our best not to hold people's histories against their current situation. In terms of maxing out your credit, this is something that we see a lot. And we try to balance it to the extent that we can. So we will often have people come through who maybe they have secured a bank loan or some line of credit elsewhere. But they really need more capital to do what they are trying to do.   
 And we will look at that and see if it is something that we are comfortable taking on. And often we are able to sort of take a slightly, slightly more risk than a traditional bank will be able to in what space. But we do still need to look at debt service coverage ratio for each individual business.   
 And we'll look at it with your projections and your future plans. So if we see that you got new contracts that are coming in the next year, and it is going to mean you are able to take on more capital, we are happy to provide that. If we think that you have already ‑‑ you are already carrying a million dollars in debt, and you are expecting to do a million dollars in sales next year, it is going to be a little bit more challenging for us to come in because we just want to not overly burden businesses with too much debt to be able to operate.   
 So our lending team is sometimes able to refinance high interest debt that businesses have. So if that's something that's of interest, we are happy to try to talk about that as well to kind of get you positioned and in a better place to be able to move forward if you are carrying that type of debt. And I will also say that's the role of CDFIs. So we are community development and financial institutions. LISC is a large one. We are national. But there are often local CDFIs around the country. And really our space in the country is trying to figure out how we can get businesses capital ready and help them get the right kind of capital to grow where a traditional bank might not be able to step in and do it at a reasonable interest rate.   
 So talk to us. Talk to the other CDFIs. We will try to figure out how we can get you in a spot where you are not taking on more and more debt or where you are able to take on more debt if you need to. This is always an individual conversation that we have and will be part of our first call probably. But as we review your financials we will have more conversations about it.

>> CAROLINE BOLAS: You did say that the health care is slightly to be coming to an end of, end of this year did you say? Do you have any other programs in the works that you can give us a sneak preview about?

>> YVONNE DURBIN: Good question. We have a lot of different programs in the works and it kind of depends on the types of businesses that are in the room. So we have, for example, a black restaurant fund. That's national. And for black owned restaurants. And we are also ‑‑ we have very local programs in a lot of our offices. To be able to answer that I would want to know where people are based to connect them to what's happening locally.

The other thing that's ongoing is that LISC was just awarded a large chunk of the green initiative dollars that were just released from the Federal Government. So we will be setting up a few sort of green initiative focused funds headed in ‑‑ through the end of 2024 and into the future after that. There is more to come there. And we are talking to some other folks about new and expanded supplier diversity programs. So kind of nothing to announce, but there is still a lot of interest in this space. And our industry agnostic program is growing every year. I don't anticipate 2025 being a year there is no capital available to put out the door. Nothing major to announce just yet.

>> CAROLINE BOLAS: It sounds like people to bookmark your website and keep in touch. Just see how you might be able to meet their needs when they get to that. And then finally, lastly, just to ‑‑ we have got some people on the line who may not be at that stage yet. They may be at really just the beginning if their journey. With all your years' experience do you have one piece of closing advice in terms of how people can really think about that journey to get to the point where they may be able to access some of that capital we have been talking about?

>> YVONNE DURBIN: Yeah. I think my advice goes back to the CDFI network generally. So while these programs are supplier diversity focused, right? It is about those big business to business contracts. We know that's not where people start. Like that's a ‑‑ we are trying to fill a gap in this middle section where we saw a hole in funding opportunities for businesses.   
 But there are many CDFIs nationally and especially the smaller local ones who are providing grants or who are able to write loans that are in the kind of 5 to 50,000 dollar range. That can be a really good starting point because that's like having a community banker who is going to look at your financials and help you figure out how to take the first step and credit for your business. You are able to repay and grow a little bit more and then slowly move on to the next level.   
 And the other thing that I will say which I'm sure everyone knows is that, you know, networking is king here. I have seen this through all of the various affinity group conferences that I attend that the folks know each other. That's how you win contracts and opportunities. That's how you hear about new programs and staying in touch about your business and what you are doing. We will make sure we remember you when we do have something new in the pipeline. Just get out there and talk to people.

>> CAROLINE BOLAS: Excellent. Thank you so much. This has been helpful. We will be sending out the links and Yvonne's contact information. And also include the link to the CDFI locator. So that you can look up in your local area and see who might be able to help you if this program isn't right for you at the moment. Thank you again, Yvonne. We are going to close out with just sharing a bit more information about NDI itself. So we have ‑‑ (no audio)

>> YVONNE DURBIN: I might have muted you instead of muting myself. I'm so sorry.

>> CAROLINE BOLAS: Not a problem at all. If you are listening here today and thinking wow, I want to work on my business, we have so many resources at our website. This might be if you are at the start of your business journey, if you are looking to grow, if you are looking to access the type of capital that we talked about here today.   
 We also have a streaming TV channel. It has a whole range of informational and motivational content. Specifically looking at how entrepreneurs with disabilities have started and grown their business. But also a wide range of other materials. And you can find that either by going to Roku or Amazon Fire, but we also have a website where you can access it which is www.disabilityowned.com.

One of the great partners we have is Verizon. They have a wonderful program, the Verizon small business digital ready. And this provides at your own time online modules, you can sign up for mentoring or business coaching. They have live question/answer sessions where you can get your own personal questions answered in realtime. And they also have grant opportunities where they offer a $10,000 grant for those individuals who have signed up and have completed at least two modules.   
 And a new grant opportunity is going to be opening up very soon. And so if you are thinking that might be a way that you can help grow your business, definitely sign up. Again the link is going to be in the follow‑up e‑mail. But like I said, it has got some wonderful modules that you can do on your own at a pace that works for you at all levels for businesses.   
 And then hopefully you are already on our mailing list because you are here today. But if you are not, again we will put it in the chat and also in the follow‑up e‑mail the link so that you can find out more about our upcoming events and continue to join us as we partner with some wonderful organizations like we have today.   
 Next slide. Small but mighty small business team. Nikki Powers who is our director. Ruth Chavez, small business community navigator. Myself and Lexi Jones business project coordinator.

>> LEXI JONES: That brings us to the end of the presentation.

>> CAROLINE BOLAS: Thank you for your time. Watch out for the follow‑up e‑mail that will give you the links that you need. Thank you to Yvonne and LISC and have a great rest of your day. Thank you.

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