



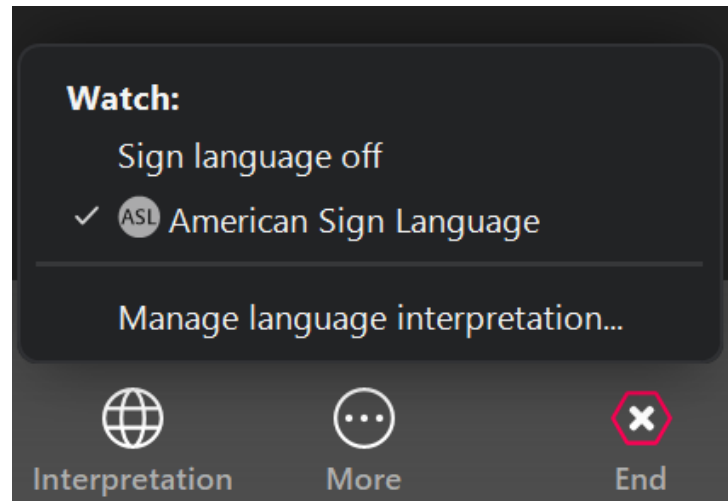
ndi | 20 YEARS OF
IMPACT
ESTABLISHED 2005

Thank you for joining us!
The webinar will begin
momentarily.

**National Disability Institute
Small Business Hub**

ASL Interpretation

ASL interpretation is available for this webinar. Two interpreters will alternate throughout the event. To view interpreters, click **“Interpretation”** on the bottom menu and select **“American Sign Language.”**



Audio and Captions

You may join the meeting audio via Computer Audio or by phone:

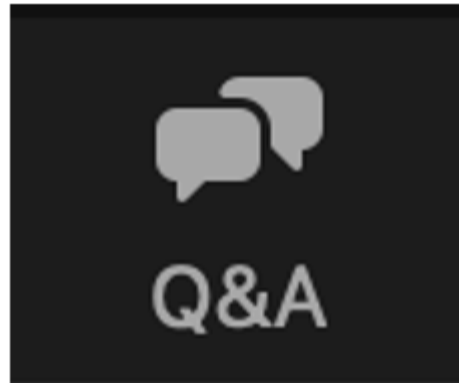
- Dial: 301-715-8592.
- The meeting code is 858 2372 0318.

Ensure your speakers or headphones are on.

Real-time human captioning is available. Click the “**CC**” button at the bottom of the screen. If captions don’t appear, please notify the host in the chat.

How to Ask Questions

The presenter will answer questions in the time allotted. Open the Q&A window at the bottom of the screen. Enter your question into the Q&A box and click Send.



Technical Problems?

- Send any technical issues to the Host via the chat. If you are unable to use the chat, please email info@disabilitysmallbusiness.org.
- This webinar is being recorded. Video, slides and materials will be available on the Past Events page at DisabilitySmallBusiness.org within 1–2 weeks.

NDI Small Business Hub Programs (Slide 1 of 2)

We are a national partner with **Verizon Small Business Digital Ready**.

Learn

- On-demand videos, tools, and courses on marketing, legal, financial, operations and trending topics (available in English, Spanish and with Chinese subtitles)

Build Community and Network

- Interactive sessions for goal-sharing and feedback
- Live expert workshops

Find Funding

- Access to \$10,000 grant opportunities by completing 2 classes or live sessions

[Register Now](#)

NDI Small Business Hub Programs (Slide 2 of 2)

- Are you a business owner or aspiring entrepreneur with a disability looking to **start, build, or grow** your business? Visit DisabilitySmallBusiness.org for events and resources.
- Stream informational and motivational video content for disability-owned small businesses at DisabilityOwned.com.
- Want to “Stay In The Know” about NDI’s Small Business Hub? Join our [mailing list](#)!
- Questions or concerns? Email info@disabilitysmallbusiness.org.

Upcoming Events

[Bookkeeping 101](#)

Presented by: Katherine Wright
August 19 at 2 PM ET

Save the Date: Disability Owned Convening
Registration coming soon
October 21 and 22, 12:30 PM to 5 PM each day



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ESTABLISHED 2005

AI as Assistive Technology:
A Practical Stack for
Entrepreneurs with
Disabilities

Presented by: Alva Cardona

July 15, 2026

MASTERCLASS · NATIONAL DISABILITY INSTITUTE

AI as Assistive Technology

A Practical Stack for Entrepreneurs with Disabilities

Alva Cardona

Founder & CEO, Cromus.ai

July 15, 2026 · 2:00–3:30pm ET

ABOUT THE PRESENTER

Why I'm the one teaching this

FIFTEEN YEARS

In enterprise SEO, technical content systems, and AI-native infrastructure — across pharma, healthcare, and Fortune 500 digital teams.

FOUNDER

Of Cromus.ai — a deterministic substrate that scores and governs AI workflows before they ship. We measure waste in AI workflows so teams stop paying for failure.

OPEN-SOURCE AUTHOR

Of three specs for the agentic era: SKILL.md, ETHOS.md, and MEMORY.md.

CURRENTLY IN

Nasdaq Milestone Circles. I'm bootstrapping this, like most of you.

PUBLICLY NEURODIVERGENT

And I write about AI search and the future of the web on Medium. The framework I'm teaching today is shaped by how my brain works — which I think will resonate with a lot of you.

AI READINESS · 3 QUESTIONS

How are you working with AI today?

Three quick questions to help me calibrate today's session to this room.

Q1 — How are you working with AI today?

- Worker / collaborator — AI helps me draft, write, summarize, organize.
- Builder — I'm building products that use AI.
- Strategic advisor — I use AI to think through decisions.
- All of these, depending on the task.

Q2 — What kind of problem could AI solve for you right now?

- Operational — admin, email, scheduling.
- Creative — writing, design, content.
- Research — information synthesis, market scans.
- Customer-facing — support, sales, outreach.

Q3 — Is AI assistive technology for entrepreneurs?

- A quick 1–5 scale, from 'strongly disagree' to 'strongly agree.'
- We'll compare notes live — there's no wrong answer here.

BEYOND TODAY · ACCELERATORS & FOUNDER PROGRAMS

Accelerators & Founder Programs

Programs founders in this room can apply to — whether you're exploring an idea or scaling an existing business.

2Gether-International

An accelerator focused on founders with disabilities: cohorts, Venture Labs, fellowships, investor intros, and a mentor network.

National Disability Institute — Small Business Hub

Business planning, financial education, access to capital, and disability benefits planning in one place.

Synergies Work

An 8-week startup accelerator plus business coaching, with an advanced track for scaling companies.

Remarkable

A leading disability-tech accelerator for assistive AI, accessibility, health tech, and aging tech — seed funding, mentors, and investor access.

BEYOND TODAY · FUNDING & GRANTS

Funding & Grants

Grant and microgrant programs worth applying to, several specifically for disabled and neurodivergent founders.

Neurodiverse Entrepreneurship Program

Microgrants, accelerator access, mentorship, and community for neurodivergent founders specifically.

Transform Business Grant

For disabled, LGBTQ+, BIPOC, and justice-impacted founders — recipients also get a year of mentorship.

Nat'l Association for the Self-Employed

Growth Grants up to roughly \$4,000 for marketing, hiring, equipment, or expansion.

Grants.gov & the SBA

Federal search portals for grants. Many disability-specific opportunities run through state or nonprofit partners, not directly.

BEYOND TODAY · MENTORSHIP & LEARNING

Mentorship, Community & Learning

National Disability Institute

An established peer-mentoring network built specifically around disabled entrepreneurs.

2Gether-International

Perhaps the strongest global network of disabled venture founders — worth exploring alongside NDI's own community.

U.S. Small Business Administration

Free training on business planning, government contracting, finance, marketing, exporting, and certifications.

SCORE

Free mentors, business plan reviews, startup workshops, financial modeling, and pitch preparation.

ORGANIZATIONS WORTH FOLLOWING

National Disability Institute · 2Gether-International · Remarkable · Synergies Work · U.S. Small Business Administration · SCORE

WHY THIS ROOM IS HERE

Why So Many Disabled Founders Choose This Path

8.3% vs 4.1%

Unemployment rate, people with vs. without disabilities (BLS, 2025)

About 2x as likely to be unemployed.

9.1% vs 5.9%

Self-employment rate among the employed, disabled vs. non-disabled

50%+ more likely to choose self-employment.

WHY TRADITIONAL EMPLOYMENT FALLS SHORT

- Inaccessible workplaces
- Transportation barriers
- Discrimination in hiring
- Inflexible schedules
- Benefit cliffs (SSI / SSDI)
- Health conditions needing accommodation
- Fewer than 3% of VR case closures result in self-employment
- Entrepreneurship training is still rare in workforce systems

When traditional employment presents persistent barriers, entrepreneurship becomes a way to create work on your own terms — not a fallback, but often the preferred path.

THE FRAMEWORK

Every founder makes decisions in seven buckets

Plus a closing round of free founder programs you should be claiming.

- | | | |
|----|----------------------------------|------------------------------------|
| 01 | How you build | Vibe-coding, prototyping, IDEs. |
| 02 | How you plan and run | Docs, tasks, the team brain. |
| 03 | How you reach and sell | CRM, scheduling, content, email. |
| 04 | How you support | Chat, async video, help. |
| 05 | How you measure | Product analytics, site analytics. |
| 06 | How you orchestrate | Models, automation, agents. |
| 07 | How you govern your stack | Security, privacy, AI governance. |

AZURE SPOTLIGHT

Free Credits You're Sitting On Right Now

And probably not using because nobody has explained what Azure actually does.

WHAT IS AZURE?

Microsoft's cloud platform — the same one Microsoft itself runs on. AWS and Google Cloud are competitors. Cloud means “computers Microsoft runs that your code uses, by the second.”

WHAT ARE THESE CREDITS?

Microsoft for Startups gives qualifying founders Azure credits to spend across their services. Through NDI's partnership with Microsoft, eligible founders can access up to \$120,000 in Azure credits through the Global Social Entrepreneurship program. Confirm exact amounts with Laura Thrasher and the NDI Small Business Hub team.

WHY DOES THIS MATTER FOR YOU?

Most early-stage founders pay out of pocket for hosting, AI APIs, and infrastructure. These credits cover all of that — for free — for months. The bottleneck isn't the credits. It's knowing what to spend them on.

On the next slide, find your business type — it shows which Azure services unlock for what you're building.

AZURE × YOUR BUSINESS

Azure Services By Business Type

Find your business type below to see the relevant Azure services — the full matrix for the take-home handout.

Mobile App

Dating · Accessibility · Productivity

Azure OpenAI Service — GPT models behind your auth.

Azure Functions — Serverless, pay-per-use backend.

Azure Cosmos DB — Global DB, generous free tier.

Azure App Service — Hosted app runtime.

Wheelchair Robotics

Assistive devices · Hardware-software

Azure IoT Hub — Device-to-cloud telemetry & updates.

Azure Digital Twins — Live fleet visibility.

Azure Stream Analytics — Real-time anomaly detection.

Azure Machine Learning — Predictive maintenance models.

Community Hub

Communities · Creator platforms

Azure Communication Services — Chat, voice, video APIs.

Azure Cognitive Search — AI-powered content search.

Azure Content Safety — Automated moderation.

Azure Static Web Apps — Free hosting, global CDN.

AZURE × YOUR BUSINESS (CONTINUED)

Azure Services By Business Type

Healthcare Assistance

Appointments · Grief support · Family care

Azure Health Data Services — FHIR-compliant patient data API.

Azure Communication Svcs — HIPAA-compliant chat & telehealth.

Azure AI Language — Sentiment & entity extraction.

Azure Confidential Computing — Hardware-isolated processing.

Smartphone Accessories

Cases · Mounts · Connected accessories

Azure IoT Central — Fast working device dashboard.

Azure Sphere — Secured connected-device platform.

Azure DevOps — CI/CD for firmware & apps.

Azure Static Web Apps — Free-tier site hosting.

BUCKET · 01

How you build

The vibe-coding and AI-assisted prototyping layer.

THE DECISION

Pick one for vibe-coding speed (Replit, Lovable, Bolt) and one for production-grade work when you outgrow it (Cursor or Windsurf).



Replit

ALVA'S PICK

FREE

Browser-based AI app builder with deploy baked in.



Cursor

FREE

VS Code fork with AI threaded through every keystroke.



Windsurf

FREE

Codeium's AI-native IDE — agentic coding with project-wide context.



v0 by Vercel

FREE

Generates React components from prompts; deploys in one click.



Lovable

FREE

Full-stack vibe-coding with Supabase wired in.



Google AI Studio

FREE

Free playground for Gemini — prompt, prototype, grab API keys.

BUCKET · 02

How you plan and run

The team brain and operating system layer.

THE DECISION

One workspace tool for documents and shared context. One execution tool for tasks and projects — don't conflate them.



Notion

ALVA'S PICK

FREE

Docs, wikis, light project management — the household name.



Obsidian

FREE

Local-first knowledge graph; Markdown files you actually own.



Linear

FREE

Issue tracking and project execution — opinionated, fast.



Asana

FREE

Task management with a strong free tier for tiny teams.



Trello

FREE

Kanban boards anyone can use on day one.



Granola

FREE

AI meeting notes that don't feel like spyware.

BUCKET · 03

How you reach and sell

The CRM, scheduling, email, and content layer.

THE DECISION

One scheduler. One CRM (free is fine for the first 100 leads). One email sender. One newsletter platform if you're building an audience.



HubSpot

ALVA'S PICK

FREE

CRM with a genuinely useful free tier (1M contacts, free forever).

Cal.com

Cal.com

OSS

Open-source Calendly alternative.



Calendly

FREE

The household name for scheduling.



Resend

FREE

Developer-first transactional email (3K/month free).



Beehiiv

FREE

Newsletter platform with built-in growth tools.



Gamma

FREE

AI-generated decks and one-pagers.

BUCKET · 04

How you support customers

The chat, video, and async help layer.

THE DECISION

One chat tool on your site. One async video tool for explaining things you'd otherwise type for an hour.



Crisp

FREE

Live chat + shared inbox + chatbot — generous free tier.



Tawk.to

FREE

Free live chat for life — monetized through paid agents.



Zoho Desk

ALVA'S PICK

FREE

Turn support emails into a tracked ticket queue.



Loom

FREE

Async video — record your screen and face, share a link.



Tella

FREE

Loom alternative with editing baked in.



Google Meet

FREE

Free video calls everyone can join — no app install.

BUCKET · 05

How you measure

The product analytics and behavior layer.

THE DECISION

One product analytics tool (events, funnels, retention). One privacy-friendly site analytics tool. Cookie banners are not a personality.



PostHog

OSS

Open-source product analytics, session replay, A/B tests.



Plausible

OSS

Privacy-friendly site analytics — no cookies, GDPR-clean.



Umami

OSS

Self-hostable, open-source web analytics.



Google Marketing Platform

ALVA'S PICK

FREE

GA4 for behavior, Google Ads, and Search Console for SEO.

BUCKET · 06

How you orchestrate

Models, automation, and agents — the layer that wires the rest of your stack together.

THE DECISION

Pick one frontier model as your daily driver. Pick one automation tool for connecting things you can't code. Stay curious about agents.



ALVA'S PICK

FREE

Anthropic's frontier model — the founder favorite for writing and reasoning.



FREE

OpenAI's frontier model — the broadest tool ecosystem.



FREE

AI pair programmer inside your editor and pull requests.



FREE

AI search that cites its sources.



OSS

Open-source workflow automation with full code escape hatches.



FREE

“When X happens, do Y” — 7,000+ app integrations.

BUCKET · 07

How you govern your stack

Security, privacy, secrets, and AI governance — the boring stuff that keeps you out of trouble.

THE DECISION

One password manager. One privacy policy. One secrets vault. One AI governance layer if you ship anything AI-powered.



ALVA'S PICK

OSS

Open-source framework for building LLM apps.



FREE

Privacy policy, terms of service, and cookie consent, kept current.



FREE

Secrets manager that stops you from leaking API keys to GitHub.



ALVA'S PICK

PAID

Deterministic substrate that scores and governs AI workflows before they ship.



PAID

Compliance-readiness automation for SOC 2, ISO 27001, HIPAA.

WORKFLOW EXAMPLE · STACK IN PRACTICE

A Stack, In Practice

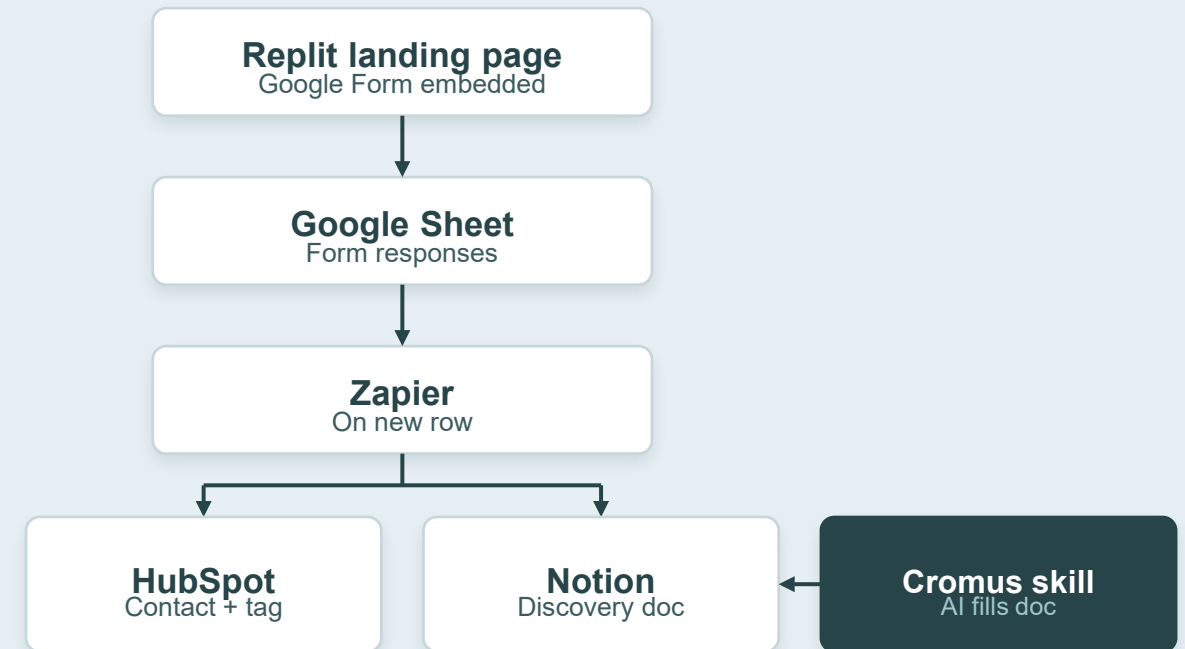
Getting-started founders need to be talking to people — but “I should do customer discovery” is not a plan. This is what stacking actually looks like for the work in front of you right now.

THE USE CASE

From landing page visitor to a tailored discovery call, in one pipeline.

- 01 Replit:** hosts the landing page; embeds the Google Form.
- 02 Google Forms + Sheet:** captures the lead; the Sheet is your source of truth.
- 03 Zapier:** watches the Sheet; fans data on each new row.
- 04 HubSpot:** creates the contact, auto-tagged discovery_candidate.
- 05 Notion:** new page in your Customer Discovery database.
- 06 Cromus skill (AI):** the ICP Interview Script Generator fills the Notion doc with a tailored script.

WORKFLOW DIAGRAM



FREE FOUNDER RESOURCES

Free Resources You Should Already Be Using

Many founders leave money on the table because nobody told them where to look. These five programs are worth applying to today.



F6S

f6s.com/software

The aggregator — one place to browse startup perks and free software.



LinkedIn Premium Perks

linkedin.com/premium/premium-perks

Free or discounted tools bundled with Premium.



HubSpot for Startups

hubspot.com/startups

Up to 90% off in year one.



Google for Startups

startup.google.com

Credits and support for early-stage founders.



Microsoft for Startups

microsoft.com/en-us/startups

The NDI path — Azure credits and startup support.

PARTNERSHIP RESOURCES

What NDI + Microsoft Actually Unlock

NDI Small Business Hub

A central platform offering guidance and mentorship to start, build, and grow a business — plus archived webinars on topics like Social Security while self-employed and turning hobbies into income.

Microsoft for Startups & Credits

Eligible founders can receive up to \$120,000 in Azure credits through the Global Social Entrepreneurship program — credits NDI specifically flags as something founders are “leaving on the table.”

AI and Accessibility Training

Microsoft's AI Innovation Toolkit offers frameworks for building accessible technologies, alongside AI skills training designed specifically for people with disabilities.

Support for Nonprofits

Founders operating as a nonprofit rather than a commercial startup can access the Accessibility Nonprofit Tech Accelerator (NTA) for funding support and dedicated specialist staff.

For ongoing development: the Microsoft Inclusive Tech Lab (inclusive design) and the Neurodiversity Career Connector (recruitment). Start at the Microsoft Accessibility portal for the latest program details.

Thank You For Being In The Room

CROMUS.AI BUILDER TIER — FREE FOR ONE MONTH

No card required. Builder tier is normally \$29/month. Use it to score and govern your AI workflows before they ship. Signup link is in the chat — Laura will share it post-session.

REFERRAL LINKS FROM TODAY

Replit — replit.com/refer/aecardonac

Signing up credits both of us — helps me keep doing free sessions like this.

Claude Cowork — claude.ai/referral/PRv1az7ZKw

Same deal — referral credit on both sides.

STAY IN TOUCH

Alva Cardona · Founder & CEO, Cromus.ai

aecardonac@gmail.com · www.alvacardona.com · medium.com/@aecardonac

Thank you to Laura, the NDI team, and the Microsoft for Startups partnership for making this credit access possible. And thank you to everyone who joined today for the work you're doing.

Questions?



Satisfaction Survey



NDI Small Business Team Training Survey

Thank you for attending the webinar and for your interest in supporting the entrepreneurship and growth of small businesses by people with disabilities.

Please take a few minutes to fill out this short form to assist us in evaluating this webinar and planning for future events.

We appreciate your assistance.

I am submitting this evaluation for:*

- ☐ Ambition to Achievement on January 15, 2025
- ☐ Filing a Tax Return for your Business, Tax Tips for the Self-Employed on February 12, 2025
- ☐ SBIR/STTR Masterclass on March 12, 2025
- ☐ Grant Writing Masterclass on March 19, 2025
- ☒ Empower Your Business with ABLE on April 9, 2025

Please rate your experience*

	Strongly disagree	Disagree	No opinion	Agree	Strongly agree	Not Applicable
The webinar materials were						

Please complete the **Satisfaction Survey**. It will appear automatically, or you can access it via the QR code or follow-up email. We appreciate your feedback!



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